



**IndonesiaRe**

Selaku Administrator Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN)

**BUMN**  
*Hadir untuk negeri*



## STATISTIK ASURANSI KEBAKARAN INDONESIA



Edisi Juni 2021

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**IndonesiaRe**

Statistik Asuransi Kebakaran Indonesia Juni 2021

**( BPPDAN )**

**Badan Pengelola Pusat Data Asuransi Nasional**

Dikelola Oleh

**PT REASURANSI INDONESIA UTAMA (PERSERO)**

## KATA PENGANTAR

Bapak dan Ibu Direksi Perusahaan asuransi yang saya hormati,

Puji syukur kami panjatkan kehadapan Tuhan Yang Maha Esa atas terwujudnya Statistik Asuransi Kebakaran Indonesia Edisi Juni 2021. Selaku Badan Pengelola Pusat Data Asuransi Nasional (BPPDAN), kami mengucapkan terima kasih kepada seluruh Anggota Asosiasi Asuransi Umum Indonesia yang hingga saat ini terus berpartisipasi sebagai pemberi Sesi Statistik ke BPPDAN sehingga Statistik Asuransi Kebakaran Indonesia dapat terus kami terbitkan.

Statistik Asuransi Kebakaran Indonesia Edisi Juni 2021 diterbitkan sebagai publikasi rutin berisi Risk and Loss Profile dalam 5 (lima) Underwriting Year yakni 2017 sampai dengan 2021. Saat ini softcopyfile dapat dibuka lewat link : <https://www.indonesiare.co.id/id/solution/bppdan/statistics-bppdan>.

Risk and Loss Profile pada Edisi Juni 2021 ini tersaji dalam kode okupasi 2 (dua) digit, untuk 34 provinsi. Disamping itu juga kami tampilkan seluruh kode okupasi hingga 5 (lima) digit.

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

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

Hormat Kami,

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



**Amir Muda Lumbantobing**  
**Kepala BPPDAN**

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### 1.3 GROUP BY OCCUPATION CODE – 2 DIGIT

1.3.1 OCCUPATION CODE 20

1.3.2 OCCUPATION CODE 21

1.3.3 OCCUPATION CODE 22

1.3.4 OCCUPATION CODE 23

1.3.5 OCCUPATION CODE 24

1.3.6 OCCUPATION CODE 25

1.3.7 OCCUPATION CODE 26

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1.3.9 OCCUPATION CODE 28

1.3.10 OCCUPATION CODE 29

1.3.11 OCCUPATION CODE 30

1.3.12 OCCUPATION CODE 31

1.3.13 OCCUPATION CODE 32

1.3.14 OCCUPATION CODE 40

### 1.4 ALL OCCUPATION

1.4.1 OCCUPATION CODE 20

1.4.2 OCCUPATION CODE 21

1.4.3 OCCUPATION CODE 22

1.4.4 OCCUPATION CODE 23

1.4.5 OCCUPATION CODE 24

1.4.6 OCCUPATION CODE 25

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1.4.11 OCCUPATION CODE 30

1.4.12 OCCUPATION CODE 31

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## 1.5 GROUP BY PROVINCE CODE

- 1.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 1.5.2 PROVINCE SUMATERA UTARA
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- 2.2.1 CLASS OF BUSINESS EARTH QUAKE
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- 2.2.3 CLASS OF BUSINESS IAR
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### 2.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 2.3.1 OCCUPATION CODE 20
- 2.3.2 OCCUPATION CODE 21
- 2.3.3 OCCUPATION CODE 22
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### 2.4 ALL OCCUPATION

- 2.4.1 OCCUPATION CODE 20
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- 2.4.14 OCCUPATION CODE 40

## 2.5 GROUP BY PROVINCE CODE

- 2.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
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### 3.3 GROUP BY OCCUPATION CODE – 2 DIGIT

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### 3.4 ALL OCCUPATION

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### 3.5 GROUP BY PROVINCE CODE

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- 3.5.21 PROVINCE SULAWESI TENGGARA
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### 4.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 4.3.1 OCCUPATION CODE 20
- 4.3.2 OCCUPATION CODE 21
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### 4.4 ALL OCCUPATION

- 4.4.1 OCCUPATION CODE 20
- 4.4.2 OCCUPATION CODE 21
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- 4.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 4.5.2 PROVINCE SUMATERA UTARA
- 4.5.3 PROVINCE SUMATERA BARAT
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- 4.5.5 PROVINCE JAMBI
- 4.5.6 PROVINCE SUMATERA SELATAN
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- 4.5.8 PROVINCE LAMPUNG
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- 4.5.31 PROVINCE GORONTALO
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### 5.3 GROUP BY OCCUPATION CODE – 2 DIGIT

- 5.3.1 OCCUPATION CODE 20
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- 5.3.3 OCCUPATION CODE 22
- 5.3.4 OCCUPATION CODE 23
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### 5.4 ALL OCCUPATION

- 5.4.1 OCCUPATION CODE 20
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- 5.4.3 OCCUPATION CODE 22
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- 5.4.11 OCCUPATION CODE 30
- 5.4.12 OCCUPATION CODE 31
- 5.4.13 OCCUPATION CODE 32
- 5.4.14 OCCUPATION CODE 40

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## 5.5 GROUP BY PROVINCE CODE

- 5.5.1 PROVINCE NANGGROE ACEH DARUSSALAM
- 5.5.2 PROVINCE SUMATERA UTARA
- 5.5.3 PROVINCE SUMATERA BARAT
- 5.5.4 PROVINCE RIAU
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- 5.5.31 PROVINCE GORONTALO
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# RISK AND LOSS PROFILE 2017

## 1.1 ALL CLASS OF BUSINESS



IndonesiaRe

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

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

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	313,596	313,596	13.15	13.15	39,354.80	39,354.80	1.28	1.28	3260	3,260	12.69	12.69	42,348.54	42,348.54	3.07	3.07	107.61	107.61	
2	50	100	75	171,041	484,637	7.17	20.32	26,810.57	66,165.36	0.87	2.15	244	3,504	0.95	13.64	6,927.02	49,275.57	0.50	3.57	25.84	74.47	
3	100	200	150	318,792	803,429	13.37	33.68	65,741.77	131,907.13	2.14	4.29	747	4,251	2.91	16.55	17,013.83	66,289.39	1.23	4.80	25.88	50.25	
4	200	300	250	232,548	1,035,977	9.75	43.43	63,172.94	195,080.07	2.06	6.35	557	4,808	2.17	18.71	19,948.94	86,238.34	1.45	6.25	31.58	44.21	
5	300	500	400	311,898	1,347,875	13.08	56.51	131,215.91	326,295.99	4.27	10.62	771	5,579	3.00	21.72	38,452.96	124,691.30	2.79	9.03	29.31	38.21	
6	500	750	625	208,979	1,556,854	8.76	65.27	127,698.06	453,994.04	4.16	14.78	972	6,551	3.78	25.50	43,040.58	167,731.88	3.12	12.15	33.70	36.95	
7	750	1,000	875	167,647	1,724,501	7.03	72.30	146,187.18	600,181.23	4.76	19.54	1252	7,803	4.87	30.37	54,160.13	221,892.01	3.92	16.08	37.05	36.97	
8	1,000	1,500	1,250	149,129	1,873,630	6.25	78.55	166,981.93	767,163.15	5.44	24.97	983	8,786	3.83	34.20	49,401.01	271,293.02	3.58	19.66	29.58	35.36	
9	1,500	2,000	1,750	87,527	1,961,157	3.67	82.22	150,209.19	917,372.34	4.89	29.86	596	9,382	2.32	36.52	48,505.23	319,798.25	3.51	23.17	32.29	34.86	
10	2,000	2,500	2,250	53,001	2,014,158	2.22	84.45	112,968.41	1,030,340.75	3.68	33.54	445	9,827	1.73	38.25	34,136.07	353,934.32	2.47	25.64	30.22	34.35	
11	2,500	3,000	2,750	42,768	2,056,926	1.79	86.24	111,069.34	1,141,410.09	3.62	37.15	405	10,232	1.58	39.83	36,169.60	390,103.91	2.62	28.26	32.56	34.18	
12	3,000	4,000	3,500	49,541	2,106,467	2.08	88.32	156,162.50	1,297,572.59	5.08	42.24	570	10,802	2.22	42.05	39,747.45	429,851.37	2.88	31.14	25.45	33.13	
13	4,000	5,000	4,500	34,914	2,141,381	1.46	89.78	136,894.22	1,434,466.82	4.46	46.69	460	11,262	1.79	43.84	53,367.41	483,218.78	3.87	35.01	38.98	33.69	
14	5,000	7,500	6,250	51,022	2,192,403	2.14	91.92	235,859.79	1,670,326.61	7.68	54.37	926	12,188	3.60	47.44	97,610.67	580,829.45	7.07	42.08	41.39	34.77	
15	7,500	10,000	8,750	30,405	2,222,808	1.27	93.19	191,896.14	1,862,222.76	6.25	60.61	585	12,773	2.28	49.72	104,768.36	685,597.81	7.59	49.67	54.60	36.82	
16	10,000	20,000	15,000	50,031	2,272,839	2.10	95.29	401,950.87	2,264,173.63	13.08	73.70	1395	14,168	5.43	55.15	177,642.65	863,240.46	12.87	62.54	44.20	38.13	
17	20,000	50,000	35,000	44,262	2,317,101	1.86	97.15	391,283.56	2,655,457.19	12.74	86.43	2024	16,192	7.88	63.03	231,790.59	1,095,031.05	16.79	79.34	59.24	41.24	
18	50,000	100,000	75,000	24,218	2,341,319	1.02	98.16	183,769.46	2,839,226.65	5.98	92.42	1587	17,779	6.18	69.20	109,315.85	1,204,346.90	7.92	87.26	59.49	42.42	
19	100,000	500,000	300,000	29,542	2,370,861	1.24	99.40	191,198.35	3,030,425.00	6.22	98.64	3576	21,355	13.92	83.12	128,843.03	1,333,189.93	9.33	96.59	67.39	43.99	
20	500,000	UP		14,273	2,385,134	0.60	100.00	41,807.08	3,072,232.08	1.36	100.00	4336	25,691	16.88	100.00	47,056.04	1,380,245.97	3.41	100.00	112.56	44.93	
<b>TOTAL</b>					2,385,134			3,072,232.07			25,691						1,380,245.96					44.93

## 1.2 GROUP BY OF BUSINESS



IndonesiaRe

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2017

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60,997	60,997	17.28	17.28	5,189.86	5,189.86	1.10	1.10	21	21	1.58	1.58	47.57	47.57	0.03	0.03	0.92	0.92			
2	50	100	75	15,400	76,397	4.36	21.64	1,586.73	6,776.59	0.34	1.44	7	28	0.53	2.11	20.79	68.36	0.01	0.04	1.31	1.01			
3	100	200	150	33,149	109,546	9.39	31.03	4,369.55	11,146.15	0.93	2.37	26	54	1.95	4.06	771.87	840.23	0.46	0.50	17.66	7.54			
4	200	300	250	27,914	137,460	7.91	38.94	4,846.04	15,992.19	1.03	3.40	26	80	1.95	6.02	611.04	1,451.27	0.36	0.87	12.61	9.07			
5	300	500	400	40,621	178,081	11.51	50.44	11,631.12	27,623.31	2.47	5.88	70	150	5.26	11.28	2,683.39	4,134.66	1.60	2.47	23.07	14.97			
6	500	750	625	29,657	207,738	8.40	58.84	9,037.93	36,661.24	1.92	7.80	93	243	6.99	18.27	4,084.38	8,219.04	2.44	4.91	45.19	22.42			
7	750	1,000	875	24,152	231,890	6.84	65.68	14,974.01	51,635.24	3.18	10.98	91	334	6.84	25.11	4,038.27	12,257.31	2.41	7.32	26.97	23.74			
8	1,000	1,500	1,250	22,272	254,162	6.31	71.99	18,817.68	70,452.92	4.00	14.98	54	388	4.06	29.17	5,366.77	17,624.08	3.21	10.53	28.52	25.02			
9	1,500	2,000	1,750	12,848	267,010	3.64	75.63	15,978.65	86,431.56	3.40	18.38	68	456	5.11	34.29	4,347.05	21,971.13	2.60	13.12	27.21	25.42			
10	2,000	2,500	2,250	8,892	275,902	2.52	78.15	14,308.66	100,740.23	3.04	21.43	64	520	4.81	39.10	3,688.06	25,659.18	2.20	15.32	25.77	25.47			
11	2,500	3,000	2,750	7,419	283,321	2.10	80.25	13,630.92	114,371.15	2.90	24.33	50	570	3.76	42.86	6,169.51	31,828.70	3.68	19.01	45.26	27.83			
12	3,000	4,000	3,500	8,792	292,113	2.49	82.74	20,702.74	135,073.89	4.40	28.73	46	616	3.46	46.32	5,399.79	37,228.48	3.22	22.23	26.08	27.56			
13	4,000	5,000	4,500	6,413	298,526	1.82	84.56	19,366.03	154,439.92	4.12	32.85	32	648	2.41	48.72	10,442.07	47,670.55	6.24	28.47	53.92	30.87			
14	5,000	7,500	6,250	9,361	307,887	2.65	87.21	34,791.14	189,231.06	7.40	40.25	72	720	5.41	54.14	19,612.85	67,283.39	11.71	40.18	56.37	35.56			
15	7,500	10,000	8,750	6,190	314,077	1.75	88.96	31,170.46	220,401.52	6.63	46.88	42	762	3.16	57.29	11,553.42	78,836.81	6.90	47.08	37.07	35.77			
16	10,000	20,000	15,000	10,445	324,522	2.96	91.92	68,350.51	288,752.03	14.54	61.41	59	821	4.44	61.73	21,581.74	100,418.55	12.89	59.97	31.58	34.78			
17	20,000	50,000	35,000	9,985	334,507	2.83	94.75	71,266.05	360,018.08	15.16	76.57	94	915	7.07	68.80	23,235.80	123,654.35	13.88	73.85	32.60	34.35			
18	50,000	100,000	75,000	6,213	340,720	1.76	96.51	40,729.40	400,747.48	8.66	85.23	63	978	4.74	73.53	13,591.48	137,245.83	8.12	81.96	33.37	34.25			
19	100,000	500,000	300,000	8,056	348,776	2.28	98.79	51,738.11	452,485.59	11.00	96.24	185	1,163	13.91	87.44	23,247.78	160,493.61	13.88	95.85	44.93	35.47			
20	500,000	UP		4,264	353,040	1.21	100.00	17,687.98	470,173.57	3.76	100.00	167	1,330	12.56	100.00	6,952.21	167,445.82	4.15	100.00	39.30	35.61			
				353,040					470,173.57					1,330					167,445.82					35.61



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : FIRE  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM			
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM							
1	0	50	25	188,328	188,328	13.19	13.19	25,358.97	25,358.97	2.06	2.06	3,042	3,042	49.13	49.13	41,342.33	41,342.33	8.33	8.33	163.03	163.03	
2	50	100	75	127,703	316,031	8.95	22.14	21,160.81	46,519.77	1.72	3.78	128	3,170	2.07	51.20	3,903.31	45,245.64	0.79	9.11	18.45	97.26	
3	100	200	150	239,268	555,299	16.76	38.90	53,476.75	99,996.52	4.35	8.13	196	3,366	3.17	54.36	10,259.83	55,505.47	2.07	11.18	19.19	55.51	
4	200	300	250	163,720	719,019	11.47	50.37	51,185.14	151,181.66	4.16	12.30	210	3,576	3.39	57.75	13,226.83	68,732.30	2.66	13.84	25.84	45.46	
5	300	500	400	208,281	927,300	14.59	64.97	99,951.44	251,133.10	8.13	20.42	294	3,870	4.75	62.50	25,393.74	94,126.04	5.11	18.96	25.41	37.48	
6	500	750	625	132,116	1,059,416	9.26	74.22	93,032.77	344,165.87	7.57	27.99	213	4,083	3.44	65.94	22,622.88	116,748.92	4.56	23.51	24.32	33.92	
7	750	1,000	875	99,356	1,158,772	6.96	81.18	93,656.55	437,822.42	7.62	35.61	288	4,371	4.65	70.59	27,461.47	144,210.40	5.53	29.04	29.32	32.94	
8	1,000	1,500	1,250	83,092	1,241,864	5.82	87.00	96,470.43	534,292.86	7.85	43.45	282	4,653	4.55	75.15	24,530.36	168,740.76	4.94	33.98	25.43	31.58	
9	1,500	2,000	1,750	46,046	1,287,910	3.23	90.23	82,772.62	617,065.48	6.73	50.19	122	4,775	1.97	77.12	18,081.70	186,822.45	3.64	37.62	21.85	30.28	
10	2,000	2,500	2,250	24,676	1,312,586	1.73	91.96	55,897.27	672,962.75	4.55	54.73	81	4,856	1.31	78.42	14,272.14	201,094.60	2.87	40.50	25.53	29.88	
11	2,500	3,000	2,750	18,752	1,331,338	1.31	93.27	52,219.32	725,182.08	4.25	58.98	80	4,936	1.29	79.72	14,309.19	215,403.79	2.88	43.38	27.40	29.70	
12	3,000	4,000	3,500	20,375	1,351,713	1.43	94.70	68,563.42	793,745.50	5.58	64.56	154	5,090	2.49	82.20	13,109.60	228,513.39	2.64	46.02	19.12	28.79	
13	4,000	5,000	4,500	13,712	1,365,425	0.96	95.66	54,327.86	848,073.36	4.42	68.97	61	5,151	0.99	83.19	14,426.00	242,939.39	2.91	48.92	26.55	28.65	
14	5,000	7,500	6,250	16,979	1,382,404	1.19	96.85	85,205.79	933,279.15	6.93	75.90	132	5,283	2.13	85.32	30,068.01	273,007.40	6.06	54.98	35.29	29.25	
15	7,500	10,000	8,750	9,600	1,392,004	0.67	97.52	57,837.11	991,116.25	4.70	80.61	74	5,357	1.20	86.51	40,130.42	313,137.82	8.08	63.06	69.39	31.59	
16	10,000	20,000	15,000	14,035	1,406,039	0.98	98.50	113,143.79	1,104,260.04	9.20	89.81	209	5,566	3.38	89.89	56,424.94	369,562.76	11.36	74.42	49.87	33.47	
17	20,000	50,000	35,000	10,324	1,416,363	0.72	99.23	82,058.46	1,186,318.50	6.67	96.48	197	5,763	3.18	93.07	71,099.49	440,662.25	14.32	88.74	86.64	37.15	
18	50,000	100,000	75,000	4,495	1,420,858	0.31	99.54	27,818.54	1,214,137.04	2.26	98.75	105	5,868	1.70	94.77	32,717.09	473,379.34	6.59	95.33	117.61	38.99	
19	100,000	500,000	300,000	4,663	1,425,521	0.33	99.87	20,032.16	1,234,169.20	1.63	100.38	207	6,075	3.34	98.11	16,927.74	490,307.08	3.41	98.74	84.50	39.73	
20	500,000	<b>UP</b>		1,861	1,427,382	0.13	100.00	4,612.02	1,229,557.17	0.38	100.00	117	6,192	1.89	100.00	6,264.08	496,571.17	1.26	100.00	135.82	40.39	
				1,427,382					1,229,557.17					6,192					496,571.17			40.39





**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : IAR  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	64,271	64,271	10.63	10.63	8,805.97	8,805.97	0.64	0.64	197	197	1.08	1.08	958.65	958.65	0.13	0.13	10.89	10.89
2	50	100	75	27,938	92,209	4.62	15.25	4,063.03	12,868.99	0.30	0.94	109	306	0.60	1.68	3,002.92	3,961.57	0.42	0.55	73.91	30.78
3	100	200	150	46,375	138,584	7.67	22.92	7,895.46	20,764.46	0.58	1.51	525	831	2.89	4.57	5,982.12	9,943.69	0.84	1.39	75.77	47.89
4	200	300	250	40,914	179,498	6.77	29.68	7,141.76	27,906.22	0.52	2.03	321	1,152	1.77	6.34	6,111.08	16,054.77	0.85	2.24	85.57	57.53
5	300	500	400	62,995	242,493	10.42	40.10	19,633.07	47,539.29	1.43	3.46	407	1,559	2.24	8.58	10,375.83	26,430.60	1.45	3.69	52.85	55.60
6	500	750	625	47,206	289,699	7.81	47.91	25,627.36	73,166.65	1.87	5.33	666	2,225	3.67	12.25	16,333.32	42,763.92	2.28	5.97	63.73	58.45
7	750	1,000	875	44,139	333,838	7.30	55.21	37,556.63	110,723.28	2.74	8.07	873	3,098	4.80	17.05	22,660.38	65,424.30	3.16	9.13	60.34	59.09
8	1,000	1,500	1,250	43,765	377,603	7.24	62.44	51,693.82	162,417.10	3.77	11.83	647	3,745	3.56	20.61	19,503.88	84,928.18	2.72	11.86	37.73	52.29
9	1,500	2,000	1,750	28,633	406,236	4.74	67.18	51,457.92	213,875.02	3.75	15.58	406	4,151	2.23	22.85	26,076.48	111,004.66	3.64	15.50	50.68	51.90
10	2,000	2,500	2,250	19,433	425,669	3.21	70.39	42,762.47	256,637.49	3.12	18.70	300	4,451	1.65	24.50	16,175.87	127,180.54	2.26	17.76	37.83	49.56
11	2,500	3,000	2,750	16,595	442,264	2.74	73.14	45,214.72	301,852.21	3.29	21.99	275	4,726	1.51	26.01	15,690.89	142,871.43	2.19	19.95	34.70	47.33
12	3,000	4,000	3,500	20,374	462,638	3.37	76.51	66,896.34	368,748.56	4.87	26.87	370	5,096	2.04	28.05	21,238.07	164,109.50	2.97	22.91	31.75	44.50
13	4,000	5,000	4,500	14,789	477,427	2.45	78.95	63,200.33	431,948.89	4.60	31.47	367	5,463	2.02	30.07	28,499.35	192,608.84	3.98	26.89	45.09	44.59
14	5,000	7,500	6,250	24,680	502,107	4.08	83.03	115,856.76	547,805.65	8.44	39.91	722	6,185	3.97	34.04	47,929.81	240,538.66	6.69	33.58	41.37	43.91
15	7,500	10,000	8,750	14,615	516,722	2.42	85.45	102,888.57	650,694.23	7.50	47.41	469	6,654	2.58	36.62	53,084.52	293,623.18	7.41	41.00	51.59	45.12
16	10,000	20,000	15,000	25,551	542,273	4.23	89.68	220,456.58	871,150.80	16.06	63.47	1,127	7,781	6.20	42.83	99,635.97	393,259.15	13.91	54.91	45.20	45.14
17	20,000	50,000	35,000	23,953	566,226	3.96	93.64	237,959.05	1,109,109.86	17.34	80.81	1,733	9,514	9.54	52.36	137,455.30	530,714.45	19.19	74.10	57.76	47.85
18	50,000	100,000	75,000	13,510	579,736	2.23	95.87	115,221.53	1,224,331.38	8.40	89.21	1,419	10,933	7.81	60.17	63,007.27	593,721.73	8.80	82.90	54.68	48.49
19	100,000	500,000	300,000	16,823	596,559	2.78	98.65	119,428.07	1,343,759.46	8.70	97.91	3,184	14,117	17.52	77.70	88,667.51	682,389.24	12.38	95.28	74.24	50.78
20	500,000	UP		8,148	604,707	1.35	100.00	28,731.13	1,372,490.58	2.09	100.00	4,052	18,169	22.30	100.00	33,839.75	716,228.98	4.72	100.00	117.78	52.18
				604,707				1,372,490.58				18,169					716,228.98				52.18



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : LOP  
UNDERWRITING YEAR : 2017  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	20.00	20.00	0.28	0.28	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	20.00	40.00	2.66	2.94	24.71	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	20.00	60.00	1.71	4.65	15.90	43.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	20.00	80.00	4.51	9.16	41.88	85.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	300	500	400	1	5	20.00	100.00	1.60	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	500	750	625	5	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	750	1,000	875	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,000	1,500	1,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	1,500	2,000	1,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,000	2,500	2,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	2,500	3,000	2,750	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	3,000	4,000	3,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	4,000	5,000	4,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	5,000	7,500	6,250	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	7,500	10,000	87,500	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	10,000	20,000	15,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	20,000	50,000	35,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	50,000	100,000	750,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	100,000	500,000	300,000	0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	500,000	UP		0	5	20.00	100.00	0.00	10.76	14.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				5				10.76				0				0.00					0.00
<b>GRANT TOTAL</b>								2,385,134				3,072,232.08			25,691						1,380,245.96

## 1.3 GROUP BY OCCUPATION CODE – 2 DIGIT



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	499	499	12.92	12.92	166.03	166.03	1.00	1.00	10	10	5.32	5.32	5.15	5.15	0.08	0.08	3.10	3.10			
2	50	100	75	136	635	3.52	16.45	13.79	179.82	0.08	1.08	0	10	0.00	5.32	0.00	5.15	0.00	0.08	0.00	2.86			
3	100	200	150	85	720	2.20	18.65	18.46	198.27	0.11	1.19	1	11	0.53	5.85	8.18	13.33	0.13	0.21	44.34	6.73			
4	200	300	250	85	805	2.20	20.85	37.81	236.08	0.23	1.42	0	11	0.00	5.85	0.00	13.33	0.00	0.21	0.00	5.65			
5	300	500	400	99	904	2.56	23.41	36.85	272.93	0.22	1.64	2	13	1.06	6.91	0.30	13.64	0.00	0.22	0.82	5.00			
6	500	750	625	98	1,002	2.54	25.95	60.53	333.46	0.36	2.01	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	4.09			
7	750	1,000	875	67	1,069	1.74	27.69	68.02	401.48	0.41	2.42	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	3.40			
8	1,000	1,500	1,250	97	1,166	2.51	30.20	117.87	519.35	0.71	3.13	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	2.63			
9	1,500	2,000	1,750	68	1,234	1.76	31.96	93.60	612.95	0.56	3.69	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	2.22			
10	2,000	2,500	2,250	74	1,308	1.92	33.88	117.53	730.48	0.71	4.40	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	1.87			
11	2,500	3,000	2,750	57	1,365	1.48	35.35	103.56	834.04	0.62	5.03	0	13	0.00	6.91	0.00	13.64	0.00	0.22	0.00	1.64			
12	3,000	4,000	3,500	80	1,445	2.07	37.43	220.32	1,054.36	1.33	6.35	2	15	1.06	7.98	30.00	43.64	0.48	0.70	13.62	4.14			
13	4,000	5,000	4,500	89	1,534	2.31	39.73	373.63	1,428.00	2.25	8.60	1	16	0.53	8.51	372.75	416.39	6.00	6.70	99.76	29.16			
14	5,000	7,500	6,250	132	1,666	3.42	43.15	613.65	2,041.65	3.70	12.30	0	16	0.00	8.51	0.00	416.39	0.00	6.70	0.00	20.39			
15	7,500	10,000	8,750	128	1,794	3.32	46.46	719.48	2,761.13	4.34	16.64	5	21	2.66	11.17	57.04	473.43	0.92	7.62	7.93	17.15			
16	10,000	20,000	15,000	296	2,090	7.67	54.13	2,035.75	4,796.88	12.27	28.90	5	26	2.66	13.83	487.15	960.58	7.84	15.47	23.93	20.03			
17	20,000	50,000	35,000	453	2,543	11.73	65.86	3,702.46	8,499.34	22.31	51.21	5	31	2.66	16.49	829.32	1,789.90	13.35	28.82	22.40	21.06			
18	50,000	100,000	75,000	274	2,817	7.10	72.96	2,133.66	10,633.00	12.86	64.07	17	48	9.04	25.53	3,116.04	4,905.94	50.17	78.99	146.04	46.14			
19	100,000	500,000	300,000	562	3,379	14.56	87.52	3,797.36	14,430.36	22.88	86.95	63	111	33.51	59.04	420.89	5,326.83	6.78	85.76	11.08	36.91			
20	500,000	UP		482	3,861	12.48	100.00	2,165.41	16,595.78	13.05	100.00	77	188	40.96	100.00	884.16	6,210.99	14.24	100.00	40.83	37.43			
				3,861					16,595.78					188					6,210.99					37.43



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	434	434	6.60	6.60	107.47	107.47	0.64	0.64	3	3	1.04	1.04	0.07	0.07	0.00	0.00	0.07	0.07			
2	50	100	75	128	562	1.95	8.55	0.54	108.01	0.00	0.64	0	3	0.00	1.04	0.00	0.07	0.00	0.00	0.00	0.07			
3	100	200	150	142	704	2.16	10.71	30.10	138.11	0.18	0.82	0	3	0.00	1.04	0.00	0.07	0.00	0.00	0.00	0.05			
4	200	300	250	123	827	1.87	12.58	38.42	176.53	0.23	1.05	3	6	1.04	2.08	0.42	0.49	0.01	0.01	1.10	0.28			
5	300	500	400	190	1,017	2.89	15.47	90.01	266.55	0.53	1.58	1	7	0.35	2.42	41.47	41.96	0.54	0.54	46.07	15.74			
6	500	750	625	229	1,246	3.48	18.95	181.35	447.90	1.07	2.65	0	7	0.00	2.42	0.00	41.96	0.00	0.54	0.00	9.37			
7	750	1,000	875	183	1,429	2.78	21.74	216.19	664.09	1.28	3.93	0	7	0.00	2.42	0.00	41.96	0.00	0.54	0.00	6.32			
8	1,000	1,500	1,250	258	1,687	3.92	25.66	308.20	972.29	1.82	5.76	6	13	2.08	4.50	428.11	470.07	5.53	6.07	138.91	48.35			
9	1,500	2,000	1,750	195	1,882	2.97	28.63	329.39	1,301.68	1.95	7.71	4	17	1.38	5.88	116.64	586.71	1.51	7.58	35.41	45.07			
10	2,000	2,500	2,250	146	2,028	2.22	30.85	321.60	1,623.28	1.90	9.61	3	20	1.04	6.92	0.30	587.01	0.00	7.58	0.09	36.16			
11	2,500	3,000	2,750	140	2,168	2.13	32.98	429.64	2,052.92	2.54	12.15	0	20	0.00	6.92	0.00	587.01	0.00	7.58	0.00	28.59			
12	3,000	4,000	3,500	304	2,472	4.62	37.60	855.63	2,908.55	5.07	17.22	3	23	1.04	7.96	1.90	588.92	0.02	7.60	0.22	20.25			
13	4,000	5,000	4,500	387	2,859	5.89	43.49	495.19	3,403.74	2.93	20.15	24	47	8.30	16.26	2,884.40	3,473.32	37.24	44.85	582.48	102.04			
14	5,000	7,500	6,250	549	3,408	8.35	51.84	1,248.39	4,652.13	7.39	27.54	1	48	0.35	16.61	155.87	3,629.18	2.01	46.86	12.49	78.01			
15	7,500	10,000	8,750	291	3,699	4.43	56.27	894.66	5,546.79	5.30	32.84	2	50	0.69	17.30	258.03	3,887.22	3.33	50.19	28.84	70.08			
16	10,000	20,000	15,000	491	4,190	7.47	63.74	2,945.58	8,492.36	17.44	50.28	12	62	4.15	21.45	315.47	4,202.69	4.07	54.27	10.71	49.49			
17	20,000	50,000	35,000	680	4,870	10.34	74.08	4,199.26	12,691.62	24.86	75.14	7	69	2.42	23.88	190.32	4,393.01	2.46	56.72	4.53	34.61			
18	50,000	100,000	75,000	489	5,359	7.44	81.52	3,080.80	15,772.41	18.24	93.38	11	80	3.81	27.68	248.86	4,641.87	3.21	59.94	8.08	29.43			
19	100,000	500,000	300,000	701	6,060	10.66	92.18	3,198.60	18,971.01	18.94	112.32	56	136	19.38	47.06	280.14	4,922.02	3.62	63.55	8.76	25.94			
20	500,000	<b>UP</b>		514	6,574	7.82	100.00	2,081.25	16,889.76	12.32	100.00	153	289	52.94	100.00	2,822.54	7,744.56	36.45	100.00	135.62	45.85			
				6,574					16,889.76					289					7,744.56					45.85



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,231	3,231	14.47	14.47	874.95	874.95	1.13	1.13	4	4	0.81	0.81	42.60	42.60	0.11	0.11	4.87	4.87			
2	50	100	75	305	3,536	1.37	15.84	119.07	994.02	0.15	1.29	0	4	0.00	0.81	0.00	42.60	0.00	0.11	0.00	4.29			
3	100	200	150	618	4,154	2.77	18.61	228.89	1,222.91	0.30	1.58	1	5	0.20	1.02	0.43	43.03	0.00	0.11	0.19	3.52			
4	200	300	250	482	4,636	2.16	20.77	132.86	1,355.77	0.17	1.75	0	5	0.00	1.02	0.00	43.03	0.00	0.11	0.00	3.17			
5	300	500	400	819	5,455	3.67	24.43	348.22	1,703.99	0.45	2.21	0	5	0.00	1.02	0.00	43.03	0.00	0.11	0.00	2.53			
6	500	750	625	835	6,290	3.74	28.17	552.34	2,256.32	0.71	2.92	0	5	0.00	1.02	0.00	43.03	0.00	0.11	0.00	1.91			
7	750	1,000	875	852	7,142	3.82	31.99	648.49	2,904.82	0.84	3.76	2	7	0.41	1.43	62.58	105.61	0.16	0.27	9.65	3.64			
8	1,000	1,500	1,250	959	8,101	4.30	36.29	1,204.13	4,108.94	1.56	5.32	3	10	0.61	2.04	29.24	134.84	0.07	0.34	2.43	3.28			
9	1,500	2,000	1,750	761	8,862	3.41	39.70	1,029.68	5,138.62	1.33	6.65	2	12	0.41	2.44	644.92	779.76	1.62	1.96	62.63	15.17			
10	2,000	2,500	2,250	585	9,447	2.62	42.32	1,062.85	6,201.47	1.38	8.03	0	12	0.00	2.44	0.00	779.76	0.00	1.96	0.00	12.57			
11	2,500	3,000	2,750	565	10,012	2.53	44.85	1,283.99	7,485.46	1.66	9.69	2	14	0.41	2.85	154.90	934.66	0.39	2.35	12.06	12.49			
12	3,000	4,000	3,500	914	10,926	4.09	48.94	2,237.62	9,723.08	2.90	12.58	3	17	0.61	3.46	67.19	1,001.85	0.17	2.52	3.00	10.30			
13	4,000	5,000	4,500	750	11,676	3.36	52.30	2,602.73	12,325.81	3.37	15.95	3	20	0.61	4.07	106.68	1,108.53	0.27	2.79	4.10	8.99			
14	5,000	7,500	6,250	1,228	12,904	5.50	57.80	4,929.28	17,255.09	6.38	22.33	15	35	3.05	7.13	7,182.56	8,291.09	18.09	20.88	145.71	48.05			
15	7,500	10,000	8,750	876	13,780	3.92	61.72	4,880.67	22,135.75	6.32	28.65	15	50	3.05	10.18	5,258.91	13,550.00	13.24	34.13	107.75	61.21			
16	10,000	20,000	15,000	1,929	15,709	8.64	70.37	13,330.88	35,466.63	17.25	45.90	30	80	6.11	16.29	1,530.53	15,080.52	3.85	37.98	11.48	42.52			
17	20,000	50,000	35,000	2,093	17,802	9.38	79.74	16,804.71	52,271.34	21.75	67.65	78	158	15.89	32.18	19,853.74	34,934.27	50.00	87.98	118.14	66.83			
18	50,000	100,000	75,000	1,415	19,217	6.34	86.08	8,957.89	61,229.24	11.59	79.24	41	199	8.35	40.53	669.41	35,603.68	1.69	89.67	7.47	58.15			
19	100,000	500,000	300,000	1,954	21,171	8.75	94.83	10,637.30	71,866.53	13.77	93.00	165	364	33.60	74.13	2,920.53	38,524.22	7.36	97.02	27.46	53.61			
20	500,000	UP		1,154	22,325	5.17	100.00	5,406.02	77,272.55	7.00	100.00	127	491	25.87	100.00	1,181.90	39,706.12	2.98	100.00	21.86	51.38			
				22,325					77,272.55					491					39,706.12					51.38



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,184	2,184	6.20	6.20	1,401.31	1,401.31	0.65	0.65	12	12	1.13	1.13	146.77	146.77	0.08	0.08	10.47	10.47			
2	50	100	75	304	2,488	0.86	7.06	122.76	1,524.07	0.06	0.71	0	12	0.00	1.13	0.00	146.77	0.00	0.08	0.00	9.63			
3	100	200	150	680	3,168	1.93	9.00	460.13	1,984.20	0.21	0.93	8	20	0.76	1.89	81.26	228.03	0.05	0.13	17.66	11.49			
4	200	300	250	632	3,800	1.79	10.79	273.96	2,258.16	0.13	1.05	4	24	0.38	2.27	72.71	300.75	0.04	0.17	26.54	13.32			
5	300	500	400	1,186	4,986	3.37	14.16	790.20	3,048.36	0.37	1.42	16	40	1.51	3.78	1,087.74	1,388.48	0.62	0.80	137.65	45.55			
6	500	750	625	1,008	5,994	2.86	17.02	1,225.19	4,273.55	0.57	1.99	2	42	0.19	3.97	1,046.03	2,434.51	0.60	1.40	85.38	56.97			
7	750	1,000	875	1,149	7,143	3.26	20.28	1,687.76	5,961.31	0.79	2.78	21	63	1.98	5.95	506.34	2,940.85	0.29	1.69	30.00	49.33			
8	1,000	1,500	1,250	1,615	8,758	4.59	24.87	3,148.71	9,110.01	1.47	4.25	20	83	1.89	7.84	2,159.47	5,100.32	1.24	2.93	68.58	55.99			
9	1,500	2,000	1,750	1,404	10,162	3.99	28.85	3,568.95	12,678.97	1.66	5.91	21	104	1.98	9.83	3,613.13	8,713.45	2.07	5.00	101.24	68.72			
10	2,000	2,500	2,250	1,312	11,474	3.73	32.58	4,190.86	16,869.83	1.95	7.86	17	121	1.61	11.44	3,444.07	12,157.52	1.98	6.97	82.18	72.07			
11	2,500	3,000	2,750	1,223	12,697	3.47	36.05	4,283.02	21,152.84	2.00	9.86	22	143	2.08	13.52	669.48	12,827.00	0.38	7.36	15.63	60.64			
12	3,000	4,000	3,500	1,468	14,165	4.17	40.22	7,165.12	28,317.97	3.34	13.20	19	162	1.80	15.31	2,636.13	15,463.13	1.51	8.87	36.79	54.61			
13	4,000	5,000	4,500	1,477	15,642	4.19	44.41	7,641.50	35,959.46	3.56	16.76	14	176	1.32	16.64	2,947.08	18,410.21	1.69	10.56	38.57	51.20			
14	5,000	7,500	6,250	2,580	18,222	7.33	51.74	17,733.18	53,692.65	8.27	25.03	31	207	2.93	19.57	5,531.65	23,941.86	3.17	13.73	31.19	44.59			
15	7,500	10,000	8,750	2,070	20,292	5.88	57.62	15,732.66	69,425.30	7.33	32.37	23	230	2.17	21.74	4,388.46	28,330.33	2.52	16.25	27.89	40.81			
16	10,000	20,000	15,000	4,155	24,447	11.80	69.42	42,866.97	112,292.28	19.99	52.35	115	345	10.87	32.61	26,276.77	54,607.10	15.07	31.32	61.30	48.63			
17	20,000	50,000	35,000	4,258	28,705	12.09	81.51	50,070.93	162,363.21	23.34	75.70	208	553	19.66	52.27	66,336.23	120,943.33	38.05	69.38	132.48	74.49			
18	50,000	100,000	75,000	2,409	31,114	6.84	88.35	22,792.96	185,156.17	10.63	86.32	99	652	9.36	61.63	21,127.25	142,070.57	12.12	81.50	92.69	76.73			
19	100,000	500,000	300,000	2,776	33,890	7.88	96.23	22,177.35	207,333.52	10.34	96.66	231	883	21.83	83.46	24,773.60	166,844.17	14.21	95.71	111.71	80.47			
20	500,000	UP		1,328	35,218	3.77	100.00	7,158.94	214,492.46	3.34	100.00	175	1,058	16.54	100.00	7,485.91	174,330.08	4.29	100.00	104.57	81.28			
				35,218					214,492.46					1,058					174,330.08					81.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,051	2,051	6.61	6.61	642.63	642.63	0.53	0.53	3	3	0.36	0.36	2.23	2.23	0.00	0.00	0.35	0.35			
2	50	100	75	876	2,927	2.82	9.43	332.99	975.61	0.27	0.80	1	4	0.12	0.48	8.22	10.45	0.01	0.02	2.47	1.07			
3	100	200	150	1,555	4,482	5.01	14.43	739.50	1,715.11	0.61	1.41	1	5	0.12	0.60	2.00	12.45	0.00	0.02	0.27	0.73			
4	200	300	250	1,386	5,868	4.46	18.90	801.84	2,516.96	0.66	2.07	0	5	0.00	0.60	0.00	12.45	0.00	0.02	0.00	0.49			
5	300	500	400	1,982	7,850	6.38	25.28	1,728.98	4,245.93	1.42	3.50	4	9	0.48	1.08	304.92	317.37	0.44	0.46	17.64	7.47			
6	500	750	625	1,756	9,606	5.66	30.94	2,074.77	6,320.70	1.71	5.21	11	20	1.31	2.39	1,349.64	1,667.01	1.97	2.43	65.05	26.37			
7	750	1,000	875	1,531	11,137	4.93	35.87	2,678.97	8,999.67	2.21	7.41	5	25	0.60	2.99	690.02	2,357.03	1.01	3.44	25.76	26.19			
8	1,000	1,500	1,250	1,831	12,968	5.90	41.76	3,653.60	12,653.27	3.01	10.42	11	36	1.31	4.30	45.08	2,402.11	0.07	3.51	1.23	18.98			
9	1,500	2,000	1,750	1,292	14,260	4.16	45.92	3,713.43	16,366.70	3.06	13.48	3	39	0.36	4.66	174.41	2,576.51	0.25	3.76	4.70	15.74			
10	2,000	2,500	2,250	903	15,163	2.91	48.83	3,000.38	19,367.09	2.47	15.95	1	40	0.12	4.78	50.00	2,626.51	0.07	3.83	1.67	13.56			
11	2,500	3,000	2,750	828	15,991	2.67	51.50	2,975.42	22,342.51	2.45	18.40	7	47	0.84	5.62	3,013.23	5,639.74	4.40	8.23	101.27	25.24			
12	3,000	4,000	3,500	1,212	17,203	3.90	55.40	5,081.00	27,423.50	4.18	22.58	24	71	2.87	8.48	1,375.12	7,014.86	2.01	10.24	27.06	25.58			
13	4,000	5,000	4,500	827	18,030	2.66	58.07	3,801.47	31,224.97	3.13	25.72	13	84	1.55	10.04	1,104.44	8,119.31	1.61	11.85	29.05	26.00			
14	5,000	7,500	6,250	1,282	19,312	4.13	62.19	8,785.16	40,010.14	7.24	32.95	12	96	1.43	11.47	4,361.06	12,480.37	6.36	18.21	49.64	31.19			
15	7,500	10,000	8,750	962	20,274	3.10	65.29	6,693.46	46,703.59	5.51	38.46	19	115	2.27	13.74	7,521.61	20,001.97	10.98	29.19	112.37	42.83			
16	10,000	20,000	15,000	2,257	22,531	7.27	72.56	19,039.09	65,742.69	15.68	54.14	88	203	10.51	24.25	8,081.96	28,083.93	11.79	40.98	42.45	42.72			
17	20,000	50,000	35,000	2,896	25,427	9.33	81.89	24,017.28	89,759.97	19.78	73.92	143	346	17.08	41.34	17,865.05	45,948.98	26.07	67.06	74.38	51.19			
18	50,000	100,000	75,000	1,976	27,403	6.36	88.25	14,026.03	103,786.00	11.55	85.47	92	438	10.99	52.33	2,457.81	48,406.80	3.59	70.64	17.52	46.64			
19	100,000	500,000	300,000	2,564	29,967	8.26	96.51	13,667.47	117,453.48	11.26	96.73	291	729	34.77	87.10	19,030.46	67,437.25	27.77	98.41	139.24	57.42			
20	500,000	UP		1,084	31,051	3.49	100.00	3,970.47	121,423.95	3.27	100.00	108	837	12.90	100.00	1,086.31	68,523.56	1.59	100.00	27.36	56.43			
				31,051					121,423.95					837					68,523.56					56.43





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,617	1,617	6.59	6.59	967.28	967.28	0.81	0.81	16	16	16	16	38.81	38.81	0.15	0.15	4.01	4.01			
2	50	100	75	536	2,153	2.18	8.77	89.24	1,056.52	0.07	0.89	4	20	0.60	3.01	107.52	146.32	0.40	0.55	120.48	13.85			
3	100	200	150	818	2,971	3.33	12.10	441.66	1,498.17	0.37	1.26	4	24	0.60	3.61	43.10	189.43	0.16	0.71	9.76	12.64			
4	200	300	250	927	3,898	3.78	15.88	502.97	2,001.14	0.42	1.68	4	28	0.60	4.21	186.34	375.76	0.70	1.41	37.05	18.78			
5	300	500	400	1,360	5,258	5.54	21.41	1,029.88	3,031.03	0.86	2.54	13	41	1.95	6.17	816.92	1,192.69	3.06	4.47	79.32	39.35			
6	500	750	625	1,191	6,449	4.85	26.27	1,295.50	4,326.53	1.09	3.63	20	61	3.01	9.17	2.19	1,194.88	0.01	4.48	0.17	27.62			
7	750	1,000	875	1,181	7,630	4.81	31.08	1,714.87	6,041.39	1.44	5.07	4	65	0.60	9.77	84.34	1,279.22	0.32	4.80	4.92	21.17			
8	1,000	1,500	1,250	1,415	9,045	5.76	36.84	2,731.58	8,772.97	2.29	7.36	30	95	4.51	14.29	418.29	1,697.51	1.57	6.37	15.31	19.35			
9	1,500	2,000	1,750	1,196	10,241	4.87	41.71	3,005.19	11,778.16	2.52	9.88	4	99	0.60	14.89	195.79	1,893.30	0.73	7.10	6.52	16.07			
10	2,000	2,500	2,250	783	11,024	3.19	44.90	2,573.87	14,352.03	2.16	12.04	3	102	0.45	15.34	116.83	2,010.13	0.44	7.54	4.54	14.01			
11	2,500	3,000	2,750	711	11,735	2.90	47.79	2,589.00	16,941.03	2.17	14.21	19	121	2.86	18.20	142.31	2,152.44	0.53	8.07	5.50	12.71			
12	3,000	4,000	3,500	1,120	12,855	4.56	52.36	4,765.33	21,706.36	4.00	18.21	9	130	1.35	19.55	22.33	2,174.77	0.08	8.16	0.47	10.02			
13	4,000	5,000	4,500	858	13,713	3.49	55.85	4,126.33	25,832.70	3.46	21.67	9	139	1.35	20.90	182.95	2,357.72	0.69	8.84	4.43	9.13			
14	5,000	7,500	6,250	1,510	15,223	6.15	62.00	8,984.33	34,817.03	7.54	29.21	36	175	5.41	26.32	304.17	2,661.89	1.14	9.98	3.39	7.65			
15	7,500	10,000	8,750	1,058	16,281	4.31	66.31	7,693.00	42,510.04	6.45	35.66	24	199	3.61	29.92	1,372.37	4,034.26	5.15	15.13	17.84	9.49			
16	10,000	20,000	15,000	2,081	18,362	8.48	74.79	18,935.41	61,445.45	15.88	51.54	60	259	9.02	38.95	6,090.06	10,124.32	22.84	37.97	32.16	16.48			
17	20,000	50,000	35,000	2,440	20,802	9.94	84.72	24,783.44	86,228.89	20.79	72.33	132	391	19.85	58.80	2,954.26	13,078.58	11.08	49.05	11.92	15.17			
18	50,000	100,000	75,000	1,363	22,165	5.55	90.27	13,093.82	99,322.71	10.98	83.32	84	475	12.63	71.43	7,234.58	20,313.16	27.13	76.18	55.25	20.45			
19	100,000	500,000	300,000	1,578	23,743	6.43	96.70	13,312.17	112,634.88	11.17	94.49	81	556	12.18	83.61	1,225.53	21,538.69	4.60	80.78	9.21	19.12			
20	500,000	UP		810	24,553	3.30	100.00	6,573.86	119,208.74	5.51	100.00	109	665	16.39	100.00	5,124.88	26,663.56	19.22	100.00	77.96	22.37			
				24,553					119,208.74					665					26,663.56					22.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,194	1,194	8.06	8.06	714.48	714.48	0.71	0.71	6	6	6	6	92.32	92.32	0.09	0.09	12.92	12.92	
2	50	100	75	547	1,741	3.69	11.75	369.20	1,083.68	0.37	1.07	1	7	7	11	13.52	105.84	0.01	0.11	3.66	9.77	
3	100	200	150	722	2,463	4.87	16.62	768.60	1,852.28	0.76	1.84	4	11	11	11	265.50	371.34	0.27	0.37	34.54	20.05	
4	200	300	250	512	2,975	3.45	20.07	605.78	2,458.06	0.60	2.44	1	12	12	12	12.42	383.76	0.01	0.39	2.05	15.61	
5	300	500	400	679	3,654	4.58	24.66	1,027.07	3,485.13	1.02	3.46	9	21	21	21	740.30	1,124.06	0.75	1.13	72.08	32.25	
6	500	750	625	561	4,215	3.79	28.44	1,384.98	4,870.11	1.37	4.83	8	29	29	29	1,405.61	2,529.67	1.42	2.55	101.49	51.94	
7	750	1,000	875	555	4,770	3.74	32.19	1,466.60	6,336.71	1.45	6.29	1	30	30	30	157.79	2,687.46	0.16	2.71	10.76	42.41	
8	1,000	1,500	1,250	724	5,494	4.89	37.07	2,327.51	8,664.22	2.31	8.59	6	36	36	36	1,745.64	4,433.10	1.76	4.47	75.00	51.17	
9	1,500	2,000	1,750	629	6,123	4.24	41.32	2,578.59	11,242.81	2.56	11.15	15	51	51	51	3,772.95	8,206.05	3.81	8.28	146.32	72.99	
10	2,000	2,500	2,250	491	6,614	3.31	44.63	2,375.72	13,618.53	2.36	13.51	6	57	57	57	1,561.37	9,767.42	1.58	9.85	65.72	71.72	
11	2,500	3,000	2,750	430	7,044	2.90	47.53	2,579.58	16,198.11	2.56	16.07	25	82	82	82	1,715.28	11,482.70	1.73	11.58	66.49	70.89	
12	3,000	4,000	3,500	667	7,711	4.50	52.03	3,841.71	20,039.82	3.81	19.88	20	102	102	102	4,223.87	15,706.57	4.26	15.85	109.95	78.38	
13	4,000	5,000	4,500	549	8,260	3.70	55.74	3,721.18	23,761.00	3.69	23.57	17	119	119	119	2,174.34	17,880.91	2.19	18.04	58.43	75.25	
14	5,000	7,500	6,250	937	9,197	6.32	62.06	7,962.05	31,723.05	7.90	31.47	12	131	131	131	3,987.46	21,868.37	4.02	22.06	50.08	68.94	
15	7,500	10,000	8,750	705	9,902	4.76	66.82	6,446.61	38,169.66	6.39	37.86	34	165	165	165	4,586.83	26,455.19	4.63	26.69	71.15	69.31	
16	10,000	20,000	15,000	1,581	11,483	10.67	77.48	22,034.83	60,204.50	21.86	59.72	128	293	293	293	35,430.51	61,885.70	35.75	62.44	160.79	102.79	
17	20,000	50,000	35,000	1,569	13,052	10.59	88.07	22,360.57	82,565.06	22.18	81.90	123	416	416	416	18,859.88	80,745.59	19.03	81.46	84.34	97.80	
18	50,000	100,000	75,000	818	13,870	5.52	93.59	9,390.05	91,955.11	9.31	91.22	106	522	522	522	13,531.96	94,277.55	13.65	95.12	144.11	102.53	
19	100,000	500,000	300,000	752	14,622	5.07	98.66	6,207.76	98,162.87	6.16	97.37	71	593	593	593	4,018.98	98,296.53	4.05	99.17	64.74	100.14	
20	500,000	UP		198	14,820	1.34	100.00	2,648.47	100,811.34	2.63	100.00	12	605	605	605	821.37	99,117.89	0.83	100.00	31.01	98.32	
				14,820					100,811.34					605					99,117.89			98.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,943	9,943	10.85	10.85	4,490.73	4,490.73	3.01	3.01	16	16	16	16	184.14	184.14	0.33	0.33	4.10	4.10			
2	50	100	75	3,852	13,795	4.20	15.06	2,302.73	6,793.46	1.54	4.55	22	38	0.92	1.59	205.28	389.42	0.36	0.69	8.91	5.73			
3	100	200	150	5,343	19,138	5.83	20.89	3,252.54	10,046.00	2.18	6.73	30	68	1.26	2.85	354.30	743.72	0.63	1.32	10.89	7.40			
4	200	300	250	3,976	23,114	4.34	25.23	1,116.77	11,162.77	0.75	7.48	6	74	0.25	3.10	347.06	1,090.78	0.61	1.93	31.08	9.77			
5	300	500	400	5,981	29,095	6.53	31.76	2,054.39	13,217.16	1.38	8.85	20	94	0.84	3.94	569.55	1,660.34	1.01	2.94	27.72	12.56			
6	500	750	625	6,118	35,213	6.68	38.43	2,127.55	15,344.71	1.42	10.28	23	117	0.96	4.91	1,773.87	3,434.20	3.14	6.07	83.38	22.38			
7	750	1,000	875	4,038	39,251	4.41	42.84	2,770.18	18,114.89	1.86	12.13	14	131	0.59	5.49	91.40	3,525.61	0.16	6.24	3.30	19.46			
8	1,000	1,500	1,250	4,658	43,909	5.08	47.92	3,196.79	21,311.68	2.14	14.27	44	175	1.85	7.34	423.83	3,949.44	0.75	6.99	13.26	18.53			
9	1,500	2,000	1,750	3,884	47,793	4.24	52.16	2,447.86	23,759.54	1.64	15.91	42	217	1.76	9.10	1,225.73	5,175.16	2.17	9.15	50.07	21.78			
10	2,000	2,500	2,250	3,237	51,030	3.53	55.70	3,540.33	27,299.88	2.37	18.28	37	254	1.55	10.65	662.99	5,838.15	1.17	10.33	18.73	21.39			
11	2,500	3,000	2,750	3,611	54,641	3.94	59.64	2,731.79	30,031.67	1.83	20.11	28	282	1.17	11.83	261.25	6,099.40	0.46	10.79	9.56	20.31			
12	3,000	4,000	3,500	3,791	58,432	4.14	63.78	4,365.32	34,396.98	2.92	23.04	84	366	3.52	15.35	341.52	6,440.91	0.60	11.39	7.82	18.73			
13	4,000	5,000	4,500	2,311	60,743	2.52	66.30	3,783.51	38,180.50	2.53	25.57	48	414	2.01	17.37	5,009.22	11,450.13	8.86	20.25	132.40	29.99			
14	5,000	7,500	6,250	3,948	64,691	4.31	70.61	8,756.58	46,937.08	5.86	31.43	62	476	2.60	19.97	5,666.34	17,116.47	10.02	30.28	64.71	36.47			
15	7,500	10,000	8,750	2,459	67,150	2.68	73.29	7,838.30	54,775.38	5.25	36.68	51	527	2.14	22.11	12,757.11	29,873.58	22.57	52.84	162.75	54.54			
16	10,000	20,000	15,000	5,290	72,440	5.77	79.06	21,642.81	76,418.19	14.49	51.18	148	675	6.21	28.31	3,840.78	33,714.36	6.79	59.63	17.75	44.12			
17	20,000	50,000	35,000	5,878	78,318	6.42	85.48	27,117.47	103,535.66	18.16	69.34	300	975	12.58	40.90	7,559.20	41,273.57	13.37	73.01	27.88	39.86			
18	50,000	100,000	75,000	4,334	82,652	4.73	90.21	18,791.55	122,327.21	12.58	81.92	307	1,282	12.88	53.78	2,686.52	43,960.08	4.75	77.76	14.30	35.94			
19	100,000	500,000	300,000	6,073	88,725	6.63	96.84	20,897.19	143,224.40	14.00	95.92	787	2,069	33.01	86.79	9,801.91	53,762.00	17.34	95.10	46.91	37.54			
20	500,000	UP		2,896	91,621	3.16	100.00	6,092.75	149,317.15	4.08	100.00	315	2,384	13.21	100.00	2,772.66	56,534.65	4.90	100.00	45.51	37.86			
				91,621					149,317.15					2,384					56,534.65					37.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	450	450	5.47	5.47	237.94	237.94	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	101	551	1.23	6.70	82.57	320.51	0.21	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	615	1,166	7.48	14.18	58.74	379.25	0.15	0.97	1	1	0.27	0.27	9.03	9.03	0.04	0.04	15.38	2.38			
4	200	300	250	439	1,605	5.34	19.53	41.98	421.23	0.11	1.08	1	2	0.27	0.54	1.04	10.07	0.01	0.05	2.48	2.39			
5	300	500	400	526	2,131	6.40	25.92	119.25	540.48	0.31	1.38	2	4	0.54	1.08	17.17	27.24	0.08	0.13	14.39	5.04			
6	500	750	625	639	2,770	7.77	33.70	168.46	708.94	0.43	1.81	2	6	0.54	1.62	2.89	30.12	0.01	0.15	1.71	4.25			
7	750	1,000	875	962	3,732	11.70	45.40	257.41	966.35	0.66	2.47	1	7	0.27	1.89	327.49	357.61	1.60	1.75	127.22	37.01			
8	1,000	1,500	1,250	549	4,281	6.68	52.08	321.21	1,287.56	0.82	3.29	0	7	0.00	1.89	0.00	357.61	0.00	1.75	0.00	27.77			
9	1,500	2,000	1,750	136	4,417	1.65	53.73	171.17	1,458.74	0.44	3.73	2	9	0.54	2.43	127.00	484.61	0.62	2.36	74.19	33.22			
10	2,000	2,500	2,250	92	4,509	1.12	54.85	113.07	1,571.80	0.29	4.02	0	9	0.00	2.43	0.00	484.61	0.00	2.36	0.00	30.83			
11	2,500	3,000	2,750	58	4,567	0.71	55.56	136.51	1,708.31	0.35	4.37	0	9	0.00	2.43	0.00	484.61	0.00	2.36	0.00	28.37			
12	3,000	4,000	3,500	129	4,696	1.57	57.13	276.87	1,985.18	0.71	5.08	2	11	0.54	2.97	29.89	514.50	0.15	2.51	10.80	25.92			
13	4,000	5,000	4,500	77	4,773	0.94	58.07	32.02	1,953.16	0.08	5.00	2	13	0.54	3.51	1.97	516.47	0.01	2.52	6.14	26.44			
14	5,000	7,500	6,250	138	4,911	1.68	59.74	466.64	2,419.80	1.19	6.19	9	22	2.43	5.95	1,091.44	1,607.91	5.33	7.85	233.89	66.45			
15	7,500	10,000	8,750	158	5,069	1.92	61.67	873.76	3,293.56	2.24	8.43	0	22	0.00	5.95	0.00	1,607.91	0.00	7.85	0.00	48.82			
16	10,000	20,000	15,000	464	5,533	5.64	67.31	4,042.19	7,335.74	10.34	18.77	38	60	10.27	16.22	2,855.60	4,463.51	13.93	21.78	70.64	60.85			
17	20,000	50,000	35,000	692	6,225	8.42	75.73	6,851.32	14,187.07	17.53	36.30	32	92	8.65	24.86	4,275.44	8,738.96	20.86	42.64	62.40	61.60			
18	50,000	100,000	75,000	439	6,664	5.34	81.07	7,256.21	21,443.28	18.57	54.87	48	140	12.97	37.84	2,201.12	10,940.07	10.74	53.38	30.33	51.02			
19	100,000	500,000	300,000	1,005	7,669	12.23	93.30	11,439.82	32,883.10	29.27	84.14	125	265	33.78	71.62	4,527.17	15,467.24	22.09	75.48	39.57	47.04			
20	500,000	UP		551	8,220	6.70	100.00	6,200.45	39,083.55	15.86	100.00	105	370	28.38	100.00	5,025.73	20,492.97	24.52	100.00	81.05	52.43			
				8,220					39,083.55					370					20,492.97					52.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	289,253	289,253	13.53	13.53	28,363.05	28,363.05	1.29	1.29	3,184	3,184	17.13	17.13	41,827.76	41,827.76	4.80	4.80	147.47	147.47			
2	50	100	75	163,552	452,805	7.65	21.18	22,127.05	50,490.11	1.01	2.30	213	3,397	1.15	18.28	6,500.25	48,328.01	0.75	5.55	29.38	95.72			
3	100	200	150	307,728	760,533	14.39	35.58	59,554.50	110,044.61	2.72	5.02	697	4,094	3.75	22.02	16,250.02	64,578.03	1.87	7.41	27.29	58.68			
4	200	300	250	223,668	984,201	10.46	46.04	59,496.28	169,540.89	2.71	7.73	538	4,632	2.89	24.92	19,328.94	83,906.97	2.22	9.63	32.49	49.49			
5	300	500	400	298,797	1,282,998	13.98	60.02	123,722.65	293,263.55	5.64	13.38	699	5,331	3.76	28.68	34,833.04	118,740.01	4.00	13.63	28.15	40.49			
6	500	750	625	196,340	1,479,338	9.18	69.20	118,436.93	411,700.48	5.40	18.78	904	6,235	4.86	33.54	37,459.73	156,199.75	4.30	17.93	31.63	37.94			
7	750	1,000	875	156,980	1,636,318	7.34	76.54	134,541.73	546,242.21	6.14	24.92	1,203	7,438	6.47	40.02	52,180.22	208,379.97	5.99	23.92	38.78	38.15			
8	1,000	1,500	1,250	136,746	1,773,064	6.40	82.94	149,682.58	695,924.80	6.83	31.75	861	8,299	4.63	44.65	44,150.43	252,530.41	5.07	28.98	29.50	36.29			
9	1,500	2,000	1,750	77,704	1,850,768	3.63	86.57	132,867.05	828,791.85	6.06	37.81	498	8,797	2.68	47.33	38,548.70	291,079.11	4.42	33.41	29.01	35.12			
10	2,000	2,500	2,250	45,029	1,895,797	2.11	88.68	95,072.86	923,864.70	4.34	42.15	375	9,172	2.02	49.34	28,121.45	319,200.56	3.23	36.64	29.58	34.55			
11	2,500	3,000	2,750	34,881	1,930,678	1.63	90.31	93,343.50	1,017,208.20	4.26	46.41	302	9,474	1.62	50.97	30,213.16	349,413.72	3.47	40.10	32.37	34.35			
12	3,000	4,000	3,500	39,640	1,970,318	1.85	92.17	126,984.33	1,144,192.53	5.79	52.20	402	9,876	2.16	53.13	31,003.25	380,416.96	3.56	43.66	24.42	33.25			
13	4,000	5,000	4,500	27,441	1,997,759	1.28	93.45	109,904.13	1,254,096.66	5.01	57.22	329	10,205	1.77	54.90	38,583.59	419,000.55	4.43	48.09	35.11	33.41			
14	5,000	7,500	6,250	38,481	2,036,240	1.80	95.25	175,601.39	1,429,698.06	8.01	65.23	744	10,949	4.00	58.90	69,190.15	488,190.70	7.94	56.03	39.40	34.15			
15	7,500	10,000	8,750	21,469	2,057,709	1.00	96.25	139,214.58	1,568,912.64	6.35	71.58	410	11,359	2.21	61.11	68,567.39	556,758.08	7.87	63.90	49.25	35.49			
16	10,000	20,000	15,000	31,031	2,088,740	1.45	97.71	252,414.60	1,821,327.23	11.52	83.09	741	12,100	3.99	65.10	91,647.40	648,405.48	10.52	74.42	36.31	35.60			
17	20,000	50,000	35,000	22,686	2,111,426	1.06	98.77	206,944.97	2,028,272.21	9.44	92.54	966	13,066	5.20	70.29	92,260.71	740,666.19	10.59	85.01	44.58	36.52			
18	50,000	100,000	75,000	10,065	2,121,491	0.47	99.24	78,962.96	2,107,235.16	3.60	96.14	721	13,787	3.88	74.17	54,870.63	795,536.82	6.30	91.31	69.49	37.75			
19	100,000	500,000	300,000	11,093	2,132,584	0.52	99.76	80,938.27	2,188,173.43	3.69	99.83	1,656	15,443	8.91	83.08	55,889.60	851,426.42	6.41	97.72	69.05	38.91			
20	500,000	UP		5,206	2,137,790	0.24	100.00	3,713.70	2,191,887.13	0.17	100.00	3,145	18,588	16.92	100.00	19,837.90	871,264.32	2.28	100.00	534.18	39.75			
				2,137,790					2,191,887.13					18,588					871,264.32					39.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	356	356	16.77	16.77	667.16	667.16	9.20	9.20	2	2	4.44	4.44	4.93	4.93	0.43	0.43	0.74	0.74			
2	50	100	75	101	457	4.76	21.53	955.64	1,622.80	13.18	22.38	1	3	2.22	6.67	0.00	4.93	0.00	0.43	0.00	0.30			
3	100	200	150	128	585	6.03	27.56	53.53	1,676.33	0.74	23.12	0	3	0.00	6.67	0.00	4.93	0.00	0.43	0.00	0.29			
4	200	300	250	117	702	5.51	33.07	125.42	1,801.75	1.73	24.85	0	3	0.00	6.67	0.00	4.93	0.00	0.43	0.00	0.27			
5	300	500	400	91	793	4.29	37.35	121.61	1,923.36	1.68	26.52	0	3	0.00	6.67	0.00	4.93	0.00	0.43	0.00	0.26			
6	500	750	625	103	896	4.85	42.20	83.39	2,006.76	1.15	27.67	1	4	2.22	8.89	0.00	4.93	0.00	0.43	0.00	0.25			
7	750	1,000	875	66	962	3.11	45.31	49.60	2,056.36	0.68	28.36	1	5	2.22	11.11	59.95	64.88	5.22	5.65	120.87	3.16			
8	1,000	1,500	1,250	113	1,075	5.32	50.64	148.55	2,204.90	2.05	30.41	0	5	0.00	11.11	0.00	64.88	0.00	5.65	0.00	2.94			
9	1,500	2,000	1,750	101	1,176	4.76	55.39	217.02	2,421.92	2.99	33.40	1	6	2.22	13.33	82.88	147.76	7.22	12.87	38.19	6.10			
10	2,000	2,500	2,250	141	1,317	6.64	62.03	434.00	2,855.92	5.98	39.38	3	9	6.67	20.00	179.05	326.81	15.59	28.46	41.26	11.44			
11	2,500	3,000	2,750	103	1,420	4.85	66.89	350.54	3,206.46	4.83	44.22	0	9	0.00	20.00	0.00	326.81	0.00	28.46	0.00	10.19			
12	3,000	4,000	3,500	72	1,492	3.39	70.28	198.78	3,405.25	2.74	46.96	2	11	4.44	24.44	16.25	343.06	1.42	29.88	8.17	10.07			
13	4,000	5,000	4,500	68	1,560	3.20	73.48	222.98	3,628.22	3.07	50.03	0	11	0.00	24.44	0.00	343.06	0.00	29.88	0.00	9.46			
14	5,000	7,500	6,250	110	1,670	5.18	78.66	404.78	4,033.01	5.58	55.62	4	15	8.89	33.33	139.98	483.04	12.19	42.07	34.58	11.98			
15	7,500	10,000	8,750	102	1,772	4.80	83.47	439.73	4,472.74	6.06	61.68	0	15	0.00	33.33	0.00	483.04	0.00	42.07	0.00	10.80			
16	10,000	20,000	15,000	121	1,893	5.70	89.17	674.82	5,147.55	9.31	70.99	6	21	13.33	46.67	555.19	1,038.23	48.36	90.43	82.27	20.17			
17	20,000	50,000	35,000	109	2,002	5.13	94.30	811.09	5,958.65	11.19	82.17	0	21	0.00	46.67	0.00	1,038.23	0.00	90.43	0.00	17.42			
18	50,000	100,000	75,000	74	2,076	3.49	97.79	899.50	6,858.14	12.40	94.57	14	35	31.11	77.78	99.54	1,137.77	8.67	99.10	11.07	16.59			
19	100,000	500,000	300,000	44	2,120	2.07	99.86	368.82	7,226.96	5.09	99.66	6	41	13.33	91.11	6.07	1,143.84	0.53	99.62	1.65	15.83			
20	500,000	UP		3	2,123	0.14	100.00	24.62	7,251.58	0.34	100.00	4	45	8.89	100.00	4.31	1,148.15	0.38	100.00	17.50	15.83			
				2,123					7,251.58					45					1,148.15					15.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,032	1,032	25.76	25.76	339.07	339.07	2.63	2.63	2	2	1.61	1.61	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	249	1,281	6.22	31.98	27.38	366.46	0.21	2.85	1	3	0.81	2.42	53.96	53.96	2.13	2.13	197.03	14.72			
3	100	200	150	151	1,432	3.77	35.75	38.19	404.64	0.30	3.14	0	3	0.00	2.42	0.00	53.96	0.00	2.13	0.00	13.33			
4	200	300	250	133	1,565	3.32	39.07	58.84	463.49	0.46	3.60	0	3	0.00	2.42	0.00	53.96	0.00	2.13	0.00	11.64			
5	300	500	400	132	1,697	3.30	42.36	65.30	528.79	0.51	4.11	2	5	1.61	4.03	41.54	95.50	1.64	3.77	63.62	18.06			
6	500	750	625	63	1,760	1.57	43.93	80.88	609.67	0.63	4.74	1	6	0.81	4.84	0.62	96.12	0.02	3.80	0.77	15.77			
7	750	1,000	875	64	1,824	1.60	45.53	81.55	691.22	0.63	5.37	0	6	0.00	4.84	0.00	96.12	0.00	3.80	0.00	13.91			
8	1,000	1,500	1,250	119	1,943	2.97	48.50	109.48	800.70	0.85	6.22	2	8	1.61	6.45	0.92	97.05	0.04	3.83	0.84	12.12			
9	1,500	2,000	1,750	98	2,041	2.45	50.95	120.24	920.94	0.93	7.15	1	9	0.81	7.26	3.07	100.12	0.12	3.95	2.55	10.87			
10	2,000	2,500	2,250	102	2,143	2.55	53.49	148.95	1,069.88	1.16	8.31	0	9	0.00	7.26	0.00	100.12	0.00	3.95	0.00	9.36			
11	2,500	3,000	2,750	57	2,200	1.42	54.92	161.12	1,231.00	1.25	9.56	0	9	0.00	7.26	0.00	100.12	0.00	3.95	0.00	8.13			
12	3,000	4,000	3,500	109	2,309	2.72	57.64	139.41	1,370.41	1.08	10.64	0	9	0.00	7.26	0.00	100.12	0.00	3.95	0.00	7.31			
13	4,000	5,000	4,500	74	2,383	1.85	59.49	232.18	1,602.60	1.80	12.45	0	9	0.00	7.26	0.00	100.12	0.00	3.95	0.00	6.25			
14	5,000	7,500	6,250	106	2,489	2.65	62.13	334.00	1,936.60	2.59	15.04	0	9	0.00	7.26	0.00	100.12	0.00	3.95	0.00	5.17			
15	7,500	10,000	8,750	101	2,590	2.52	64.65	313.14	2,249.74	2.43	17.47	2	11	1.61	8.87	0.62	100.73	0.02	3.98	0.20	4.48			
16	10,000	20,000	15,000	277	2,867	6.91	71.57	1,423.21	3,672.94	11.05	28.53	23	34	18.55	27.42	492.18	592.92	19.44	23.42	34.58	16.14			
17	20,000	50,000	35,000	410	3,277	10.23	81.80	2,226.63	5,899.58	17.29	45.82	29	63	23.39	50.81	757.18	1,350.10	29.91	53.32	34.01	22.88			
18	50,000	100,000	75,000	438	3,715	10.93	92.74	3,356.91	9,256.49	26.07	71.90	41	104	33.06	83.87	1,028.49	2,378.58	40.62	93.94	30.64	25.70			
19	100,000	500,000	300,000	275	3,990	6.86	99.60	3,196.76	12,453.25	24.83	96.73	20	124	16.13	100.00	153.36	2,531.95	6.06	100.00	4.80	20.33			
20	500,000	UP		16	4,006	0.40	100.00	421.59	12,874.84	3.27	100.00	0	124	0.00	100.00	0.00	2,531.95	0.00	100.00	0.00	19.67			
				4,006					12,874.84					124					2,531.95					19.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.10	0.10	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	13	47.83	56.52	1.32	1.42	1.83	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	4.35	60.87	0.09	1.51	0.13	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	4.35	65.22	0.00	1.51	0.00	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	4.35	69.57	0.00	1.52	0.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	4.35	73.91	0.00	1.52	0.01	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	4.35	78.26	0.01	1.53	0.02	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	4.35	82.61	0.01	1.55	0.02	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	4.35	86.96	0.02	1.57	0.03	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	4.35	91.30	31.29	32.85	43.37	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	4.35	95.65	31.29	64.14	43.37	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	4.35	100.00	8.00	72.14	11.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	72.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					72.14					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,351	1,351	45.81	45.81	382.70	382.70	7.58	7.58	2	2	4.26	4.26	3.75	3.75	0.06	0.06	0.98	0.98			
2	50	100	75	354	1,705	12.00	57.82	267.60	650.30	5.30	12.87	1	3	2.13	6.38	38.29	42.04	0.64	0.70	14.31	6.46			
3	100	200	150	195	1,900	6.61	64.43	95.51	745.81	1.89	14.77	0	3	0.00	6.38	0.00	42.04	0.00	0.70	0.00	5.64			
4	200	300	250	67	1,967	2.27	66.70	60.09	685.72	1.19	13.58	0	3	0.00	6.38	0.00	42.04	0.00	0.70	0.00	6.13			
5	300	500	400	56	2,023	1.90	68.60	81.50	767.22	1.61	15.19	3	6	6.38	12.77	0.01	42.05	0.00	0.70	0.02	5.48			
6	500	750	625	37	2,060	1.25	69.85	26.18	793.40	0.52	15.71	0	6	0.00	12.77	0.00	42.05	0.00	0.70	0.00	5.30			
7	750	1,000	875	19	2,079	0.64	70.50	5.82	799.22	0.12	15.82	0	6	0.00	12.77	0.00	42.05	0.00	0.70	0.00	5.26			
8	1,000	1,500	1,250	45	2,124	1.53	72.02	31.72	830.94	0.63	16.45	0	6	0.00	12.77	0.00	42.05	0.00	0.70	0.00	5.06			
9	1,500	2,000	1,750	59	2,183	2.00	74.03	67.02	897.96	1.33	17.78	3	9	6.38	19.15	0.02	42.07	0.00	0.70	0.02	4.68			
10	2,000	2,500	2,250	106	2,289	3.59	77.62	16.39	914.34	0.32	18.10	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	4.60			
11	2,500	3,000	2,750	103	2,392	3.49	81.11	101.68	1,016.02	2.01	20.11	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	4.14			
12	3,000	4,000	3,500	34	2,426	1.15	82.27	31.05	1,047.07	0.61	20.73	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	4.02			
13	4,000	5,000	4,500	5	2,431	0.17	82.43	21.40	1,068.47	0.42	21.15	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	3.94			
14	5,000	7,500	6,250	20	2,451	0.68	83.11	40.33	1,108.79	0.80	21.95	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	3.79			
15	7,500	10,000	8,750	26	2,477	0.88	83.99	156.10	1,264.90	3.09	25.04	0	9	0.00	19.15	0.00	42.07	0.00	0.70	0.00	3.33			
16	10,000	20,000	15,000	57	2,534	1.93	85.93	564.71	1,829.61	11.18	36.22	1	10	2.13	21.28	39.05	81.11	0.65	1.36	6.91	4.43			
17	20,000	50,000	35,000	97	2,631	3.29	89.22	1,362.14	3,191.75	26.97	63.19	1	11	2.13	23.40	49.23	130.34	0.82	2.18	3.61	4.08			
18	50,000	100,000	75,000	122	2,753	4.14	93.35	987.83	4,179.58	19.56	82.75	6	17	12.77	36.17	43.65	173.99	0.73	2.91	4.42	4.16			
19	100,000	500,000	300,000	165	2,918	5.60	98.95	1,359.48	5,539.06	26.91	109.66	24	41	51.06	87.23	5,794.79	5,968.78	96.95	99.86	426.25	107.76			
20	500,000	UP		31	2,949	1.05	100.00	487.96	5,051.11	9.66	100.00	6	47	12.77	100.00	8.39	5,977.17	0.14	100.00	1.72	118.33			
				2,949					5,051.11					47					5,977.17					118.33
<b>GRANT TOTAL</b>				2,385,134.0					3,072,232.0					25,691.0					1,380,245.99					

## 1.4 ALL OCCUPATION



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	3.08	3.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.54	4.62	0.75	0.75	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.54	6.15	0.59	1.34	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.54	7.69	0.65	1.99	0.12	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.54	9.23	1.98	3.97	0.38	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.54	10.77	0.37	4.34	0.07	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.54	12.31	1.09	5.43	0.21	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	12	6.15	18.46	6.80	12.23	1.29	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	1.54	20.00	1.86	14.09	0.35	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.54	21.54	2.34	16.43	0.44	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.54	23.08	2.49	18.92	0.47	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	1.54	24.62	7.16	26.08	1.36	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	21	7.69	32.31	26.97	53.05	5.12	10.07	1	1	100.00	100.00	372.75	372.75	100.00	100.00	1382.32	702.70			
14	5,000	7,500	6,250	1	22	1.54	33.85	10.32	63.36	1.96	12.02	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	588.30			
15	7,500	10,000	8,750	3	25	4.62	38.46	19.10	82.46	3.62	15.65	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	452.05			
16	10,000	20,000	15,000	3	28	4.62	43.08	35.64	118.10	6.76	22.41	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	315.62			
17	20,000	50,000	35,000	16	44	24.62	67.69	52.05	170.16	9.88	32.29	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	219.07			
18	50,000	100,000	75,000	13	57	20.00	87.69	49.60	219.76	9.41	41.70	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	169.62			
19	100,000	500,000	300,000	7	64	10.77	98.46	306.38	526.14	58.14	99.85	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	70.85			
20	500,000	UP		1	65	1.54	100.00	0.81	526.95	0.15	100.00	0	1	0.00	100.00	0.00	372.75	0.00	100.00	0.00	70.74			
				65					526.95					1					372.75					70.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	14.67	14.67	12.87	12.87	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	28	66	10.81	25.48	1.95	14.81	0.14	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	14	80	5.41	30.89	1.96	16.78	0.15	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	86	2.32	33.20	1.02	17.80	0.08	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	95	3.47	36.68	2.37	20.17	0.18	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	98	1.16	37.84	0.09	20.26	0.01	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	103	1.93	39.77	5.09	25.34	0.38	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	105	0.77	40.54	0.06	25.40	0.00	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	106	0.39	40.93	2.24	27.64	0.17	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	107	0.39	41.31	4.57	32.21	0.34	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	108	0.39	41.70	1.33	33.54	0.10	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	109	0.39	42.08	1.76	35.30	0.13	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	110	0.39	42.47	1.66	36.96	0.12	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	111	0.39	42.86	1.24	38.19	0.09	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	113	0.77	43.63	3.92	42.11	0.29	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	124	4.25	47.88	29.04	71.15	2.16	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	140	6.18	54.05	179.88	251.03	13.36	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	156	6.18	60.23	208.69	459.72	15.50	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	18	174	6.95	67.18	333.32	793.04	24.75	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		85	259	32.82	100.00	553.72	1,346.76	41.12	100.00	13	13	100.00	100.00	67.37	67.37	100.00	100.00	12.17	5.00			
				259					1,346.76					13					67.37					5.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	37	37	7.96	7.96	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	44	1.51	9.46	2.27	2.52	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	56	2.58	12.04	2.06	4.58	0.10	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	60	0.86	12.90	1.00	5.58	0.05	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	75	3.23	16.13	9.93	15.51	0.50	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	88	2.80	18.92	6.61	22.12	0.33	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	100	2.58	21.51	20.53	42.65	1.03	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	111	2.37	23.87	15.41	58.06	0.77	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	121	2.15	26.02	11.28	69.34	0.57	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	131	2.15	28.17	20.81	90.16	1.04	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	141	2.15	30.32	33.92	124.08	1.70	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	157	3.44	33.76	67.10	191.18	3.36	9.58	2	2	14.29	14.29	30.00	30.00	2.68	2.68	44.71	15.69			
13	4,000	5,000	4,500	13	170	2.80	36.56	32.42	223.60	1.62	11.20	0	2	0.00	14.29	0.00	30.00	0.00	2.68	0.00	13.42			
14	5,000	7,500	6,250	22	192	4.73	41.29	118.42	342.02	5.93	17.14	0	2	0.00	14.29	0.00	30.00	0.00	2.68	0.00	8.77			
15	7,500	10,000	8,750	35	227	7.53	48.82	239.47	581.50	12.00	29.14	0	2	0.00	14.29	0.00	30.00	0.00	2.68	0.00	5.16			
16	10,000	20,000	15,000	31	258	6.67	55.48	226.04	807.54	11.33	40.46	1	3	7.14	21.43	201.72	231.72	18.01	20.68	89.24	28.70			
17	20,000	50,000	35,000	37	295	7.96	63.44	388.25	1,195.79	19.45	59.92	2	5	14.29	35.71	822.72	1,054.45	73.43	94.12	211.90	88.18			
18	50,000	100,000	75,000	26	321	5.59	69.03	303.90	1,499.69	15.23	75.15	0	5	0.00	35.71	0.00	1,054.45	0.00	94.12	0.00	70.31			
19	100,000	500,000	300,000	81	402	17.42	86.45	405.75	1,905.44	20.33	95.48	5	10	35.71	71.43	22.19	1,076.64	1.98	96.10	5.47	56.50			
20	500,000	UP		63	465	13.55	100.00	90.24	1,995.68	4.52	100.00	4	14	28.57	100.00	43.74	1,120.38	3.90	100.00	48.47	56.14			
				465					1,995.68					14					1,120.38					56.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.67	2.67	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	2.00	4.67	0.22	0.20	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	14	4.67	9.33	0.71	0.91	0.10	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	18	2.67	12.00	0.59	1.50	0.08	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	22	2.67	14.67	0.68	2.17	0.10	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	23	0.67	15.33	0.47	2.64	0.07	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	31	5.33	20.67	6.43	9.08	0.90	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	41	6.67	27.33	6.63	15.70	0.93	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	44	2.00	29.33	4.11	19.81	0.58	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	47	2.00	31.33	4.38	24.19	0.62	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	52	3.33	34.67	11.08	35.27	1.56	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	54	1.33	36.00	4.82	40.09	0.68	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	60	4.00	40.00	19.08	59.17	2.68	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	72	8.00	48.00	49.36	108.53	6.94	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	78	4.00	52.00	36.44	144.97	5.12	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	83	3.33	55.33	55.40	200.37	7.79	28.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	97	9.33	64.67	238.51	438.88	33.53	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	104	4.67	69.33	45.73	484.62	6.43	68.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	21	125	14.00	83.33	117.55	602.16	16.53	84.66	4	4	66.67	66.67	20.19	20.19	96.77	96.77	17.17	17.17	3.35	3.35	
20	500,000	<b>UP</b>		25	150	16.67	100.00	109.13	711.30	15.34	100.00	2	6	33.33	100.00	0.67	20.86	3.23	100.00	0.62	2.93	2.93	2.93	
				150					711.30					6					20.86					2.93



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	0.14	0.14	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	0.31	0.45	0.24	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	0.40	0.84	0.31	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.85	15.38	0.42	1.26	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	8	15.38	30.77	1.51	2.77	1.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.85	34.62	0.78	3.55	0.62	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.85	38.46	1.10	4.66	0.87	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.85	42.31	1.00	4.66	0.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.85	46.15	2.39	7.04	1.87	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.85	50.00	0.00	7.04	0.00	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.85	53.85	5.08	12.13	3.99	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.85	57.69	0.00	12.13	0.00	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	3.85	61.54	1.48	10.65	1.16	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	3.85	65.38	5.61	16.26	4.41	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	3.85	69.23	1.40	17.66	1.10	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	3.85	73.08	26.10	43.76	20.50	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	3.85	76.92	30.55	74.31	24.00	58.37	2	2	50.00	50.00	3.06	3.06	58.42	58.42	10.00	4.11			
19	100,000	500,000	300,000	3	23	11.54	88.46	40.27	114.57	31.63	90.00	2	4	50.00	100.00	2.17	5.23	41.58	100.00	5.40	4.56			
20	500,000	UP		3	26	11.54	100.00	12.73	127.30	10.00	100.00	0	4	0.00	100.00	0.00	5.23	0.00	100.00	0.00	4.11			
				26					127.30					4					5.23					4.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.49	4.49	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	2.25	6.74	0.04	0.06	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	1.12	7.87	0.24	0.30	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	1.12	8.99	0.40	0.70	0.15	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	1.12	10.11	0.00	0.70	0.00	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.12	11.24	0.58	1.28	0.22	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	2.25	13.48	0.70	1.98	0.26	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	16	4.49	17.98	3.23	5.21	1.22	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	17	1.12	19.10	1.83	7.04	0.69	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	1.12	20.22	1.86	8.90	0.70	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	1.12	21.35	0.00	8.90	0.00	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	1.12	22.47	5.54	14.44	2.09	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	21	1.12	23.60	4.47	18.92	1.68	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	1.12	24.72	0.00	18.92	0.00	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	26	4.49	29.21	19.83	38.75	7.46	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	45	21.35	50.56	71.83	110.58	27.02	41.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	56	12.36	62.92	17.80	128.38	6.70	48.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	65	10.11	73.03	4.83	123.55	1.82	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	18	83	20.22	93.26	102.99	226.54	38.74	85.21	10	10	83.33	83.33	71.69	71.69	89.37	89.37	69.61	69.61	31.65	31.65	
20	500,000	UP		6	89	6.74	100.00	39.32	265.86	14.79	100.00	2	12	16.67	100.00	8.53	80.22	10.63	100.00	21.68	21.68	30.17	30.17	
				89					265.86					12					80.22					30.17





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	7.14	7.14	2.53	2.53	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.12	2.65	0.12	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.14	21.43	0.29	2.94	0.27	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.14	28.57	0.21	3.15	0.20	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.14	35.71	6.25	3.10	5.86	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.14	42.86	2.43	0.67	2.28	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.14	50.00	0.67	0.00	0.63	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.14	57.14	7.33	7.33	6.87	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.14	64.29	3.55	10.89	3.33	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.14	71.43	19.03	29.92	17.83	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.14	78.57	26.75	56.67	25.06	53.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.14	85.71	19.86	76.53	18.60	71.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.14	92.86	17.00	93.53	15.93	87.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	7.14	100.00	13.22	106.75	12.38	100.00	2	2	100.00	100.00	2.26	2.26	100.00	100.00	17.12	2.12			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
20	500,000	UP		0	14	0.00	100.00	0.00	106.75	0.00	100.00	0	2	0.00	100.00	0.00	2.26	0.00	100.00	0.00	2.12			
				14					106.75					2					2.26					2.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	4.90	4.90	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	0.00	4.90	0.00	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	5.84	10.73	8.96	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	1.39	12.12	2.13	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	1.39	13.51	2.13	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	14.00	27.51	21.48	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	14.00	41.51	21.48	63.71	2	2	22.22	22.22	0.28	0.28	0.16	0.16	1.99	0.67			
9	1,500	2,000	1,750	1	8	5.26	42.11	3.96	45.47	6.08	69.78	2	4	22.22	44.44	28.60	28.88	16.11	16.27	722.17	63.50			
10	2,000	2,500	2,250	1	9	5.26	47.37	3.69	41.78	5.67	64.12	0	4	0.00	44.44	0.00	28.88	0.00	16.27	0.00	69.11			
11	2,500	3,000	2,750	1	10	5.26	52.63	0.00	41.78	0.00	64.12	0	4	0.00	44.44	0.00	28.88	0.00	16.27	0.00	69.11			
12	3,000	4,000	3,500	1	11	5.26	57.89	2.61	39.17	4.00	60.12	1	5	11.11	55.56	0.19	29.06	0.11	16.38	7.25	74.19			
13	4,000	5,000	4,500	1	12	5.26	63.16	3.69	35.48	5.66	54.45	0	5	0.00	55.56	0.00	29.06	0.00	16.38	0.00	81.91			
14	5,000	7,500	6,250	1	13	5.26	68.42	6.57	42.06	10.09	64.54	1	6	11.11	66.67	64.25	93.31	36.20	52.57	977.39	221.87			
15	7,500	10,000	8,750	1	14	5.26	73.68	3.69	38.36	5.67	58.87	0	6	0.00	66.67	0.00	93.31	0.00	52.57	0.00	243.23			
16	10,000	20,000	15,000	1	15	5.26	78.95	17.30	55.67	26.55	85.42	0	6	0.00	66.67	0.00	93.31	0.00	52.57	0.00	167.63			
17	20,000	50,000	35,000	1	16	5.26	84.21	7.97	63.64	12.23	97.65	1	7	11.11	77.78	0.22	93.53	0.12	52.70	2.78	146.98			
18	50,000	100,000	75,000	1	17	5.26	89.47	3.76	59.88	5.76	91.89	0	7	0.00	77.78	0.00	93.53	0.00	52.70	0.00	156.20			
19	100,000	500,000	300,000	1	18	5.26	94.74	5.28	65.16	8.11	100.00	2	9	22.22	100.00	83.96	177.49	47.30	100.00	1589.05	272.38			
20	500,000	UP		1	19	5.26	100.00	0.00	65.16	0.00	100.00	0	9	0.00	100.00	0.00	177.49	0.00	100.00	0.00	272.38			
				19					65.16					9					177.49					272.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	26	26	5.32	5.32	0.16	0.16	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	30	0.82	6.13	0.60	0.76	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	40	2.04	8.18	1.60	2.35	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	52	2.45	10.63	1.76	4.12	0.07	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	67	3.07	13.70	2.81	6.93	0.10	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	85	3.68	17.38	18.18	25.10	0.67	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	100	3.07	20.45	17.29	42.39	0.64	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	118	3.68	24.13	29.48	71.88	1.09	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	138	4.09	28.22	29.41	101.29	1.09	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	157	3.89	32.11	32.76	134.05	1.21	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	166	1.84	33.95	3.70	137.75	0.14	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	174	1.64	35.58	23.97	161.72	0.89	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	197	4.70	40.29	136.10	297.82	5.04	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	214	3.48	43.76	106.86	404.68	3.96	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	234	4.09	47.85	143.30	547.98	5.31	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	269	7.16	55.01	344.04	892.03	12.74	33.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	333	13.09	68.10	802.54	1,694.57	29.71	62.73	3	3	5.08	5.08	6.60	6.60	0.95	0.95	0.82	0.39			
18	50,000	100,000	75,000	35	368	7.16	75.26	448.27	2,142.84	16.60	79.33	9	12	15.25	20.34	62.53	69.13	8.98	9.92	13.95	3.23			
19	100,000	500,000	300,000	81	449	16.56	91.82	448.61	2,591.45	16.61	95.94	15	27	25.42	45.76	23.55	92.68	3.38	13.31	5.25	3.58			
20	500,000	<b>UP</b>		40	489	8.18	100.00	109.78	2,701.23	4.06	100.00	32	59	54.24	100.00	603.90	696.58	86.69	100.00	550.10	25.79			
				489					2,701.23					59					696.58					25.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.46	0.46	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	0.17	0.63	0.11	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	0.00	0.63	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	27.31	27.94	17.25	17.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	28.12	56.06	17.77	35.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	28.64	84.70	18.09	53.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	28.66	113.37	18.11	71.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	20.64	134.01	13.04	84.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	21.02	155.03	13.28	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	2.49	157.52	1.57	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	0.80	158.31	0.50	100.00	2	2	100.00	100.00	3.28	3.28	100.00	100.00	410.76	2.07			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
20	500,000	UP		0	11	0.00	100.00	0.00	158.31	0.00	100.00	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0.00	2.07			
				11					158.31					2					3.28					2.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	0.21	0.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	1	0.00	100.00	0.00	0.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				1					0.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES )

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	52.58	52.58	25.08	25.08	44.57	44.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	52	1.03	53.61	0.69	25.76	1.22	45.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	53	1.03	54.64	0.69	26.45	1.22	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	84	31.96	86.60	28.18	54.63	50.09	97.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	85	1.03	87.63	0.80	55.44	1.43	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	94	9.28	96.91	7.22	62.66	12.84	111.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	96	2.06	98.97	12.13	50.53	21.56	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	97	1.03	100.00	5.74	56.27	10.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	97	0.00	100.00	0.00	56.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					56.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	1.58	1.58	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	13.05	14.64	11.78	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	13.27	27.91	11.98	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	16.23	44.13	14.65	39.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	17.82	61.95	16.08	55.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	18.87	80.81	17.03	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	2.26	83.07	2.04	74.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	13.71	96.78	12.38	87.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	14.01	110.79	12.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	110.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				110.79				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	1.99	1.99	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	0.29	2.28	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	0.00	2.28	0.00	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.85	15.38	1.82	4.10	0.40	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.85	19.23	0.91	5.01	0.20	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.85	23.08	13.04	18.06	2.83	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.85	26.92	9.96	28.02	2.16	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.85	30.77	20.64	48.66	4.48	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.85	34.62	0.00	48.66	0.00	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.85	38.46	6.95	55.61	1.51	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.85	42.31	11.41	67.02	2.48	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.85	46.15	1.37	68.39	0.30	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	3.85	50.00	205.80	274.19	44.69	59.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	3.85	53.85	5.58	279.77	1.21	60.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	3.85	57.69	9.96	289.73	2.16	62.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	3.85	61.54	4.98	294.72	1.08	64.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	3.85	65.38	29.76	324.47	6.46	70.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	26	34.62	100.00	136.03	460.51	29.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	460.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					460.51					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	29.81	29.81	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	29.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					29.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	2.61	2.61	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	4.43	7.04	2.19	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	29.13	36.18	14.42	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	36.82	72.99	18.22	36.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	3.12	76.11	1.54	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	13.68	89.79	6.77	44.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	29.33	119.12	14.52	58.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	61.02	180.15	30.20	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	0.00	180.15	0.00	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	3.00	183.14	1.48	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	0.00	183.14	0.00	90.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	3.00	186.14	1.48	92.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	12.00	198.14	5.94	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	0.00	198.14	0.00	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	0.50	198.64	0.25	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	0.00	198.64	0.00	98.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	3.41	202.06	1.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	202.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					202.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2047 TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.00	4.00	2.48	2.48	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.00	8.00	1.70	4.17	1.15	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.00	12.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.00	16.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.00	20.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.00	24.00	0.00	4.17	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.00	28.00	133.23	137.41	89.92	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.00	32.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.00	36.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.00	40.00	0.00	137.41	0.00	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.00	44.00	1.92	139.32	1.29	94.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.00	48.00	1.85	141.17	1.25	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.00	52.00	0.00	141.17	0.00	95.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.00	56.00	3.56	144.73	2.40	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.00	60.00	0.00	144.73	0.00	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	17	8.00	68.00	3.43	148.16	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	20	12.00	80.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	25	20.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	148.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					148.16					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	39	39	25.00	25.00	5.07	5.07	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	40	0.64	25.64	0.13	4.95	0.01	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	42	1.28	26.92	0.39	5.33	0.04	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	43	0.64	27.56	0.82	6.15	0.09	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	47	2.56	30.13	1.10	7.25	0.12	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	54	4.49	34.62	4.83	12.09	0.54	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	55	0.64	35.26	1.46	13.54	0.16	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	57	1.28	36.54	0.85	12.70	0.10	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	58	0.64	37.18	0.01	12.71	0.00	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	62	2.56	39.74	1.91	14.62	0.21	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	64	1.28	41.03	1.23	13.38	0.14	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	69	3.21	44.23	2.84	16.22	0.32	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	70	0.64	44.87	0.15	16.07	0.02	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	77	4.49	49.36	7.69	8.38	0.87	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	80	1.92	51.28	8.43	16.81	0.95	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	88	5.13	56.41	86.22	103.03	9.70	11.59	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	101	8.33	64.74	89.13	192.16	10.03	21.62	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	115	8.97	73.72	76.15	268.31	8.57	30.18	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	137	14.10	87.82	124.36	392.67	13.99	44.17	2	3	66.67	100.00	8.61	8.61	100.00	100.00	6.92	2.19			
20	500,000	UP		19	156	12.18	100.00	496.31	888.98	55.83	100.00	0	3	0.00	100.00	0.00	8.61	0.00	100.00	0.00	0.97			
				156					888.98					3					8.61					0.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2051

EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.90	1.90	0.04	0.04	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	1.90	3.81	0.14	0.18	0.04	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	1.90	5.71	0.34	0.52	0.11	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	2.86	8.57	0.71	1.23	0.23	0.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	15	5.71	14.29	2.63	3.85	0.86	1.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	20	4.76	19.05	2.44	6.29	0.80	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	21	0.95	20.00	1.21	7.50	0.39	2.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	22	0.95	20.95	2.90	10.39	0.95	3.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	26	3.81	24.76	2.02	12.41	0.66	4.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	0.95	25.71	4.09	16.50	1.34	5.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	29	1.90	27.62	0.55	17.05	0.18	5.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	31	1.90	29.52	9.26	26.31	3.03	8.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	32	0.95	30.48	10.39	36.70	3.40	12.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	35	2.86	33.33	13.87	50.57	4.54	16.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	41	5.71	39.05	13.57	64.14	4.44	20.99	1	1	50.00	50.00	11.05	11.05	100.00	100.00	81.41	17.23			
16	10,000	20,000	15,000	7	48	6.67	45.71	12.07	76.21	3.95	24.93	0	1	0.00	50.00	0.00	11.05	0.00	100.00	0.00	14.50			
17	20,000	50,000	35,000	30	78	28.57	74.29	147.35	223.56	48.21	73.15	0	1	0.00	50.00	0.00	11.05	0.00	100.00	0.00	4.94			
18	50,000	100,000	75,000	7	85	6.67	80.95	25.99	249.55	8.50	81.65	0	1	0.00	50.00	0.00	11.05	0.00	100.00	0.00	4.43			
19	100,000	500,000	300,000	16	101	15.24	96.19	42.99	292.54	14.07	95.72	1	2	50.00	100.00	0.00	11.05	0.00	100.00	0.00	3.78			
20	500,000	UP		4	105	3.81	100.00	13.09	305.63	4.28	100.00	0	2	0.00	100.00	0.00	11.05	0.00	100.00	0.00	3.62			
				105					305.63					2					11.05					3.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2052

EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	3.31	3.31	64.65	64.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	1.81	5.12	35.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	5.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					5.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	1.55	1.55	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	3.75	2.20	5.53	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	8.79	6.59	12.96	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	0.00	6.59	0.00	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	10.71	4.12	15.80	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	11.27	15.40	16.63	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	18.00	33.40	26.55	49.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	2.08	35.48	3.07	52.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	32.32	67.80	47.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	67.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					67.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 206

FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.86	2.86	7.43	7.43	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.71	3.57	0.25	7.68	0.04	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.71	4.29	0.13	7.81	0.02	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	0.71	5.00	0.00	7.87	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	10	2.14	7.14	0.66	8.47	0.10	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	0.71	7.86	0.74	9.21	0.12	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	1.43	9.29	0.84	10.06	0.13	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	0.71	10.00	2.38	12.44	0.37	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	1.43	11.43	3.59	16.03	0.56	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	24	5.71	17.14	8.32	24.34	1.29	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	30	4.29	21.43	11.86	36.20	1.84	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	31	0.71	22.14	3.77	39.97	0.59	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	34	2.14	24.29	14.19	54.16	2.21	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	38	2.86	27.14	22.90	77.06	3.56	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	43	3.57	30.71	20.44	97.51	3.18	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	58	10.71	41.43	78.53	176.03	12.22	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	40	98	28.57	70.00	245.20	421.24	38.14	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	15	113	10.71	80.71	158.40	579.63	24.64	90.17	2	2	100.00	100.00	2,974.98	2,974.98	100.00	100.00	1878.18	513.25	466.88	466.88	
19	100,000	500,000	300,000	15	128	10.71	91.43	57.57	637.21	8.96	99.12	0	2	0.00	100.00	0.00	2,974.98	0.00	100.00	0.00	100.00	0.00	466.88	
20	500,000	UP		12	140	8.57	100.00	5.65	642.85	0.88	100.00	0	2	0.00	100.00	0.00	2,974.98	0.00	100.00	0.00	100.00	0.00	462.78	
				140					642.85					2					2,974.98					462.78





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	102	102	15.29	15.29	9.24	9.24	0.47	0.47	2	2	2	2	11.11	11.11	0.00	2.05	0.71	0.71	22.13	22.13	
2	50	100	75	67	169	10.04	25.34	8.05	17.30	0.41	0.88	0	2	0.00	11.11	0.00	2.05	0.00	2.05	0.00	0.71	0.00	11.83	
3	100	200	150	6	175	0.90	26.24	1.82	19.12	0.09	0.97	0	2	0.00	11.11	0.00	2.05	0.00	2.05	0.00	0.71	0.00	10.70	
4	200	300	250	3	178	0.45	26.69	1.08	20.20	0.05	1.02	0	2	0.00	11.11	0.00	2.05	0.00	2.05	0.00	0.71	0.00	10.13	
5	300	500	400	9	187	1.35	28.04	4.84	25.04	0.25	1.27	2	4	11.11	22.22	0.25	2.35	0.10	2.35	0.10	0.81	6.25	9.38	
6	500	750	625	9	196	1.35	29.39	4.77	29.81	0.24	1.51	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	7.88	
7	750	1,000	875	8	204	1.20	30.58	12.14	41.95	0.62	2.13	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	5.60	
8	1,000	1,500	1,250	7	211	1.05	31.63	12.31	54.26	0.62	2.75	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	4.33	
9	1,500	2,000	1,750	12	223	1.80	33.43	14.73	68.99	0.75	3.50	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	3.40	
10	2,000	2,500	2,250	10	233	1.50	34.93	8.85	77.84	0.45	3.95	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	3.02	
11	2,500	3,000	2,750	10	243	1.50	36.43	30.73	108.56	1.56	5.50	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	2.16	
12	3,000	4,000	3,500	15	258	2.25	38.68	42.80	151.37	2.17	7.67	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	1.55	
13	4,000	5,000	4,500	11	269	1.65	40.33	18.40	169.77	0.93	8.61	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	1.38	
14	5,000	7,500	6,250	18	287	2.70	43.03	18.92	188.69	0.96	9.57	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	1.24	
15	7,500	10,000	8,750	15	302	2.25	45.28	40.14	228.83	2.04	11.60	0	4	0.00	22.22	0.00	2.35	0.00	2.35	0.00	0.81	0.00	1.03	
16	10,000	20,000	15,000	74	376	11.09	56.37	297.22	526.05	15.07	26.67	1	5	5.56	27.78	5.93	8.28	2.05	8.28	2.05	2.86	1.99	1.57	
17	20,000	50,000	35,000	104	480	15.59	71.96	467.45	993.50	23.70	50.37	0	5	0.00	27.78	0.00	8.28	0.00	8.28	0.00	2.86	0.00	0.83	
18	50,000	100,000	75,000	51	531	7.65	79.61	277.64	1,271.14	14.08	64.45	3	8	16.67	44.44	69.12	77.40	23.89	77.40	26.75	24.90	6.09		
19	100,000	500,000	300,000	86	617	12.89	92.50	534.45	1,805.59	27.10	91.54	8	16	44.44	88.89	211.85	289.25	73.23	289.25	99.99	39.64	16.02		
20	500,000	UP		50	667	7.50	100.00	166.84	1,972.43	8.46	100.00	2	18	11.11	100.00	0.04	289.29	0.01	289.29	100.00	0.03	14.67		
				667					1,972.43					18					289.29					14.67



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2071 EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	182	182	20.36	20.36	104.75	104.75	3.26	3.26	8	8	21.05	21.05	3.11	3.11	0.82	0.82	2.96	2.96			
2	50	100	75	21	203	2.35	22.71	0.53	105.28	0.02	3.28	0	8	0.00	21.05	0.00	3.11	0.00	0.82	0.00	2.95	2.95		
3	100	200	150	23	226	2.57	25.28	6.41	111.69	0.20	3.48	1	9	2.63	23.68	8.18	11.29	2.15	2.97	127.57	10.11			
4	200	300	250	17	243	1.90	27.18	1.88	113.57	0.06	3.54	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	9.94	9.94		
5	300	500	400	20	263	2.24	29.42	4.66	118.23	0.15	3.68	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	9.55	9.55		
6	500	750	625	15	278	1.68	31.10	6.19	124.42	0.19	3.87	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	9.07	9.07		
7	750	1,000	875	3	281	0.34	31.43	3.63	128.05	0.11	3.99	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	8.82	8.82		
8	1,000	1,500	1,250	19	300	2.13	33.56	26.99	155.04	0.84	4.83	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	7.28	7.28		
9	1,500	2,000	1,750	11	311	1.23	34.79	18.09	173.12	0.56	5.39	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	6.52	6.52		
10	2,000	2,500	2,250	8	319	0.89	35.68	13.75	186.87	0.43	5.82	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	6.04	6.04		
11	2,500	3,000	2,750	12	331	1.34	37.02	8.54	195.41	0.27	6.08	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	5.78	5.78		
12	3,000	4,000	3,500	18	349	2.01	39.04	45.40	240.81	1.41	7.50	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	4.69	4.69		
13	4,000	5,000	4,500	11	360	1.23	40.27	55.71	296.52	1.73	9.23	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	3.81	3.81		
14	5,000	7,500	6,250	26	386	2.91	43.18	98.50	395.02	3.07	12.30	0	9	0.00	23.68	0.00	11.29	0.00	2.97	0.00	2.86	2.86		
15	7,500	10,000	8,750	23	409	2.57	45.75	154.26	549.28	4.80	17.10	4	13	10.53	34.21	45.99	57.28	12.08	15.05	29.81	10.43	10.43	10.43	
16	10,000	20,000	15,000	63	472	7.05	52.80	567.84	1,117.12	17.68	34.78	2	15	5.26	39.47	279.50	336.78	73.43	88.48	49.22	30.15	30.15	30.15	
17	20,000	50,000	35,000	75	547	8.39	61.19	847.71	1,964.83	26.39	61.17	0	15	0.00	39.47	0.00	336.78	0.00	88.48	0.00	17.14	17.14		
18	50,000	100,000	75,000	71	618	7.94	69.13	464.46	2,429.29	14.46	75.62	3	18	7.89	47.37	9.40	346.18	2.47	90.95	2.02	14.25	14.25		
19	100,000	500,000	300,000	142	760	15.88	85.01	491.28	2,920.56	15.29	90.92	10	28	26.32	73.68	28.70	374.88	7.54	98.49	5.84	12.84	12.84		
20	500,000	UP		134	894	14.99	100.00	291.74	3,212.30	9.08	100.00	10	38	26.32	100.00	5.75	380.63	1.51	100.00	1.97	11.85	11.85		
				894					3,212.30					38					380.63					11.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	5.36	5.36	9.30	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	4.51	9.87	7.83	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	8.07	1.80	14.01	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	15.96	17.76	27.71	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	39.84	57.60	69.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	57.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					57.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	2	2	6.06	6.06	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.03	9.09	3.18	3.18	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.03	12.12	3.96	7.14	2.57	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.03	15.15	0.00	7.14	0.00	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.03	18.18	2.79	9.93	1.81	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.03	21.21	0.01	9.94	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.03	24.24	0.01	9.96	0.01	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.03	27.27	0.01	9.97	0.01	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	3.03	30.30	0.01	9.98	0.01	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	3.03	33.33	0.03	10.01	0.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	3.03	36.36	38.54	48.55	25.02	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.03	39.39	0.04	48.59	0.03	31.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	3.03	42.42	0.07	48.66	0.05	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	3.03	45.45	0.07	48.73	0.04	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	3.03	48.48	0.10	48.83	0.06	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	3.03	51.52	0.11	48.93	0.07	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	3.03	54.55	0.12	49.06	0.08	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	3.03	57.58	0.12	49.17	0.08	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	24	15.15	72.73	15.00	64.17	9.74	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	33	27.27	100.00	89.84	154.01	58.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33				154.01				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	1.69	1.69	22.10	22.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	5.43	7.12	70.95	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.01	7.13	0.07	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.02	7.15	0.22	93.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.16	7.30	2.03	95.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	0.35	7.65	4.63	100.00	3	3	100.00	100.00	0.01	0.01	100.00	100.00	1.53	0.07			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
20	500,000	UP		0	6	0.00	100.00	0.00	7.65	0.00	100.00	0	3	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
				6					7.65					3					0.01					0.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2076 LIGNITE UNDERGROUND MINING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2077 MANUFACTURE OF LIGNITE BRIQUITTES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	25.00	50.00	5.66	5.66	64.77	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	25.00	75.00	3.08	8.74	35.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	25.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	4	0.00	100.00	0.00	8.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				4					8.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.44	2.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.44	4.88	0.74	0.74	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.44	7.32	0.54	1.28	0.62	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.44	9.76	0.47	1.76	0.54	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	9	12.20	21.95	1.41	3.16	1.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	13	9.76	31.71	1.74	4.90	1.98	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	17	9.76	41.46	3.94	8.84	4.48	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	23	14.63	56.10	1.00	9.84	1.14	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	2.44	58.54	3.46	13.30	3.94	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	29	12.20	70.73	6.05	19.35	6.88	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	2.44	73.17	0.00	19.35	0.00	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	2.44	75.61	1.64	20.99	1.87	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	2.44	78.05	12.25	33.24	13.94	37.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	2.44	80.49	8.51	41.76	9.69	47.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	34	2.44	82.93	7.45	49.20	8.48	56.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	41	17.07	100.00	38.67	87.87	44.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	87.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	87.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	87.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	87.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					87.87					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.35	4.35	0.37	0.37	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.35	8.70	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.35	13.04	0.00	0.37	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	5	8.70	21.74	1.12	1.49	1.29	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.35	26.09	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.35	30.43	0.00	1.49	0.00	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	8.70	39.13	0.37	1.12	0.43	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.35	43.48	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.35	47.83	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.35	52.17	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.35	56.52	0.00	1.12	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	17	17.39	73.91	13.92	15.03	15.97	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	20	13.04	86.96	25.35	40.38	29.10	46.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	4.35	91.30	8.48	48.86	9.73	56.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	22	4.35	95.65	7.28	56.14	8.36	64.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	23	4.35	100.00	30.97	87.11	35.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	87.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					87.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.71	0.71	27.74	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.18	0.89	6.98	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	1.68	2.57	65.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					2.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	13.08	13.08	20.01	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	18.94	32.01	28.98	48.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	4.54	36.55	6.94	55.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	3.18	39.73	4.87	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	10.46	50.19	16.01	76.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	15.15	65.34	23.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	65.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					65.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2098 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	16.49	16.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	16.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.49					0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.22	8.89	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	6.67	15.56	0.21	0.23	0.10	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.22	17.78	0.09	0.32	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	2.22	20.00	0.00	0.32	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.22	22.22	0.35	0.66	0.16	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	6.67	28.89	4.18	4.84	1.93	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	4.44	33.33	0.81	5.65	0.37	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	4.44	37.78	4.01	9.65	1.85	4.46	1	1	100.00	100.00	35.97	35.97	100.00	100.00	898.06	372.68			
10	2,000	2,500	2,250	4	21	8.89	46.67	12.70	22.35	5.87	10.33	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	160.95			
11	2,500	3,000	2,750	1	22	2.22	48.89	5.10	27.45	2.36	12.69	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	131.05			
12	3,000	4,000	3,500	4	26	8.89	57.78	11.88	39.33	5.49	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46			
13	4,000	5,000	4,500	1	27	2.22	60.00	0.00	39.33	0.00	18.18	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	91.46			
14	5,000	7,500	6,250	2	29	4.44	64.44	23.45	62.78	10.84	29.02	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	57.30			
15	7,500	10,000	8,750	1	30	2.22	66.67	4.91	67.68	2.27	31.29	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	53.14			
16	10,000	20,000	15,000	1	31	2.22	68.89	12.75	80.44	5.90	37.19	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	44.72			
17	20,000	50,000	35,000	10	41	22.22	91.11	72.26	152.70	33.41	70.59	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	23.56			
18	50,000	100,000	75,000	4	45	8.89	100.00	63.61	216.31	29.41	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
20	500,000	UP		0	45	0.00	100.00	0.00	216.31	0.00	100.00	0	1	0.00	100.00	0.00	35.97	0.00	100.00	0.00	16.63			
				45					216.31					1					35.97					16.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	6.71	6.71	0.53	0.53	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	37	1.05	7.76	0.39	0.93	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	46	1.89	9.64	1.14	2.07	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	54	1.68	11.32	2.41	4.48	0.14	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	69	3.14	14.47	8.55	13.03	0.48	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	87	3.77	18.24	17.54	30.57	0.99	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	103	3.35	21.59	12.34	42.91	0.69	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	131	5.87	27.46	17.66	60.57	0.99	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	155	5.03	32.49	40.83	101.40	2.30	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	173	3.77	36.27	33.68	135.07	1.89	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	199	5.45	41.72	54.33	189.41	3.06	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	237	7.97	49.69	123.98	313.39	6.97	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	265	5.87	55.56	50.54	363.92	2.84	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	42	307	8.81	64.36	181.41	545.33	10.20	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	325	3.77	68.13	73.68	619.01	4.14	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	48	373	10.06	78.20	288.90	907.91	16.25	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	55	428	11.53	89.73	378.12	1,286.03	21.26	72.32	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	452	5.03	94.76	201.27	1,487.30	11.32	83.64	2	3	18.18	27.27	0.44	0.44	8.49	8.49	0.22	0.03			
19	100,000	500,000	300,000	25	477	5.24	100.00	291.00	1,778.30	16.36	100.00	8	11	72.73	100.00	4.73	5.17	91.51	100.00	1.63	0.29			
20	500,000	UP		0	477	0.00	100.00	0.00	1,778.30	0.00	100.00	0	11	0.00	100.00	0.00	5.17	0.00	100.00	0.00	0.29			
				477					1,778.30					11					5.17					0.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	30	30	3.94	3.94	24.48	24.48	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	32	0.26	4.20	0.24	24.72	0.02	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	44	1.58	5.78	3.00	27.72	0.21	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	50	0.79	6.57	0.80	28.52	0.06	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	57	0.92	7.49	2.70	31.22	0.19	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	68	1.45	8.94	40.30	71.52	2.83	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	75	0.92	9.86	5.35	76.88	0.38	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	95	2.63	12.48	10.23	87.11	0.72	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	20	115	2.63	15.11	11.97	99.08	0.84	6.97	2	2	2.67	2.67	71.67	71.67	2.96	2.96	598.76	72.33	72.33	
10	2,000	2,500	2,250	13	128	1.71	16.82	15.49	114.57	1.09	8.06	0	2	0.00	2.67	0.00	71.67	0.00	2.96	0.00	62.55	62.55	
11	2,500	3,000	2,750	6	134	0.79	17.61	8.13	122.70	0.57	8.63	0	2	0.00	2.67	0.00	71.67	0.00	2.96	0.00	58.41	58.41	
12	3,000	4,000	3,500	33	167	4.34	21.94	25.20	147.90	1.77	10.40	0	2	0.00	2.67	0.00	71.67	0.00	2.96	0.00	48.46	48.46	
13	4,000	5,000	4,500	77	244	10.12	32.06	13.58	161.48	0.96	11.36	15	17	20.00	22.67	1,564.17	1,635.84	64.57	67.53	11516.96	1013.04	1013.04	
14	5,000	7,500	6,250	82	326	10.78	42.84	35.96	197.44	2.53	13.89	0	17	0.00	22.67	0.00	1,635.84	0.00	67.53	0.00	828.53	828.53	
15	7,500	10,000	8,750	53	379	6.96	49.80	41.22	238.66	2.90	16.79	0	17	0.00	22.67	0.00	1,635.84	0.00	67.53	0.00	685.44	685.44	
16	10,000	20,000	15,000	40	419	5.26	55.06	32.27	270.92	2.27	19.06	3	20	4.00	26.67	295.61	1,931.45	12.20	79.73	916.11	712.91	712.91	
17	20,000	50,000	35,000	77	496	10.12	65.18	147.46	418.39	10.37	29.43	0	20	0.00	26.67	0.00	1,931.45	0.00	79.73	0.00	461.64	461.64	
18	50,000	100,000	75,000	50	546	6.57	71.75	263.28	681.67	18.52	47.95	1	21	1.33	28.00	6.93	1,938.38	0.29	80.02	2.63	284.36	284.36	
19	100,000	500,000	300,000	98	644	12.88	84.63	433.59	1,115.26	30.50	78.44	12	33	16.00	44.00	31.60	1,969.98	1.30	81.32	7.29	176.64	176.64	
20	500,000	<b>UP</b>		117	761	15.37	100.00	306.46	1,421.72	21.56	100.00	42	75	56.00	100.00	452.40	2,422.38	18.68	100.00	147.62	170.38	170.38	
				761					1,421.72					75					2,422.38			170.38	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.00	4.00	0.15	0.15	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.00	6.00	0.01	0.16	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.00	8.00	0.01	0.17	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.00	10.00	4.48	4.65	4.43	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.00	12.00	0.03	4.69	0.03	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.00	14.00	0.04	4.72	0.04	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.00	16.00	0.05	4.78	0.05	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	11	6.00	22.00	4.27	9.05	4.22	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.00	24.00	0.09	9.14	0.09	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.00	26.00	0.12	9.25	0.12	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.00	28.00	0.13	9.38	0.13	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.00	30.00	0.37	9.75	0.36	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.00	32.00	0.23	9.98	0.22	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.00	34.00	1.00	10.98	0.99	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	27	20.00	54.00	20.36	31.33	20.13	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	43	32.00	86.00	15.00	46.33	14.83	45.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	45	4.00	90.00	7.45	53.78	7.36	53.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	50	10.00	100.00	47.35	101.12	46.82	100.00	2	2	100.00	100.00	2.45	2.45	100.00	100.00	5.17	2.42			
20	500,000	UP		0	50	0.00	100.00	0.00	101.12	0.00	100.00	0	2	0.00	100.00	0.00	2.45	0.00	100.00	0.00	2.42			
				50					101.12					2					2.45					2.42





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	1.35	1.35	31.26	31.26	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	0.34	1.69	12.91	18.35	1.34	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	0.84	2.53	0.39	17.97	0.04	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	17	0.34	2.87	0.45	18.42	0.05	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	22	0.84	3.71	1.23	19.64	0.13	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	34	2.02	5.73	1.24	20.89	0.13	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	45	1.85	7.59	2.58	23.47	0.27	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	59	2.36	9.95	10.78	12.69	1.12	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	73	2.36	12.31	26.43	39.12	2.75	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	79	1.01	13.32	6.38	45.50	0.66	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	83	0.67	14.00	0.21	45.70	0.02	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	95	2.02	16.02	6.17	51.87	0.64	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	57	152	9.61	25.63	51.87	103.74	5.39	10.78	3	3	4.23	4.23	715.30	715.30	30.05	30.05	1379.07	689.51			
14	5,000	7,500	6,250	69	221	11.64	37.27	31.86	135.60	3.31	14.09	0	3	0.00	4.23	0.00	715.30	0.00	30.05	0.00	527.49			
15	7,500	10,000	8,750	20	241	3.37	40.64	3.73	139.33	0.39	14.48	2	5	2.82	7.04	258.03	973.34	10.84	40.89	6917.38	698.56			
16	10,000	20,000	15,000	37	278	6.24	46.88	209.64	348.98	21.78	36.26	0	5	0.00	7.04	0.00	973.34	0.00	40.89	0.00	278.91			
17	20,000	50,000	35,000	28	306	4.72	51.60	73.68	422.65	7.66	43.92	0	5	0.00	7.04	0.00	973.34	0.00	40.89	0.00	230.29			
18	50,000	100,000	75,000	45	351	7.59	59.19	154.11	576.76	16.01	59.93	0	5	0.00	7.04	0.00	973.34	0.00	40.89	0.00	168.76			
19	100,000	500,000	300,000	102	453	17.20	76.39	173.16	749.93	17.99	77.92	0	5	0.00	7.04	0.00	973.34	0.00	40.89	0.00	129.79			
20	500,000	<b>UP</b>		140	593	23.61	100.00	212.45	962.38	22.08	100.00	66	71	92.96	100.00	1,407.19	2,380.53	59.11	100.00	662.35	247.36			
				593					962.38					71					2,380.53					247.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	6.97	6.97	2.96	2.96	1.07	1.07	3	3	3	3	11.54	11.54	0.07	0.07	0.44	0.44	2.38	2.38	
2	50	100	75	6	53	0.89	7.86	0.09	3.05	0.03	1.11	0	3	3	0.00	11.54	0.00	0.07	0.00	0.44	0.00	0.00	2.31	
3	100	200	150	1	54	0.15	8.01	0.02	3.07	0.01	1.11	0	3	3	0.00	11.54	0.00	0.07	0.00	0.44	0.00	0.00	2.29	
4	200	300	250	11	65	1.63	9.64	0.87	3.93	0.32	1.43	3	6	6	11.54	23.08	0.42	0.49	2.66	3.10	48.59	12.51		
5	300	500	400	4	69	0.59	10.24	1.83	5.76	0.66	2.09	0	6	6	0.00	23.08	0.00	0.49	0.00	3.10	0.00	0.00	8.54	
6	500	750	625	4	73	0.59	10.83	0.52	6.28	0.19	2.28	0	6	6	0.00	23.08	0.00	0.49	0.00	3.10	0.00	0.00	7.83	
7	750	1,000	875	3	76	0.45	11.28	1.06	7.34	0.39	2.67	0	6	6	0.00	23.08	0.00	0.49	0.00	3.10	0.00	0.00	6.70	
8	1,000	1,500	1,250	8	84	1.19	12.46	2.71	10.05	0.98	3.65	0	6	6	0.00	23.08	0.00	0.49	0.00	3.10	0.00	0.00	4.90	
9	1,500	2,000	1,750	11	95	1.63	14.09	5.93	15.98	2.16	5.81	0	6	6	0.00	23.08	0.00	0.49	0.00	3.10	0.00	0.00	3.08	
10	2,000	2,500	2,250	4	99	0.59	14.69	2.73	18.71	0.99	6.80	3	9	9	11.54	34.62	0.30	0.80	1.92	5.02	11.16	4.26		
11	2,500	3,000	2,750	4	103	0.59	15.28	3.16	21.87	1.15	7.95	0	9	9	0.00	34.62	0.00	0.80	0.00	5.02	0.00	0.00	3.64	
12	3,000	4,000	3,500	27	130	4.01	19.29	4.65	26.52	1.69	9.64	3	12	12	11.54	46.15	1.90	2.70	12.01	17.03	40.99	10.19		
13	4,000	5,000	4,500	113	243	16.77	36.05	5.08	31.60	1.85	11.48	0	12	12	0.00	46.15	0.00	2.70	0.00	17.03	0.00	0.00	8.55	
14	5,000	7,500	6,250	126	369	18.69	54.75	7.29	38.89	2.65	14.13	0	12	12	0.00	46.15	0.00	2.70	0.00	17.03	0.00	0.00	6.95	
15	7,500	10,000	8,750	38	407	5.64	60.39	23.20	62.09	8.43	22.56	0	12	12	0.00	46.15	0.00	2.70	0.00	17.03	0.00	0.00	4.35	
16	10,000	20,000	15,000	29	436	4.30	64.69	8.39	70.48	3.05	25.61	6	18	18	23.08	69.23	0.45	3.15	2.84	19.88	5.38	4.47		
17	20,000	50,000	35,000	62	498	9.20	73.89	58.38	128.86	21.21	46.83	1	19	19	3.85	73.08	0.66	3.81	4.17	24.05	1.13	2.96		
18	50,000	100,000	75,000	41	539	6.08	79.97	71.25	200.11	25.89	72.72	1	20	20	3.85	76.92	9.24	13.06	58.26	82.31	12.97	6.52		
19	100,000	500,000	300,000	66	605	9.79	89.76	23.91	224.02	8.69	81.41	5	25	25	19.23	96.15	2.67	15.73	16.84	99.15	11.17	7.02		
20	500,000	UP		69	674	10.24	100.00	51.14	275.17	18.59	100.00	1	26	26	3.85	100.00	0.13	15.86	0.85	100.00	0.26	5.76		
				674					275.17					26					15.86					5.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	2.50	2.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	10	10.00	12.50	0.88	0.88	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	18	10.00	22.50	1.20	2.09	0.58	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	2.50	25.00	0.55	2.64	0.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	26	7.50	32.50	2.98	5.62	1.43	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	30	5.00	37.50	2.22	7.84	1.07	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	38	10.00	47.50	5.23	13.08	2.51	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	41	3.75	51.25	2.47	15.54	1.18	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	43	2.50	53.75	4.42	19.96	2.12	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	45	2.50	56.25	6.51	26.48	3.13	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	51	7.50	63.75	21.08	47.55	10.13	22.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	53	2.50	66.25	7.62	55.18	3.66	26.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	54	1.25	67.50	5.47	60.65	2.63	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	55	1.25	68.75	5.54	66.19	2.66	31.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	57	2.50	71.25	18.79	84.97	9.02	40.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	59	2.50	73.75	26.52	111.49	12.74	53.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	66	8.75	82.50	57.61	169.10	27.67	81.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	71	6.25	88.75	13.80	182.90	6.63	87.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	74	3.75	92.50	14.49	197.38	6.96	94.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	80	7.50	100.00	10.78	208.17	5.18	100.00	4	4	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					208.17					4					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	6.92	6.92	0.83	0.83	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	76	3.81	10.73	2.21	3.04	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	96	2.82	13.56	3.17	6.20	0.18	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	119	3.25	16.81	4.96	11.16	0.29	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	163	6.21	23.02	16.53	27.69	0.96	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	58	221	8.19	31.21	34.98	62.67	2.03	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	237	2.26	33.47	17.40	80.06	1.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	272	4.94	38.42	41.06	121.12	2.38	7.03	5	5	10.00	10.00	379.05	379.05	56.97	56.97	923.27	312.96			
9	1,500	2,000	1,750	28	300	3.95	42.37	61.81	182.93	3.59	10.62	1	6	2.00	12.00	9.00	388.05	1.35	58.32	14.56	212.13			
10	2,000	2,500	2,250	7	307	0.99	43.36	14.83	197.77	0.86	11.48	0	6	0.00	12.00	0.00	388.05	0.00	58.32	0.00	196.22			
11	2,500	3,000	2,750	11	318	1.55	44.92	16.15	213.92	0.94	12.42	0	6	0.00	12.00	0.00	388.05	0.00	58.32	0.00	181.40			
12	3,000	4,000	3,500	31	349	4.38	49.29	67.94	281.86	3.95	16.37	0	6	0.00	12.00	0.00	388.05	0.00	58.32	0.00	137.67			
13	4,000	5,000	4,500	35	384	4.94	54.24	61.76	343.62	3.59	19.95	3	9	6.00	18.00	109.67	497.73	16.48	74.81	177.57	144.85			
14	5,000	7,500	6,250	40	424	5.65	59.89	140.23	483.86	8.14	28.09	0	9	0.00	18.00	0.00	497.73	0.00	74.81	0.00	102.87			
15	7,500	10,000	8,750	31	455	4.38	64.27	61.12	544.97	3.55	31.64	0	9	0.00	18.00	0.00	497.73	0.00	74.81	0.00	91.33			
16	10,000	20,000	15,000	82	537	11.58	75.85	438.32	983.30	25.45	57.10	3	12	6.00	24.00	19.41	517.14	2.92	77.73	4.43	52.59			
17	20,000	50,000	35,000	56	593	7.91	83.76	415.30	1,398.60	24.11	81.21	0	12	0.00	24.00	0.00	517.14	0.00	77.73	0.00	36.98			
18	50,000	100,000	75,000	44	637	6.21	89.97	196.02	1,594.62	11.38	92.59	4	16	8.00	32.00	139.04	656.19	20.90	98.62	70.93	41.15			
19	100,000	500,000	300,000	39	676	5.51	95.48	100.51	1,695.13	5.84	98.43	4	20	8.00	40.00	7.40	663.59	1.11	99.74	7.36	39.15			
20	500,000	UP		32	708	4.52	100.00	27.08	1,722.21	1.57	100.00	30	50	60.00	100.00	1.75	665.34	0.26	100.00	6.48	38.63			
				708					1,722.21					50					665.34					38.63



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	1.43	1.43	9.98	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.69	15.38	3.36	4.78	23.49	33.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.69	23.08	0.93	5.72	6.54	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.69	30.77	3.74	9.45	26.18	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.69	38.46	3.74	13.19	26.18	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.69	46.15	0.93	14.13	6.54	98.91	1	1	100.00	100.00	0.91	0.91	100.00	100.00	97.00	6.42			
8	1,000	1,500	1,250	1	7	7.69	53.85	0.03	14.16	0.20	99.11	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.41			
9	1,500	2,000	1,750	1	8	7.69	61.54	0.01	14.17	0.08	99.19	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.40			
10	2,000	2,500	2,250	1	9	7.69	69.23	0.01	14.17	0.04	99.22	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.40			
11	2,500	3,000	2,750	1	10	7.69	76.92	0.01	14.19	0.08	99.30	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.39			
12	3,000	4,000	3,500	1	11	7.69	84.62	0.01	14.20	0.08	99.38	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.39			
13	4,000	5,000	4,500	1	12	7.69	92.31	0.04	14.24	0.27	99.65	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.37			
14	5,000	7,500	6,250	1	13	7.69	100.00	0.05	14.29	0.35	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
20	500,000	UP		0	13	0.00	100.00	0.00	14.29	0.00	100.00	0	1	0.00	100.00	0.00	0.91	0.00	100.00	0.00	6.35			
				13					14.29					1					0.91					6.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.56	5.56	0.48	0.48	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.78	8.33	0.33	0.81	0.40	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.78	11.11	0.08	0.89	0.09	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.78	13.89	0.08	0.96	0.09	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	8.33	22.22	0.23	1.19	0.27	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	13	13.89	36.11	1.02	2.21	1.23	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	2.78	38.89	0.45	2.66	0.55	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	19	13.89	52.78	2.02	4.68	2.44	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	2.78	55.56	1.07	5.75	1.29	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.78	58.33	0.91	6.66	1.10	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.78	61.11	0.45	7.11	0.54	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	24	5.56	66.67	1.67	8.77	2.01	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	2.78	69.44	0.75	9.52	0.91	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	2.78	72.22	1.05	10.57	1.27	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	2.78	75.00	3.97	14.54	4.80	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	28	2.78	77.78	4.25	18.79	5.13	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	33	13.89	91.67	45.92	64.71	55.51	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	36	8.33	100.00	18.02	82.73	21.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	36	0.00	100.00	0.00	82.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				36					82.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.80	3.80	0.78	0.78	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.32	4.11	0.38	1.16	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	27	4.43	8.54	2.26	3.42	0.16	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	36	2.85	11.39	2.86	6.28	0.20	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	46	3.16	14.56	5.28	11.56	0.36	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	65	6.01	20.57	12.35	23.91	0.85	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	77	3.80	24.37	20.90	44.80	1.44	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	115	12.03	36.39	55.14	99.95	3.81	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	135	6.33	42.72	31.83	131.78	2.20	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	148	4.11	46.84	33.82	165.60	2.34	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	157	2.85	49.68	35.77	201.38	2.47	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	173	5.06	54.75	62.84	264.22	4.34	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	182	2.85	57.59	46.28	310.50	3.20	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	196	4.43	62.03	106.40	416.90	7.35	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	206	3.16	65.19	61.92	478.82	4.28	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	226	6.33	71.52	217.09	695.91	15.00	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	267	12.97	84.49	347.76	1,043.67	24.04	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	288	6.65	91.14	253.95	1,297.62	17.55	89.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	314	8.23	99.37	138.54	1,436.16	9.58	99.26	2	2	100.00	100.00	36.27	36.27	100.00	100.00	26.18	2.53			
20	500,000	UP		2	316	0.63	100.00	10.66	1,446.82	0.74	100.00	0	2	0.00	100.00	0.00	36.27	0.00	100.00	0.00	2.51			
				316					1,446.82					2					36.27					2.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	2.97	2.97	12.27	12.27	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	19	1.37	4.35	0.11	12.39	0.00	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	23	0.92	5.26	1.16	13.54	0.04	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	31	1.83	7.09	5.88	19.42	0.22	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	53	5.03	12.13	13.86	33.28	0.52	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	80	6.18	18.31	14.71	47.99	0.56	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	37	117	8.47	26.77	39.03	87.02	1.48	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	142	5.72	32.49	44.57	131.59	1.68	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	151	2.06	34.55	17.99	149.58	0.68	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	165	3.20	37.76	17.55	167.13	0.66	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	177	2.75	40.50	45.71	212.84	1.73	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	232	12.59	53.09	281.56	494.40	10.64	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	249	3.89	56.98	40.98	535.37	1.55	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	273	5.49	62.47	159.92	695.30	6.04	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	296	5.26	67.73	206.44	901.73	7.80	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	338	9.61	77.35	447.18	1,348.92	16.90	50.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	47	385	10.76	88.10	690.15	2,039.06	26.09	77.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	416	7.09	95.19	411.25	2,450.32	15.54	92.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	433	3.89	99.08	168.75	2,619.07	6.38	98.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	437	0.92	100.00	26.65	2,645.71	1.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				437					2,645.71					0					0.00					0.00





IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	12.50	12.50	0.56	0.56	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	12.50	25.00	1.34	1.90	3.51	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	12.50	37.50	1.44	3.34	3.76	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	12.50	50.00	7.90	4.56	20.63	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	12.50	62.50	2.34	2.22	6.12	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	12.50	75.00	5.29	3.08	13.82	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	12.50	87.50	7.90	10.98	20.63	28.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	12.50	100.00	27.32	38.30	71.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	8	0.00	100.00	0.00	38.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				8					38.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.34	1.34	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.34	2.69	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.69				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	34.78	34.78	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	34.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				34.78					0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	43	43	14.33	14.33	1.25	1.25	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	64	7.00	21.33	2.00	3.24	0.21	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	77	4.33	25.67	2.21	5.45	0.23	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	83	2.00	27.67	1.36	6.81	0.14	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	91	2.67	30.33	3.29	10.10	0.34	1.04	1	1	100.00	100.00	41.47	41.47	100.00	100.00	1259.33	410.54			
6	500	750	625	7	98	2.33	32.67	5.42	15.52	0.56	1.60	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	267.16			
7	750	1,000	875	7	105	2.33	35.00	9.41	24.93	0.97	2.58	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	166.31			
8	1,000	1,500	1,250	7	112	2.33	37.33	8.20	33.14	0.85	3.43	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	125.14			
9	1,500	2,000	1,750	7	119	2.33	39.67	3.04	36.18	0.31	3.74	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	114.63			
10	2,000	2,500	2,250	2	121	0.67	40.33	9.54	45.72	0.99	4.73	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	90.70			
11	2,500	3,000	2,750	5	126	1.67	42.00	3.21	48.93	0.33	5.06	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	84.76			
12	3,000	4,000	3,500	3	129	1.00	43.00	2.01	50.94	0.21	5.27	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	81.41			
13	4,000	5,000	4,500	3	132	1.00	44.00	4.30	55.24	0.44	5.71	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	75.07			
14	5,000	7,500	6,250	16	148	5.33	49.33	32.96	88.20	3.41	9.12	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	47.02			
15	7,500	10,000	8,750	16	164	5.33	54.67	54.61	142.81	5.64	14.76	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	29.04			
16	10,000	20,000	15,000	23	187	7.67	62.33	141.50	284.31	14.63	29.39	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	14.59			
17	20,000	50,000	35,000	35	222	11.67	74.00	142.29	426.60	14.71	44.10	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	9.72			
18	50,000	100,000	75,000	51	273	17.00	91.00	242.09	668.69	25.02	69.12	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	6.20			
19	100,000	500,000	300,000	23	296	7.67	98.67	298.17	966.86	30.82	99.94	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	4.29			
20	500,000	UP		4	300	1.33	100.00	0.58	967.43	0.06	100.00	0	1	0.00	100.00	0.00	41.47	0.00	100.00	0.00	4.29			
				300					967.43					1					41.47					4.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	25.00	25.00	0.92	0.92	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	37	15.22	40.22	1.35	2.27	0.65	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	49	13.04	53.26	2.18	4.46	1.05	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	52	3.26	56.52	0.46	4.92	0.22	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	54	2.17	58.70	0.91	5.83	0.44	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	55	1.09	59.78	0.98	6.81	0.47	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	56	1.09	60.87	1.79	8.60	0.86	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	57	1.09	61.96	1.70	10.30	0.82	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	59	2.17	64.13	3.69	13.99	1.78	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	62	3.26	67.39	4.90	18.90	2.36	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	63	1.09	68.48	1.53	20.43	0.74	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	66	3.26	71.74	12.28	32.71	5.91	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	67	1.09	72.83	7.35	40.06	3.54	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	69	2.17	75.00	13.06	53.12	6.29	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	73	4.35	79.35	7.32	60.44	3.53	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	77	4.35	83.70	57.95	118.39	27.90	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	82	5.43	89.13	44.76	163.15	21.55	78.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	92	10.87	100.00	44.54	207.69	21.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	92	0.00	100.00	0.00	207.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	92	0.00	100.00	0.00	207.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				92					207.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.37	5.37	0.37	0.37	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	21	3.31	8.68	1.48	1.85	1.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	31	4.13	12.81	5.50	7.35	3.72	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	1.65	14.46	0.99	8.34	0.67	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	39	1.65	16.12	0.61	8.95	0.41	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	44	2.07	18.18	5.27	14.22	3.56	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	47	1.24	19.42	1.11	15.33	0.75	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	54	2.89	22.31	1.37	16.70	0.93	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	59	2.07	24.38	6.71	23.41	4.54	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	60	0.41	24.79	1.83	25.24	1.23	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	66	2.48	27.27	15.52	40.76	10.49	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	71	2.07	29.34	2.18	42.94	1.47	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	72	0.41	29.75	0.10	43.04	0.07	29.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	76	1.65	31.40	11.06	54.10	7.47	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	86	4.13	35.54	21.00	75.10	14.19	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	106	8.26	43.80	29.72	104.82	20.08	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	140	14.05	57.85	114.33	9.51	77.25	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	180	16.53	74.38	111.68	102.17	75.45	69.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	58	238	23.97	98.35	34.77	136.94	23.50	92.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	242	1.65	100.00	11.06	148.00	7.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				242					148.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	5.52	5.52	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.61	6.13	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.61	6.75	0.52	0.60	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	1.23	7.98	0.01	0.61	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.61	8.59	0.23	0.84	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.61	9.20	0.34	1.18	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	17	1.23	10.43	1.41	2.60	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	19	1.23	11.66	2.85	5.45	0.10	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	23	2.45	14.11	0.07	5.52	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	27	2.45	16.56	7.99	13.51	0.29	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	32	3.07	19.63	1.35	14.86	0.05	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	0.61	20.25	1.51	16.37	0.06	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	0.61	20.86	0.08	16.45	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	44	6.13	26.99	6.85	23.30	0.25	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	52	4.91	31.90	1.05	24.34	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	65	7.98	39.88	108.54	132.88	3.99	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	77	7.36	47.24	14.22	147.10	0.52	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	94	10.43	57.67	45.86	192.96	1.68	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	128	20.86	78.53	113.65	306.62	4.17	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		35	163	21.47	100.00	3,028.88	2,722.26	111.26	100.00	2	2	100.00	100.00	0.48	0.48	100.00	100.00	0.02	0.02			
				163					2,722.26					2					0.48					0.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	0.67	0.67	5.63	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.01	0.68	0.09	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.00	0.68	0.00	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	7	12.90	22.58	0.02	0.70	0.17	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	14	22.58	45.16	0.26	0.96	2.24	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	19	16.13	61.29	0.05	1.01	0.42	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	3.23	64.52	0.00	1.01	0.00	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	22	6.45	70.97	0.66	1.67	5.63	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	3.23	74.19	0.00	1.67	0.00	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	3.23	77.42	2.22	3.90	18.81	32.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	3.23	80.65	7.02	10.92	59.42	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	3.23	83.87	4.51	15.42	38.17	130.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	3.23	87.10	4.51	10.92	38.17	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	3.23	90.32	0.45	11.36	3.80	96.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	3.23	93.55	0.45	10.92	3.80	92.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	30	3.23	96.77	0.45	11.36	3.80	96.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	31	3.23	100.00	0.45	11.81	3.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	11.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					11.81					0					0.00					0.00





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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	17	17	5.86	5.86	8.13	8.13	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	22	1.72	7.59	0.54	8.67	0.06	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	27	1.72	9.31	0.61	9.27	0.07	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	29	0.69	10.00	1.50	10.78	0.18	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	33	1.38	11.38	2.16	12.94	0.26	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	36	1.03	12.41	1.80	14.74	0.21	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	42	2.07	14.48	6.26	21.00	0.74	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	5	47	1.72	16.21	3.12	24.12	0.37	2.86	1	1	10.00	10.00	49.06	49.06	81.08	81.08	1573.61	203.40	0.00	203.40
9	1,500	2,000	1,750	5	52	1.72	17.93	0.46	24.58	0.05	2.91	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	199.60	199.60	
10	2,000	2,500	2,250	9	61	3.10	21.03	11.24	35.82	1.33	4.25	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	136.95	136.95	
11	2,500	3,000	2,750	6	67	2.07	23.10	6.49	42.31	0.77	5.02	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	115.94	115.94	
12	3,000	4,000	3,500	9	76	3.10	26.21	29.73	72.04	3.52	8.54	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	68.09	68.09	
13	4,000	5,000	4,500	10	86	3.45	29.66	0.46	71.58	0.05	8.48	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	68.54	68.54	
14	5,000	7,500	6,250	13	99	4.48	34.14	40.77	112.35	4.83	13.32	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	43.67	43.67	
15	7,500	10,000	8,750	11	110	3.79	37.93	76.55	188.89	9.07	22.39	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	25.97	25.97	
16	10,000	20,000	15,000	17	127	5.86	43.79	45.92	234.82	5.44	27.83	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	20.89	20.89	
17	20,000	50,000	35,000	38	165	13.10	56.90	120.21	355.02	14.25	42.08	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	13.82	13.82	
18	50,000	100,000	75,000	21	186	7.24	64.14	145.65	500.67	17.26	59.35	0	1	0.00	10.00	0.00	49.06	0.00	81.08	0.00	9.80	9.80	
19	100,000	500,000	300,000	78	264	26.90	91.03	270.35	771.03	32.05	91.39	7	8	70.00	80.00	10.93	59.99	18.06	99.14	4.04	7.78	7.78	
20	500,000	UP		26	290	8.97	100.00	72.61	843.63	8.61	100.00	2	10	20.00	100.00	0.52	60.51	0.86	100.00	0.72	7.17	7.17	
				290				843.63				10				60.51				7.17			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.96	3.96	0.16	0.16	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.99	4.95	0.11	0.27	0.02	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	1.98	6.93	0.45	0.72	0.09	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.99	7.92	0.41	1.12	0.09	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	12	3.96	11.88	0.34	1.46	0.07	0.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	3.96	15.84	2.55	4.01	0.53	0.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	18	1.98	17.82	1.04	5.05	0.22	1.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	21	2.97	20.79	4.77	9.82	1.00	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	0.99	21.78	1.63	11.45	0.34	2.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	0.99	22.77	1.87	13.32	0.39	2.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	25	1.98	24.75	2.55	15.87	0.54	3.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	0.99	25.74	7.88	23.75	1.65	4.99	3	3	60.00	60.00	495.25	495.25	34.11	34.11	6288.86	2085.59	0.00	0.00	
13	4,000	5,000	4,500	3	29	2.97	28.71	10.29	34.04	2.16	7.15	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	1454.99	0.00	0.00	0.00
14	5,000	7,500	6,250	6	35	5.94	34.65	16.91	50.95	3.55	10.70	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	971.99	0.00	0.00	0.00
15	7,500	10,000	8,750	4	39	3.96	38.61	12.16	38.79	2.55	8.14	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	1276.81	0.00	0.00	0.00
16	10,000	20,000	15,000	9	48	8.91	47.52	89.72	128.51	18.84	26.98	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	385.37	0.00	0.00	0.00
17	20,000	50,000	35,000	16	64	15.84	63.37	98.80	227.32	20.75	47.73	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	217.87	0.00	0.00	0.00
18	50,000	100,000	75,000	9	73	8.91	72.28	76.46	303.77	16.05	63.78	0	3	0.00	60.00	0.00	495.25	0.00	34.11	0.00	163.03	0.00	0.00	0.00
19	100,000	500,000	300,000	16	89	15.84	88.12	130.70	434.47	27.44	91.23	1	4	20.00	80.00	0.00	495.25	0.00	34.11	0.00	113.99	0.00	0.00	0.00
20	500,000	<b>UP</b>		12	101	11.88	100.00	41.79	476.26	8.77	100.00	1	5	20.00	100.00	956.46	1,451.70	65.89	100.00	2288.67	304.81	0.00	0.00	
				101					476.26					5					1,451.70					304.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2142

FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.05	7.05	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	19	1.32	8.37	0.24	0.26	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	20	0.44	8.81	0.13	0.39	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	23	1.32	10.13	0.02	0.41	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	28	2.20	12.33	1.86	2.27	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	33	2.20	14.54	0.85	3.12	0.09	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	35	0.88	15.42	2.41	5.53	0.24	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	42	3.08	18.50	3.89	9.41	0.39	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	44	0.88	19.38	0.22	9.64	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	48	1.76	21.15	2.36	11.99	0.24	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	53	2.20	23.35	9.45	21.44	0.95	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	59	2.64	25.99	10.48	31.92	1.06	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	65	2.64	28.63	8.42	40.34	0.85	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	89	10.57	39.21	53.97	94.31	5.43	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	100	4.85	44.05	41.24	135.54	4.15	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	22	122	9.69	53.74	136.19	271.73	13.71	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	159	16.30	70.04	273.59	545.32	27.54	54.90	2	2	12.50	12.50	6.81	6.81	2.40	2.40	2.49	1.25	1.25	1.25	
18	50,000	100,000	75,000	13	172	5.73	75.77	222.31	767.63	22.38	77.28	1	3	6.25	18.75	91.11	97.92	32.08	34.48	40.99	12.76	12.76	12.76	
19	100,000	500,000	300,000	41	213	18.06	93.83	177.24	944.88	17.84	95.13	9	12	56.25	75.00	182.85	280.77	64.39	98.87	103.16	29.72	29.72	29.72	
20	500,000	<b>UP</b>		14	227	6.17	100.00	48.41	993.28	4.87	100.00	4	16	25.00	100.00	3.20	283.98	1.13	100.00	6.62	28.59	28.59	28.59	
				227					993.28					16					283.98					28.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.51	1.51	7.89	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.40	3.92	12.53	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.65	5.56	8.59	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	13.61	19.17	70.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	19.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					19.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.38	2.38	20.97	20.97	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	1.79	4.17	0.64	21.61	0.05	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	13	3.57	7.74	2.01	23.62	0.17	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	14	0.60	8.33	0.34	23.96	0.03	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	18	2.38	10.71	1.15	25.11	0.10	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	25	4.17	14.88	4.22	29.33	0.36	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	33	4.76	19.64	17.77	47.10	1.50	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	41	4.76	24.40	8.13	55.23	0.69	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	46	2.98	27.38	9.62	64.85	0.81	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	49	1.79	29.17	13.14	77.99	1.11	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	51	1.19	30.36	1.04	79.03	0.09	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	58	4.17	34.52	16.08	95.10	1.36	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	66	4.76	39.29	28.41	123.51	2.40	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	77	6.55	45.83	23.92	147.43	2.02	12.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	79	1.19	47.02	4.19	151.62	0.35	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	91	7.14	54.17	72.22	223.84	6.10	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	112	12.50	66.67	139.00	362.84	11.74	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	136	14.29	80.95	341.75	704.59	28.87	59.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	18	154	10.71	91.67	426.60	1,131.18	36.03	95.55	2	2	66.67	66.67	0.07	0.07	14.94	14.94	0.02	0.02	0.01	0.01	
20	500,000	UP		14	168	8.33	100.00	52.72	1,183.90	4.45	100.00	1	3	33.33	100.00	0.40	0.47	85.06	100.00	0.76	0.76	0.04	0.04	
				168					1,183.90					3					0.47					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	10.63	10.63	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	18	0.63	11.25	1.32	1.51	0.20	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	22	2.50	13.75	0.53	2.04	0.08	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	25	1.88	15.63	5.71	7.75	0.86	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	28	1.88	17.50	2.64	10.39	0.40	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	32	2.50	20.00	0.07	10.46	0.01	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	37	3.13	23.13	1.64	12.10	0.25	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	40	1.88	25.00	3.45	15.55	0.52	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	42	1.25	26.25	6.24	21.79	0.95	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	47	3.13	29.38	19.98	41.77	3.02	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	50	1.88	31.25	0.12	41.89	0.02	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	60	6.25	37.50	19.68	61.57	2.98	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	63	1.88	39.38	9.66	71.24	1.46	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	71	5.00	44.38	18.82	90.05	2.85	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	74	1.88	46.25	15.88	105.93	2.40	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	83	5.63	51.88	71.73	177.66	10.86	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	28	111	17.50	69.38	252.27	429.93	38.18	65.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	15	126	9.38	78.75	74.58	504.51	11.29	76.36	2	2	40.00	40.00	2.10	2.10	88.57	88.57	2.81	0.42	0.36	0.42	
19	100,000	500,000	300,000	32	158	20.00	98.75	155.56	660.07	23.55	99.91	3	5	60.00	100.00	0.27	2.37	11.43	100.00	0.17	0.36	0.36	0.36	
20	500,000	UP		2	160	1.25	100.00	0.61	660.69	0.09	100.00	0	5	0.00	100.00	0.00	2.37	0.00	100.00	0.00	0.00	0.00	0.36	
				160					660.69					5					2.37					0.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2152

SHEET AND PLATE GLASS

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	29.66	29.66	12.84	12.84	2.70	2.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	44	0.69	30.34	0.13	12.71	0.03	2.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	45	0.69	31.03	0.09	12.81	0.02	2.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	46	0.69	31.72	0.57	12.24	0.12	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	49	2.07	33.79	2.45	9.79	0.51	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	54	3.45	37.24	9.54	0.25	2.01	0.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	55	0.69	37.93	0.88	0.63	0.19	0.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	60	3.45	41.38	9.29	9.92	1.96	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	64	2.76	44.14	3.01	6.91	0.63	1.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	68	2.76	46.90	9.18	16.09	1.93	3.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	70	1.38	48.28	0.38	16.47	0.08	3.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	81	7.59	55.86	34.32	50.78	7.22	10.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	82	0.69	56.55	7.62	58.40	1.60	12.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	93	7.59	64.14	35.81	94.21	7.54	19.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	97	2.76	66.90	9.16	85.05	1.93	17.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	105	5.52	72.41	95.17	180.22	20.03	37.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	114	6.21	78.62	155.86	336.07	32.81	70.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	126	8.28	86.90	58.65	394.72	12.34	83.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	129	2.07	88.97	25.54	420.26	5.37	88.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		16	145	11.03	100.00	54.84	475.09	11.54	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				145					475.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	20.00	20.00	13.65	13.65	34.60	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.67	26.67	0.39	14.03	0.98	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.67	33.33	17.48	31.52	44.33	79.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.67	40.00	5.26	36.78	13.34	93.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.67	46.67	7.73	29.05	19.59	73.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.67	53.33	14.89	14.16	37.76	35.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.67	60.00	12.86	27.02	32.61	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.67	66.67	8.76	18.26	22.22	46.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.67	73.33	10.77	7.49	27.30	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.67	80.00	26.88	19.39	68.16	49.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.67	86.67	18.22	37.61	46.19	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.67	93.33	1.09	38.70	2.77	98.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.67	100.00	0.74	39.44	1.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	39.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					39.44					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.66	9.66	0.27	0.27	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	21	4.83	14.48	1.66	1.93	0.15	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	22	0.69	15.17	0.26	2.19	0.02	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	33	7.59	22.76	4.91	7.09	0.45	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	41	5.52	28.28	9.24	16.34	0.85	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	46	3.45	31.72	6.67	23.00	0.62	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	55	6.21	37.93	33.84	56.84	3.13	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	61	4.14	42.07	34.79	91.63	3.21	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	69	5.52	47.59	21.66	113.28	2.00	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	75	4.14	51.72	8.14	121.42	0.75	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	80	3.45	55.17	32.64	154.06	3.01	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	81	0.69	55.86	9.77	163.83	0.90	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	83	1.38	57.24	8.49	172.32	0.78	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	86	2.07	59.31	38.30	210.63	3.54	19.45	1	1	25.00	25.00	155.87	155.87	46.02	46.02	406.91	74.00			
15	7,500	10,000	8,750	1	87	0.69	60.00	21.96	232.59	2.03	21.48	0	1	0.00	25.00	0.00	155.87	0.00	46.02	0.00	67.01			
16	10,000	20,000	15,000	21	108	14.48	74.48	286.36	518.95	26.45	47.93	0	1	0.00	25.00	0.00	155.87	0.00	46.02	0.00	30.03			
17	20,000	50,000	35,000	27	135	18.62	93.10	431.47	950.43	39.85	87.79	3	4	75.00	100.00	182.85	338.72	53.98	100.00	42.38	35.64			
18	50,000	100,000	75,000	6	141	4.14	97.24	61.58	1,012.01	5.69	93.47	0	4	0.00	100.00	0.00	338.72	0.00	100.00	0.00	33.47			
19	100,000	500,000	300,000	2	143	1.38	98.62	63.67	1,075.68	5.88	99.35	0	4	0.00	100.00	0.00	338.72	0.00	100.00	0.00	31.49			
20	500,000	UP		2	145	1.38	100.00	6.98	1,082.66	0.65	100.00	0	4	0.00	100.00	0.00	338.72	0.00	100.00	0.00	31.29			
				145					1,082.66					4					338.72					31.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	9.68	9.68	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	3.23	12.90	0.17	0.17	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	4.84	17.74	0.16	0.33	0.27	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	4.84	22.58	0.00	0.33	0.00	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	6.45	29.03	0.17	0.50	0.29	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	23	8.06	37.10	0.51	1.01	0.86	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	30	11.29	48.39	2.54	3.54	4.30	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	34	6.45	54.84	4.92	8.46	8.34	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	38	6.45	61.29	3.12	11.58	5.28	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	45	11.29	72.58	6.33	17.91	10.73	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	46	1.61	74.19	3.60	21.50	6.10	36.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	53	11.29	85.48	15.98	37.49	27.11	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	54	1.61	87.10	2.99	40.48	5.07	68.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	55	1.61	88.71	3.87	36.60	6.57	62.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	59	6.45	95.16	14.79	51.39	25.08	87.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	60	1.61	96.77	7.50	58.89	12.72	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.61	98.39	0.00	58.89	0.00	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	62	1.61	100.00	0.07	58.96	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	62	0.00	100.00	0.00	58.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	62	0.00	100.00	0.00	58.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					58.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.03	3.03	0.47	0.47	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	6.06	9.09	1.51	1.98	0.30	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	6.06	15.15	5.27	7.25	1.03	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.03	18.18	1.94	9.18	0.38	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.03	21.21	1.79	10.97	0.35	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.03	24.24	3.42	14.39	0.67	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.03	27.27	3.74	18.13	0.73	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.03	30.30	2.55	20.67	0.50	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.03	33.33	13.17	33.84	2.58	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.03	36.36	14.95	48.80	2.93	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.03	39.39	5.17	53.96	1.01	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.03	42.42	16.10	70.07	3.15	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	17	9.09	51.52	9.30	79.37	1.82	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.03	54.55	23.88	103.24	4.67	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	23	15.15	69.70	59.95	163.19	11.73	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	29	18.18	87.88	206.58	369.77	40.43	72.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	30	3.03	90.91	6.52	376.30	1.28	73.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	33	9.09	100.00	134.66	510.96	26.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	510.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					510.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	10.70	10.70	0.13	0.13	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	22	1.07	11.76	1.14	1.01	0.11	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	25	1.60	13.37	1.91	0.90	0.18	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	31	3.21	16.58	1.94	1.04	0.19	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	40	4.81	21.39	10.08	9.04	0.97	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	50	5.35	26.74	14.24	23.28	1.36	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	63	6.95	33.69	24.26	47.54	2.33	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	72	4.81	38.50	35.38	82.92	3.39	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	85	6.95	45.45	66.65	149.57	6.39	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	97	6.42	51.87	75.27	224.84	7.22	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	110	6.95	58.82	158.11	382.95	15.16	36.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	127	9.09	67.91	90.18	473.13	8.65	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	137	5.35	73.26	132.29	605.43	12.68	58.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	166	15.51	88.77	186.04	791.47	17.84	75.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	177	5.88	94.65	139.41	930.88	13.37	89.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	184	3.74	98.40	50.80	981.68	4.87	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	187	1.60	100.00	61.31	1,042.98	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	187	0.00	100.00	0.00	1,042.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	187	0.00	100.00	0.00	1,042.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	187	0.00	100.00	0.00	1,042.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				187					1,042.98					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2199 OTHER INDUSTRIES IN MAIN CATEGORY 21

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	12.50	37.50	0.28	0.28	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	12.50	50.00	1.41	1.69	7.74	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	2.85	4.54	15.64	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	8.19	12.73	44.93	69.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	1.97	14.70	10.81	80.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	3.52	18.22	19.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	18.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				18.22				0				0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.96	0.96	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.48	1.44	0.61	0.61	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.48	1.92	0.29	0.90	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	0.96	2.88	0.90	1.80	0.05	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	1.92	4.81	1.44	3.23	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	16	2.88	7.69	3.93	7.16	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	24	3.85	11.54	8.44	15.60	0.49	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	34	4.81	16.35	15.54	31.14	0.90	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	45	5.29	21.63	14.71	45.85	0.85	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	53	3.85	25.48	26.98	72.84	1.57	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	63	4.81	30.29	26.77	99.61	1.55	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	76	6.25	36.54	80.27	179.88	4.66	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	85	4.33	40.87	86.91	266.79	5.05	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	107	10.58	51.44	186.22	453.01	10.81	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	128	10.10	61.54	184.21	637.22	10.70	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	170	20.19	81.73	576.29	1,213.51	33.47	70.47	1	1	25.00	25.00	730.13	730.13	89.70	89.70	126.69	60.17			
17	20,000	50,000	35,000	26	196	12.50	94.23	374.73	1,588.24	21.76	92.23	3	4	75.00	100.00	83.81	813.93	10.30	100.00	22.37	51.25			
18	50,000	100,000	75,000	7	203	3.37	97.60	71.57	1,659.81	4.16	96.39	0	4	0.00	100.00	0.00	813.93	0.00	100.00	0.00	49.04			
19	100,000	500,000	300,000	2	205	0.96	98.56	62.24	1,722.04	3.61	100.00	0	4	0.00	100.00	0.00	813.93	0.00	100.00	0.00	47.27			
20	500,000	<b>UP</b>		3	208	1.44	100.00	0.08	1,721.96	0.00	100.00	0	4	0.00	100.00	0.00	813.93	0.00	100.00	0.00	47.27			
				208					1,721.96					4					813.93					47.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 220

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	20.00	20.00	20.02	20.02	80.60	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	0.63	20.66	2.55	83.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.64	21.29	2.56	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	0.64	21.93	2.56	88.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	2.91	24.84	11.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	24.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					24.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	174	174	7.06	7.06	54.10	54.10	0.66	0.66	2	2	2.82	2.82	42.43	42.43	2.44	2.44	78.42	78.42			
2	50	100	75	28	202	1.14	8.20	13.92	68.02	0.17	0.83	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	62.38			
3	100	200	150	41	243	1.66	9.86	6.57	74.59	0.08	0.91	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	56.88			
4	200	300	250	43	286	1.75	11.61	10.76	85.35	0.13	1.04	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	49.71			
5	300	500	400	83	369	3.37	14.98	23.69	109.04	0.29	1.33	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	38.91			
6	500	750	625	96	465	3.90	18.87	47.84	156.88	0.58	1.91	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	27.04			
7	750	1,000	875	117	582	4.75	23.62	53.39	210.27	0.65	2.57	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	20.18			
8	1,000	1,500	1,250	85	667	3.45	27.07	96.87	307.15	1.18	3.75	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	13.81			
9	1,500	2,000	1,750	90	757	3.65	30.72	120.10	427.24	1.47	5.21	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	9.93			
10	2,000	2,500	2,250	49	806	1.99	32.71	82.29	509.53	1.00	6.22	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	8.33			
11	2,500	3,000	2,750	49	855	1.99	34.70	93.59	603.12	1.14	7.36	0	2	0.00	2.82	0.00	42.43	0.00	2.44	0.00	7.03			
12	3,000	4,000	3,500	137	992	5.56	40.26	175.73	778.85	2.14	9.51	1	3	1.41	4.23	10.41	52.84	0.60	3.04	5.92	6.78			
13	4,000	5,000	4,500	111	1,103	4.50	44.76	263.86	1,042.70	3.22	12.73	0	3	0.00	4.23	3.22	52.84	0.00	3.04	0.00	5.07			
14	5,000	7,500	6,250	138	1,241	5.60	50.37	391.57	1,434.27	4.78	17.51	0	3	0.00	4.23	0.00	52.84	0.00	3.04	0.00	3.68			
15	7,500	10,000	8,750	97	1,338	3.94	54.30	323.95	1,758.22	3.95	21.46	0	3	0.00	4.23	0.00	52.84	0.00	3.04	0.00	3.01			
16	10,000	20,000	15,000	236	1,574	9.58	63.88	1,386.18	3,144.40	16.92	38.38	2	5	2.82	7.04	8.41	61.25	0.48	3.52	0.61	1.95			
17	20,000	50,000	35,000	291	1,865	11.81	75.69	1,625.83	4,770.23	19.84	58.22	14	19	19.72	26.76	267.66	328.91	15.37	18.89	16.46	6.90			
18	50,000	100,000	75,000	216	2,081	8.77	84.46	1,165.52	5,935.75	14.23	72.45	8	27	11.27	38.03	74.36	403.27	4.27	23.16	6.38	6.79			
19	100,000	500,000	300,000	267	2,348	10.84	95.29	1,763.02	7,698.78	21.52	93.96	34	61	47.89	85.92	1,076.75	1,480.02	61.85	85.02	61.07	19.22			
20	500,000	UP		116	2,464	4.71	100.00	494.52	8,193.30	6.04	100.00	10	71	14.08	100.00	260.86	1,740.88	14.98	100.00	52.75	21.25			
				2,464					8,193.30					71					1,740.88					21.25





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.14	7.14	7.60	7.60	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	5.95	13.10	6.02	13.62	0.78	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	5.95	19.05	31.10	44.72	4.04	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	22	7.14	26.19	3.93	48.64	0.51	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	24	2.38	28.57	2.07	50.71	0.27	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	1.19	29.76	1.19	51.89	0.15	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	5.95	35.71	7.82	59.71	1.01	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	41	13.10	48.81	27.50	87.21	3.57	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	42	1.19	50.00	3.60	90.82	0.47	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	46	4.76	54.76	16.44	107.25	2.13	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	1.19	55.95	4.75	112.01	0.62	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	49	2.38	58.33	6.03	118.04	0.78	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	51	2.38	60.71	15.46	133.49	2.01	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	56	5.95	66.67	42.89	176.39	5.57	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	63	8.33	75.00	89.75	266.14	11.65	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	71	9.52	84.52	196.68	462.82	25.52	60.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	78	8.33	92.86	155.29	618.11	20.15	80.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	79	1.19	94.05	49.05	667.16	6.36	86.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	84	5.95	100.00	103.51	770.67	13.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	84	0.00	100.00	0.00	770.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				84					770.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.09	7.09	0.27	0.27	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	16	4.26	11.35	0.73	1.00	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	22	4.26	15.60	2.66	3.67	0.51	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	31	6.38	21.99	3.68	7.34	0.71	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	45	9.93	31.91	9.08	16.42	1.75	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	55	7.09	39.01	9.65	26.07	1.86	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	66	7.80	46.81	15.16	41.23	2.92	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	75	6.38	53.19	19.25	60.48	3.71	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	84	6.38	59.57	10.97	71.45	2.11	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	92	5.67	65.25	24.75	96.20	4.77	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	98	4.26	69.50	21.90	118.09	4.22	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	106	5.67	75.18	36.63	154.72	7.06	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	109	2.13	77.30	14.98	169.70	2.88	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	119	7.09	84.40	53.34	223.04	10.27	42.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	126	4.96	89.36	93.75	316.80	18.06	61.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	135	6.38	95.74	95.72	412.52	18.44	79.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	140	3.55	99.29	76.42	488.94	14.72	94.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	141	0.71	100.00	30.24	519.18	5.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	141	0.00	100.00	0.00	519.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	141	0.00	100.00	0.00	519.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				141					519.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION ( EXCL. ELEC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,415	1,415	28.94	28.94	352.17	352.17	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	1,469	1.10	30.04	6.52	358.68	0.05	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	117	1,586	2.39	32.43	106.09	464.77	0.87	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	96	1,682	1.96	34.40	27.49	492.26	0.22	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	147	1,829	3.01	37.40	92.57	584.83	0.76	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	160	1,989	3.27	40.67	110.41	695.24	0.90	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	159	2,148	3.25	43.93	101.33	796.58	0.83	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	202	2,350	4.13	48.06	175.18	971.75	1.43	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	129	2,479	2.64	50.70	152.60	1,124.35	1.25	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	93	2,572	1.90	52.60	131.29	1,255.64	1.07	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	102	2,674	2.09	54.68	153.89	1,409.53	1.26	11.53	1	1	1.39	1.39	154.89	154.89	24.74	24.74	100.65	10.99			
12	3,000	4,000	3,500	172	2,846	3.52	58.20	332.87	1,742.40	2.72	14.25	0	1	0.00	1.39	0.00	154.89	0.00	24.74	0.00	8.89			
13	4,000	5,000	4,500	125	2,971	2.56	60.76	286.20	2,028.60	2.34	16.59	0	1	0.00	1.39	2.34	154.89	0.00	24.74	0.00	7.64			
14	5,000	7,500	6,250	213	3,184	4.36	65.11	709.28	2,737.88	5.80	22.39	9	10	12.50	13.89	32.62	187.51	5.21	29.95	4.60	6.85			
15	7,500	10,000	8,750	140	3,324	2.86	67.98	587.78	3,325.66	4.81	27.20	0	10	0.00	13.89	0.00	187.51	0.00	29.95	0.00	5.64			
16	10,000	20,000	15,000	334	3,658	6.83	74.81	2,147.19	5,472.85	17.56	44.76	11	21	15.28	29.17	30.50	218.01	4.87	34.82	1.42	3.98			
17	20,000	50,000	35,000	414	4,072	8.47	83.27	2,721.55	8,194.41	22.26	67.02	13	34	18.06	47.22	133.20	351.22	21.27	56.09	4.89	4.29			
18	50,000	100,000	75,000	251	4,323	5.13	88.40	1,254.40	9,448.81	10.26	77.28	10	44	13.89	61.11	222.73	573.95	35.57	91.66	17.76	6.07			
19	100,000	500,000	300,000	383	4,706	7.83	96.24	2,059.89	11,508.69	16.85	94.13	18	62	25.00	86.11	46.80	620.75	7.47	99.13	2.27	5.39			
20	500,000	UP		184	4,890	3.76	100.00	717.32	12,226.01	5.87	100.00	10	72	13.89	100.00	5.42	626.17	0.87	100.00	0.76	5.12			
				4,890					12,226.01					72					626.17					5.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	697	697	14.68	14.68	142.99	142.99	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	89	786	1.87	16.56	28.80	171.79	0.23	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	193	979	4.07	20.62	16.56	188.36	0.13	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	120	1,099	2.53	23.15	20.54	208.89	0.17	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	202	1,301	4.26	27.41	45.86	254.75	0.37	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	183	1,484	3.86	31.26	131.09	385.84	1.06	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	158	1,642	3.33	34.59	112.41	498.25	0.91	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	191	1,833	4.02	38.61	157.56	655.81	1.27	5.29	1	1	0.70	0.70	6.78	6.78	0.37	0.37	4.30	1.03			
9	1,500	2,000	1,750	142	1,975	2.99	41.61	126.83	782.64	1.02	6.31	0	1	0.00	0.70	0.00	6.78	0.00	0.37	0.00	0.87			
10	2,000	2,500	2,250	102	2,077	2.15	43.75	143.99	926.63	1.16	7.48	0	1	0.00	0.70	0.00	6.78	0.00	0.37	0.00	0.73			
11	2,500	3,000	2,750	96	2,173	2.02	45.78	154.64	1,081.27	1.25	8.72	1	2	0.70	1.40	0.01	6.79	0.00	0.37	0.00	0.63			
12	3,000	4,000	3,500	157	2,330	3.31	49.08	171.30	1,252.57	1.38	10.11	0	2	0.00	1.40	0.00	6.79	0.00	0.37	0.00	0.54			
13	4,000	5,000	4,500	143	2,473	3.01	52.10	306.76	1,559.33	2.48	12.58	2	4	1.40	2.80	2.48	97.19	4.99	5.36	29.47	6.23			
14	5,000	7,500	6,250	264	2,737	5.56	57.66	646.11	2,205.45	5.21	17.79	0	4	0.00	2.80	0.00	97.19	0.00	5.36	0.00	4.41			
15	7,500	10,000	8,750	189	2,926	3.98	61.64	698.31	2,903.76	5.63	23.43	0	4	0.00	2.80	0.00	97.19	0.00	5.36	0.00	3.35			
16	10,000	20,000	15,000	403	3,329	8.49	70.13	1,756.80	4,660.56	14.17	37.60	3	7	2.10	4.90	62.35	159.54	3.44	8.80	3.55	3.42			
17	20,000	50,000	35,000	445	3,774	9.37	79.50	2,598.37	7,258.93	20.96	58.57	19	26	13.29	18.18	367.90	527.44	20.29	29.09	14.16	7.27			
18	50,000	100,000	75,000	294	4,068	6.19	85.70	1,606.15	8,865.07	12.96	71.53	3	29	2.10	20.28	10.42	537.86	0.57	29.66	0.65	6.07			
19	100,000	500,000	300,000	493	4,561	10.39	96.08	2,447.62	11,312.70	19.75	91.28	55	84	38.46	58.74	452.70	990.56	24.97	54.63	18.50	8.76			
20	500,000	<b>UP</b>		186	4,747	3.92	100.00	1,081.25	12,393.95	8.72	100.00	59	143	41.26	100.00	822.72	1,813.28	45.37	100.00	76.09	14.63			
				4,747					12,393.95					143					1,813.28					14.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	8.03	8.03	18.69	18.69	1.01	1.01	1	1	11.11	11.11	0.11	0.11	0.06	0.06	0.60	0.60			
2	50	100	75	22	77	3.21	11.24	2.01	16.69	0.11	0.90	0	1	0.00	11.11	0.00	0.11	0.00	0.06	0.00	0.67			
3	100	200	150	36	113	5.26	16.50	4.13	12.55	0.22	0.68	0	1	0.00	11.11	0.00	0.11	0.00	0.06	0.00	0.90			
4	200	300	250	36	149	5.26	21.75	11.12	1.44	0.60	0.08	0	1	0.00	11.11	0.00	0.11	0.00	0.06	0.00	7.84			
5	300	500	400	49	198	7.15	28.91	22.77	21.34	1.23	1.15	0	1	0.00	11.11	1.23	0.11	0.00	0.06	0.00	0.53			
6	500	750	625	60	258	8.76	37.66	44.19	65.52	2.38	3.53	0	1	0.00	11.11	0.00	0.11	0.00	0.06	0.00	0.17			
7	750	1,000	875	54	312	7.88	45.55	55.13	120.65	2.97	6.50	0	1	0.00	11.11	0.00	0.11	0.00	0.06	0.00	0.09			
8	1,000	1,500	1,250	31	343	4.53	50.07	45.34	165.99	2.44	8.94	2	3	22.22	33.33	22.45	22.57	12.56	12.62	49.52	13.59			
9	1,500	2,000	1,750	23	366	3.36	53.43	29.51	195.49	1.59	10.53	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	11.54			
10	2,000	2,500	2,250	17	383	2.48	55.91	39.77	235.26	2.14	12.67	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	9.59			
11	2,500	3,000	2,750	14	397	2.04	57.96	26.48	261.74	1.43	14.10	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	8.62			
12	3,000	4,000	3,500	37	434	5.40	63.36	82.88	344.61	4.46	18.56	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	6.55			
13	4,000	5,000	4,500	13	447	1.90	65.26	53.11	397.72	2.86	21.42	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	5.67			
14	5,000	7,500	6,250	19	466	2.77	68.03	67.36	465.08	3.63	25.05	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	4.85			
15	7,500	10,000	8,750	15	481	2.19	70.22	113.84	578.92	6.13	31.18	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	3.90			
16	10,000	20,000	15,000	46	527	6.72	76.93	208.21	787.13	11.22	42.40	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	2.87			
17	20,000	50,000	35,000	51	578	7.45	84.38	256.94	1,044.07	13.84	56.24	0	3	0.00	33.33	0.00	22.57	0.00	12.62	0.00	2.16			
18	50,000	100,000	75,000	47	625	6.86	91.24	245.70	1,289.78	13.23	69.47	1	4	11.11	44.44	9.40	31.97	5.26	17.88	3.83	2.48			
19	100,000	500,000	300,000	46	671	6.72	97.96	437.35	1,727.13	23.56	93.03	1	5	11.11	55.56	115.87	147.84	64.80	82.68	26.49	8.56			
20	500,000	UP		14	685	2.04	100.00	129.34	1,856.47	6.97	100.00	4	9	44.44	100.00	30.97	178.81	17.32	100.00	23.94	9.63			
				685					1,856.47					9					178.81					9.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	16.84	16.84	16.46	16.46	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	40	3.57	20.41	0.69	17.15	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	57	8.67	29.08	0.92	18.06	0.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	58	0.51	29.59	0.00	18.06	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	61	1.53	31.12	4.08	22.14	0.24	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	65	2.04	33.16	6.28	28.42	0.37	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	72	3.57	36.73	17.33	45.75	1.01	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	84	6.12	42.86	34.21	79.97	1.99	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	90	3.06	45.92	34.11	114.08	1.99	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	94	2.04	47.96	17.47	131.55	1.02	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	98	2.04	50.00	111.60	243.15	6.51	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	104	3.06	53.06	39.26	282.42	2.29	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	119	7.65	60.71	131.26	413.67	7.65	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	125	3.06	63.78	126.44	540.11	7.37	31.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	132	3.57	67.35	130.45	670.56	7.60	39.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	153	10.71	78.06	253.27	923.82	14.77	53.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	175	11.22	89.29	434.38	1,358.21	25.32	79.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	188	6.63	95.92	227.33	1,585.54	13.25	92.44	3	3	100.00	100.00	161.10	161.10	100.00	100.00	70.86	10.16			
19	100,000	500,000	300,000	7	195	3.57	99.49	96.95	1,682.49	5.65	98.09	0	3	0.00	100.00	0.00	161.10	0.00	100.00	0.00	9.57			
20	500,000	UP		1	196	0.51	100.00	32.79	1,715.28	1.91	100.00	0	3	0.00	100.00	0.00	161.10	0.00	100.00	0.00	9.39			
				196					1,715.28					3					161.10					9.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	21	21	5.97	5.97	19.49	19.49	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	25	1.14	7.10	0.36	19.86	0.02	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	29	1.14	8.24	0.79	20.65	0.04	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	41	3.41	11.65	5.29	25.94	0.28	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	53	3.41	15.06	5.92	31.86	0.31	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	67	3.98	19.03	12.81	44.68	0.67	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	78	3.13	22.16	8.37	53.05	0.44	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	95	4.83	26.99	21.46	74.50	1.13	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	106	3.13	30.11	19.48	93.99	1.02	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	115	2.56	32.67	22.25	116.23	1.17	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	13	128	3.69	36.36	28.01	144.25	1.47	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	20	148	5.68	42.05	62.06	206.31	3.26	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	171	6.53	48.58	99.37	305.67	5.22	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	31	202	8.81	57.39	64.74	370.41	3.40	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	20	222	5.68	63.07	160.51	530.92	8.44	27.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	60	282	17.05	80.11	427.52	958.44	22.47	50.38	3	3	37.50	37.50	364.43	364.43	3.48	3.48	85.24	38.02
17	20,000	50,000	35,000	33	315	9.38	89.49	468.31	1,426.76	24.62	75.00	4	7	50.00	87.50	10,096.24	10,460.67	96.51	99.99	2155.87	733.18
18	50,000	100,000	75,000	14	329	3.98	93.47	170.05	1,596.81	8.94	83.93	0	7	0.00	87.50	0.00	10,460.67	0.00	99.99	0.00	655.10
19	100,000	500,000	300,000	16	345	4.55	98.01	223.97	1,820.78	11.77	95.71	1	8	12.50	100.00	0.69	10,461.36	0.01	100.00	0.31	574.55
20	500,000	UP		7	352	1.99	100.00	81.67	1,902.45	4.29	100.00	0	8	0.00	100.00	0.00	10,461.36	0.00	100.00	0.00	549.89
				352				1,902.45				8				10,461.36				549.89	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	6.13	6.13	14.19	14.19	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	46	0.58	6.72	1.32	15.52	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	65	2.77	9.49	14.15	29.67	0.33	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	74	1.31	10.80	4.50	34.17	0.11	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	21	95	3.07	13.87	15.15	49.32	0.36	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	29	124	4.23	18.10	31.28	80.60	0.74	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	62	186	9.05	27.15	77.90	158.50	1.83	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	64	250	9.34	36.50	182.29	340.79	4.29	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	267	2.48	38.98	44.73	385.52	1.05	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	292	3.65	42.63	93.86	479.38	2.21	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	32	324	4.67	47.30	123.30	602.68	2.90	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	32	356	4.67	51.97	128.49	731.18	3.02	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	29	385	4.23	56.20	137.32	868.50	3.23	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	65	450	9.49	65.69	486.59	1,355.09	11.45	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	39	489	5.69	71.39	439.44	1,794.53	10.34	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	78	567	11.39	82.77	836.74	2,631.26	19.69	61.91	2	2	66.67	66.67	9.21	9.21	68.63	68.63	1.10	1.10	0.35	0.35	
17	20,000	50,000	35,000	64	631	9.34	92.12	1,131.54	3,762.81	26.62	88.54	1	3	33.33	100.00	4.21	13.41	31.37	100.00	0.37	0.37	0.36	0.36	
18	50,000	100,000	75,000	22	653	3.21	95.33	253.93	4,016.73	5.97	94.51	0	3	0.00	100.00	0.00	13.41	0.00	100.00	0.00	0.00	0.33	0.33	
19	100,000	500,000	300,000	27	680	3.94	99.27	204.79	4,221.52	4.82	99.33	0	3	0.00	100.00	0.00	13.41	0.00	100.00	0.00	0.00	0.32	0.32	
20	500,000	UP		5	685	0.73	100.00	28.41	4,249.93	0.67	100.00	0	3	0.00	100.00	0.00	13.41	0.00	100.00	0.00	0.00	0.32	0.32	
				685					4,249.93					3					13.41					0.32





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	3.14	3.14	0.38	0.38	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	19	0.59	3.73	1.73	1.35	0.05	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	31	2.36	6.09	5.33	3.98	0.14	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	39	1.57	7.66	17.35	21.33	0.46	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	52	2.55	10.22	14.31	35.64	0.38	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	66	2.75	12.97	20.22	55.86	0.54	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	80	2.75	15.72	33.40	89.27	0.89	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	95	2.95	18.66	35.42	124.68	0.94	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	46	141	9.04	27.70	117.38	242.06	3.12	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	162	4.13	31.83	91.45	333.51	2.43	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	177	2.95	34.77	94.61	428.12	2.51	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	38	215	7.47	42.24	327.96	756.08	8.71	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	32	247	6.29	48.53	359.39	1,115.47	9.54	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	49	296	9.63	58.15	419.41	1,534.88	11.14	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	32	328	6.29	64.44	258.59	1,793.47	6.87	47.63	3	3	20.00	20.00	6.80	6.80	0.45	0.45	2.63	0.38			
16	10,000	20,000	15,000	62	390	12.18	76.62	845.88	2,639.34	22.46	70.09	1	4	6.67	26.67	1.44	8.24	0.10	0.54	0.17	0.31			
17	20,000	50,000	35,000	66	456	12.97	89.59	678.43	3,317.77	18.02	88.11	6	10	40.00	66.67	1,501.69	1,509.93	99.24	99.78	221.35	45.51			
18	50,000	100,000	75,000	26	482	5.11	94.70	277.48	3,595.25	7.37	95.48	2	12	13.33	80.00	0.96	1,510.88	0.06	99.84	0.34	42.02			
19	100,000	500,000	300,000	22	504	4.32	99.02	156.84	3,752.09	4.16	99.64	3	15	20.00	100.00	2.38	1,513.26	0.16	100.00	1.52	40.33			
20	500,000	<b>UP</b>		5	509	0.98	100.00	13.52	3,765.61	0.36	100.00	0	0	0.00	100.00	0.00	1,513.26	0.00	100.00	0.00	40.19			
				509					3,765.61					15					1,513.26					40.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.84	4.84	8.76	8.76	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.54	5.38	0.18	8.94	0.01	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	2.69	8.06	4.51	13.45	0.34	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	2.69	10.75	0.79	14.23	0.06	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	28	4.30	15.05	14.51	28.74	1.10	2.19	0	0	0.00	0.00	1.10	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	35	3.76	18.82	8.05	36.79	0.61	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	37	1.08	19.89	7.81	44.60	0.59	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	50	6.99	26.88	58.25	102.85	4.43	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	61	5.91	32.80	38.82	141.66	2.95	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	66	2.69	35.48	15.85	157.51	1.21	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	73	3.76	39.25	64.61	222.12	4.92	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	79	3.23	42.47	31.87	253.99	2.43	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	88	4.84	47.31	105.18	359.17	8.01	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	106	9.68	56.99	280.63	639.80	21.36	48.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	124	9.68	66.67	133.21	773.01	10.14	58.84	1	1	9.09	9.09	6.38	6.38	0.30	0.30	4.79	0.83			
16	10,000	20,000	15,000	11	135	5.91	72.58	284.64	1,057.65	21.67	80.50	0	1	0.00	9.09	0.00	6.38	0.00	0.30	0.00	0.60			
17	20,000	50,000	35,000	42	177	22.58	95.16	590.51	1,648.17	44.95	125.45	2	3	18.18	27.27	1,913.64	1,920.03	89.44	89.74	324.06	116.49			
18	50,000	100,000	75,000	1	178	0.54	95.70	485.51	1,162.66	36.95	88.50	0	3	0.00	27.27	0.00	1,920.03	0.00	89.74	0.00	165.14			
19	100,000	500,000	300,000	8	186	4.30	100.00	151.13	1,313.79	11.50	100.00	8	11	72.73	100.00	219.60	2,139.63	10.26	100.00	145.31	162.86			
20	500,000	UP		0	186	0.00	100.00	0.00	1,313.79	0.00	100.00	0	11	0.00	100.00	0.00	2,139.63	0.00	100.00	0.00	162.86			
				186					1,313.79					11					2,139.63					162.86



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 222 MANUFACTURE OF ELECTRICAL APPARATUS ACCUMULATORS AND DRY BAT

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	3.75	3.75	52.01	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.54	6.29	35.23	87.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.46	6.75	6.38	93.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.46	7.21	6.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	7.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					7.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	262	262	13.21	13.21	35.23	35.23	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	302	2.02	15.23	11.28	46.52	0.17	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	62	364	3.13	18.36	21.58	68.09	0.33	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	411	2.37	20.73	9.88	77.97	0.15	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	493	4.14	24.86	44.71	122.68	0.68	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	100	593	5.04	29.90	55.03	177.71	0.84	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	78	671	3.93	33.84	62.27	239.99	0.95	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	114	785	5.75	39.59	120.65	360.64	1.84	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	87	872	4.39	43.97	121.71	482.35	1.85	7.34	2	2	5.56	5.56	644.92	644.92	11.25	11.25	529.88	133.70			
10	2,000	2,500	2,250	73	945	3.68	47.66	130.26	612.61	1.98	9.33	0	2	0.00	5.56	0.00	644.92	0.00	11.25	0.00	105.27			
11	2,500	3,000	2,750	72	1,017	3.63	51.29	183.41	796.02	2.79	12.12	0	2	0.00	5.56	0.00	644.92	0.00	11.25	0.00	81.02			
12	3,000	4,000	3,500	96	1,113	4.84	56.13	333.24	1,129.26	5.07	17.19	1	3	2.78	8.33	56.48	701.39	0.99	12.24	16.95	62.11			
13	4,000	5,000	4,500	69	1,182	3.48	59.61	266.93	1,396.20	4.06	21.26	0	3	0.00	8.33	0.00	701.39	0.00	12.24	0.00	50.24			
14	5,000	7,500	6,250	108	1,290	5.45	65.05	501.29	1,897.49	7.63	28.89	3	6	8.33	16.67	335.54	1,036.93	5.85	18.09	66.94	54.65			
15	7,500	10,000	8,750	78	1,368	3.93	68.99	411.29	2,308.77	6.26	35.15	5	11	13.89	30.56	3,245.42	4,282.36	56.63	74.72	789.09	185.48			
16	10,000	20,000	15,000	138	1,506	6.96	75.95	1,104.31	3,413.08	16.81	51.97	1	12	2.78	33.33	89.95	4,372.31	1.57	76.29	8.15	128.10			
17	20,000	50,000	35,000	161	1,667	8.12	84.06	1,661.61	5,074.69	25.30	77.27	6	18	16.67	50.00	401.03	4,773.35	7.00	83.29	24.14	94.06			
18	50,000	100,000	75,000	114	1,781	5.75	89.81	909.86	5,984.55	13.85	91.12	3	21	8.33	58.33	29.54	4,802.89	0.52	83.81	3.25	80.25			
19	100,000	500,000	300,000	128	1,909	6.45	96.27	423.28	6,407.83	6.45	97.57	10	31	27.78	86.11	923.28	5,726.16	16.11	99.92	218.12	89.36			
20	500,000	UP		74	1,983	3.73	100.00	159.66	6,567.49	2.43	100.00	5	36	13.89	100.00	4.78	5,730.94	0.08	100.00	2.99	87.26			
				1,983					6,567.49					36					5,730.94					87.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	8.04	8.04	2.21	2.21	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	35	0.75	8.79	0.13	2.08	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	44	2.26	11.06	0.20	1.88	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	23	67	5.78	16.83	0.48	1.41	0.06	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	94	6.78	23.62	1.42	0.01	0.17	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	99	1.26	24.87	0.70	0.71	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	121	5.53	30.40	5.25	5.96	0.64	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	128	1.76	32.16	3.02	8.97	0.37	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	142	3.52	35.68	5.62	14.59	0.69	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	159	4.27	39.95	3.20	17.79	0.39	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	170	2.76	42.71	2.15	19.94	0.26	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	191	5.28	47.99	18.44	38.38	2.25	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	205	3.52	51.51	10.04	48.42	1.22	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	214	2.26	53.77	19.21	67.63	2.34	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	223	2.26	56.03	19.91	87.54	2.43	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	39	262	9.80	65.83	138.37	225.91	16.88	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	33	295	8.29	74.12	107.61	333.52	13.13	40.69	3	3	42.86	42.86	56.15	56.15	46.30	46.30	52.18	16.84	16.84	16.84	
18	50,000	100,000	75,000	27	322	6.78	80.90	180.91	514.43	22.07	62.76	2	5	28.57	71.43	64.62	120.77	53.27	99.57	35.72	23.48	23.48	23.48	
19	100,000	500,000	300,000	49	371	12.31	93.22	186.86	701.28	22.79	85.55	0	5	0.00	71.43	0.00	120.77	0.00	99.57	0.00	17.22	17.22	17.22	
20	500,000	UP		27	398	6.78	100.00	118.44	819.72	14.45	100.00	2	7	28.57	100.00	0.52	121.29	0.43	100.00	0.44	14.80	14.80	14.80	
				398					819.72					7					121.29					14.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	6.07	6.07	9.56	9.56	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	0.64	6.71	0.09	9.64	0.02	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	1.60	8.31	0.47	10.11	0.10	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	30	1.28	9.58	0.61	10.73	0.13	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	48	5.75	15.34	6.20	16.92	1.29	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	61	4.15	19.49	5.69	22.61	1.19	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	73	3.83	23.32	5.87	28.48	1.23	5.95	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	88	4.79	28.12	12.81	41.29	2.68	8.63	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	98	3.19	31.31	10.32	51.61	2.16	10.78	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	106	2.56	33.87	11.63	63.24	2.43	13.21	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	116	3.19	37.06	13.40	76.64	2.80	16.01	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	125	2.88	39.94	24.59	101.23	5.14	21.15	1	2	11.11	22.22	0.31	0.31	3.56	3.56	1.25	0.30			
13	4,000	5,000	4,500	9	134	2.88	42.81	9.42	110.65	1.97	23.12	0	2	0.00	22.22	0.00	0.31	0.00	3.56	0.00	0.28			
14	5,000	7,500	6,250	23	157	7.35	50.16	10.26	120.91	2.14	25.26	0	2	0.00	22.22	0.31	0.61	3.56	7.12	2.99	0.51			
15	7,500	10,000	8,750	13	170	4.15	54.31	64.62	185.52	13.50	38.77	2	4	22.22	44.44	7.48	8.10	86.91	94.03	11.58	4.36			
16	10,000	20,000	15,000	27	197	8.63	62.94	10.52	175.01	2.20	36.57	0	4	0.00	44.44	0.00	8.10	0.00	94.03	0.00	4.63			
17	20,000	50,000	35,000	32	229	10.22	73.16	128.76	303.77	26.91	63.48	0	4	0.00	44.44	0.00	8.10	0.00	94.03	0.00	2.67			
18	50,000	100,000	75,000	31	260	9.90	83.07	196.53	500.30	41.07	104.54	2	6	22.22	66.67	0.22	8.32	2.57	96.60	0.11	1.66			
19	100,000	500,000	300,000	25	285	7.99	91.05	5.32	505.62	1.11	105.65	2	8	22.22	88.89	0.14	8.45	1.58	98.18	2.56	1.67			
20	500,000	UP		28	313	8.95	100.00	27.06	478.56	5.65	100.00	1	9	11.11	100.00	0.16	8.61	1.82	100.00	0.58	1.80			
				313					478.56					9					8.61					1.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	29.27	29.27	0.49	0.49	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	39	2.44	31.71	1.01	1.51	0.19	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	46	5.69	37.40	1.50	3.01	0.29	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	51	4.07	41.46	1.67	4.68	0.32	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	57	4.88	46.34	3.24	7.92	0.62	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	63	4.88	51.22	3.09	11.02	0.59	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	69	4.88	56.10	7.52	18.54	1.43	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	70	0.81	56.91	2.06	20.60	0.39	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	74	3.25	60.16	12.29	32.89	2.34	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	85	8.94	69.11	15.87	48.76	3.02	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	89	3.25	72.36	6.18	54.94	1.18	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	91	1.63	73.98	17.28	72.22	3.29	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	96	4.07	78.05	26.59	98.81	5.07	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	100	3.25	81.30	37.14	135.95	7.08	25.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	107	5.69	86.99	56.15	192.10	10.70	36.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	114	5.69	92.68	219.18	411.27	41.76	78.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	119	4.07	96.75	77.71	488.98	14.80	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	120	0.81	97.56	2.82	491.79	0.54	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	121	0.81	98.37	5.40	497.19	1.03	94.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	123	1.63	100.00	27.68	524.87	5.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				123					524.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.50	12.50	0.29	0.29	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.50	15.00	0.18	0.47	0.10	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.50	17.50	0.57	1.05	0.33	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	5.00	22.50	0.50	1.55	0.29	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.50	25.00	1.04	2.58	0.60	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	18	20.00	45.00	5.67	8.26	3.28	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	2.50	47.50	3.27	11.53	1.89	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	7.50	55.00	8.99	20.53	5.20	11.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	26	10.00	65.00	13.35	33.87	7.72	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	2.50	67.50	2.47	36.35	1.43	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	2.50	70.00	4.39	40.73	2.54	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	2.50	72.50	4.64	45.38	2.69	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	2.50	75.00	4.87	50.25	2.82	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	2.50	77.50	14.87	65.12	8.60	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	36	12.50	90.00	45.12	110.24	26.10	63.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	38	5.00	95.00	37.61	147.85	21.76	85.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	39	2.50	97.50	19.66	167.51	11.37	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	40	2.50	100.00	5.35	172.86	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	40	0.00	100.00	0.00	172.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				40					172.86					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	10.48	10.48	0.32	0.32	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	38	0.28	10.76	0.21	0.53	0.01	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	54	4.53	15.30	0.62	1.15	0.03	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	58	1.13	16.43	0.65	1.80	0.03	0.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	64	1.70	18.13	1.22	3.02	0.06	0.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	71	1.98	20.11	5.38	8.40	0.28	0.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	78	1.98	22.10	5.95	14.35	0.31	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	86	2.27	24.36	11.60	25.95	0.60	1.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	95	2.55	26.91	11.64	37.59	0.60	1.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	105	2.83	29.75	24.92	62.51	1.29	3.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	113	2.27	32.01	14.33	76.84	0.74	3.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	140	7.65	39.66	46.58	123.42	2.42	6.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	148	2.27	41.93	31.18	154.61	1.62	8.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	170	6.23	48.16	91.57	246.18	4.75	12.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	182	3.40	51.56	88.95	335.13	4.61	17.38	4	4	4	44.44	44.44	1,992.82	1,992.82	28.75	28.75	2240.48	594.65		
16	10,000	20,000	15,000	40	222	11.33	62.89	275.65	610.77	14.30	31.68	0	4	4	0.00	44.44	0.00	1,992.82	0.00	28.75	0.00	326.28		
17	20,000	50,000	35,000	46	268	13.03	75.92	492.06	1,102.84	25.52	57.20	3	7	7	33.33	77.78	4,933.85	6,926.67	71.18	99.93	1002.68	628.08		
18	50,000	100,000	75,000	26	294	7.37	83.29	129.49	1,232.33	6.72	63.92	1	8	8	11.11	88.89	4.37	6,931.04	0.06	99.99	3.38	562.43		
19	100,000	500,000	300,000	33	327	9.35	92.63	306.46	1,538.78	15.90	79.81	1	9	9	11.11	100.00	0.50	6,931.54	0.01	100.00	0.16	450.46		
20	500,000	UP		26	353	7.37	100.00	389.17	1,927.95	20.19	100.00	0	9	9	0.00	100.00	0.00	6,931.54	0.00	100.00	0.00	359.53		
				353					1,927.95					9					6,931.54					359.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	2.83	2.83	26.06	26.06	1.39	1.39	1	1	1	1	50.00	50.00	0.06	0.06	9.17	9.17	0.25	0.25	
2	50	100	75	1	12	0.26	3.08	0.09	26.16	0.01	1.39	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.25	
3	100	200	150	5	17	1.29	4.37	0.26	26.42	0.01	1.41	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.24	
4	200	300	250	4	21	1.03	5.40	0.82	27.24	0.04	1.45	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.24	
5	300	500	400	8	29	2.06	7.46	2.51	29.75	0.13	1.59	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.22	
6	500	750	625	2	31	0.51	7.97	2.40	32.15	0.13	1.71	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.20	
7	750	1,000	875	9	40	2.31	10.28	3.66	35.81	0.19	1.91	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.18	
8	1,000	1,500	1,250	5	45	1.29	11.57	3.86	39.66	0.21	2.11	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.16	
9	1,500	2,000	1,750	7	52	1.80	13.37	9.71	49.37	0.52	2.63	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.13	
10	2,000	2,500	2,250	14	66	3.60	16.97	39.83	89.20	2.12	4.75	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.07	
11	2,500	3,000	2,750	15	81	3.86	20.82	9.39	98.59	0.50	5.25	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.07	
12	3,000	4,000	3,500	9	90	2.31	23.14	35.28	133.87	1.88	7.14	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.05	
13	4,000	5,000	4,500	7	97	1.80	24.94	18.87	152.75	1.01	8.14	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.04	
14	5,000	7,500	6,250	19	116	4.88	29.82	114.48	267.23	6.10	14.24	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.02	
15	7,500	10,000	8,750	24	140	6.17	35.99	241.23	508.45	12.86	27.10	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.01	
16	10,000	20,000	15,000	37	177	9.51	45.50	257.23	765.68	13.71	40.81	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.01	
17	20,000	50,000	35,000	36	213	9.25	54.76	254.07	1,019.75	13.54	54.35	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.01	
18	50,000	100,000	75,000	43	256	11.05	65.81	318.48	1,338.23	16.97	71.32	0	1	0.00	50.00	0.00	0.06	0.00	9.17	0.00	9.17	0.00	0.00	
19	100,000	500,000	300,000	101	357	25.96	91.77	453.63	1,791.85	24.18	95.50	1	2	50.00	100.00	0.64	0.70	90.83	100.00	0.14	0.00	0.04	0.04	
20	500,000	UP		32	389	8.23	100.00	84.39	1,876.25	4.50	100.00	0	2	0.00	100.00	0.00	0.70	0.00	100.00	0.00	0.00	0.00	0.04	
				389					1,876.25					2					0.70					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.98	4.98	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	1.24	6.22	0.17	0.27	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	20	2.07	8.30	1.01	1.29	0.09	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	25	2.07	10.37	1.14	2.43	0.10	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	35	4.15	14.52	3.89	6.32	0.36	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	43	3.32	17.84	0.66	6.98	0.06	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	49	2.49	20.33	4.26	11.24	0.39	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	62	5.39	25.73	35.88	47.12	3.31	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	76	5.81	31.54	7.32	39.80	0.67	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	82	2.49	34.02	7.71	47.51	0.71	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	95	5.39	39.42	24.35	71.86	2.24	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	106	4.56	43.98	43.35	115.21	3.99	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	113	2.90	46.89	12.14	127.36	1.12	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	121	3.32	50.21	32.82	160.18	3.02	14.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	132	4.56	54.77	74.13	234.30	6.83	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	161	12.03	66.80	251.01	485.31	23.13	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	43	204	17.84	84.65	385.96	871.27	35.56	80.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	223	7.88	92.53	133.13	1,004.40	12.27	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	239	6.64	99.17	70.29	1,074.69	6.48	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	241	0.83	100.00	10.53	1,085.22	0.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				241					1,085.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	9.64	9.64	0.11	0.11	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.20	10.84	0.22	0.33	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.20	12.05	0.19	0.52	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.20	13.25	0.46	0.98	0.14	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	17	7.23	20.48	1.20	2.18	0.37	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	1.20	21.69	0.51	2.69	0.16	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	1.20	22.89	0.00	2.69	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	29	12.05	34.94	7.05	9.73	2.19	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	32	3.61	38.55	7.17	16.90	2.23	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	1.20	39.76	0.00	16.90	0.00	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	35	2.41	42.17	4.46	21.35	1.38	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	37	2.41	44.58	0.00	21.35	0.00	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	42	6.02	50.60	12.40	33.75	3.85	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	43	1.20	51.81	0.01	33.76	0.00	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	50	8.43	60.24	18.52	52.28	5.76	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	62	14.46	74.70	59.01	111.29	18.34	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	67	6.02	80.72	51.62	162.91	16.04	50.63	1	1	14.29	14.29	0.04	0.04	1.09	1.09	0.08	0.03			
18	50,000	100,000	75,000	2	69	2.41	83.13	42.90	205.81	13.33	63.96	0	1	0.00	14.29	0.00	0.04	0.00	1.09	0.00	0.02			
19	100,000	500,000	300,000	14	83	16.87	100.00	115.96	321.77	36.04	100.00	6	7	85.71	100.00	3.94	3.98	98.91	100.00	3.39	1.24			
20	500,000	UP		0	83	0.00	100.00	0.00	321.77	0.00	100.00	0	7	0.00	100.00	0.00	3.98	0.00	100.00	0.00	1.24			
				83					321.77					7					3.98					1.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	18.55	18.55	20.49	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	4.33	22.88	4.78	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	15.59	38.47	17.22	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	24.66	63.13	27.23	69.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	27.43	90.56	30.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	90.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					90.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.19	5.19	5.54	5.54	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	18	1.04	6.23	1.53	7.07	0.12	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	20	0.69	6.92	0.25	7.32	0.02	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	25	1.73	8.65	0.67	7.99	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	28	1.04	9.69	0.37	8.36	0.03	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	30	0.69	10.38	1.63	9.99	0.13	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	49	6.57	16.96	6.97	16.95	0.54	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	59	3.46	20.42	8.21	25.16	0.64	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	67	2.77	23.18	10.75	35.91	0.84	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	80	4.50	27.68	10.82	46.73	0.84	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	90	3.46	31.14	22.82	69.55	1.78	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	96	2.08	33.22	10.31	79.86	0.81	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	104	2.77	35.99	10.97	90.83	0.86	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	121	5.88	41.87	81.39	172.22	6.35	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	140	6.57	48.44	124.78	297.00	9.74	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	39	179	13.49	61.94	174.53	471.53	13.62	36.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	210	10.73	72.66	385.98	857.50	30.13	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	23	233	7.96	80.62	157.48	1,014.99	12.29	79.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	44	277	15.22	95.85	172.12	1,187.11	13.44	92.67	6	6	100.00	100.00	1.13	1.13	100.00	100.00	0.65	0.09	0.00	0.09	
20	500,000	UP		12	289	4.15	100.00	93.92	1,281.03	7.33	100.00	0	6	0.00	100.00	0.00	1.13	0.00	100.00	0.00	0.00	0.00	0.09	
				289					1,281.03					6					1.13					0.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.17	4.17	0.66	0.66	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	4.17	8.33	0.37	1.03	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	4.17	12.50	1.82	2.85	0.83	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	4.17	16.67	1.19	4.04	0.54	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	4.17	20.83	3.65	7.68	1.65	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	4.17	25.00	1.38	9.06	0.63	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	4.17	29.17	4.58	13.64	2.08	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	4.17	33.33	5.13	18.77	2.32	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	4.17	37.50	6.19	24.96	2.81	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	4.17	41.67	16.02	40.98	7.27	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	4.17	45.83	18.19	59.18	8.25	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	4.17	50.00	10.04	69.22	4.55	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	4.17	54.17	23.70	92.93	10.75	42.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	4.17	58.33	20.64	113.57	9.36	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	4.17	62.50	12.53	126.10	5.68	57.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	16	4.17	66.67	1.44	127.54	0.65	57.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	17	4.17	70.83	4.27	131.81	1.94	59.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	2	19	8.33	79.17	12.81	144.62	5.81	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		5	24	20.83	100.00	75.93	220.55	34.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				24					220.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.07	0.07	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	0.34	0.41	0.40	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	0.51	0.92	0.61	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	2.06	2.98	2.45	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	19.13	22.11	22.75	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	18.66	40.76	22.19	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	23.49	64.26	27.94	76.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	17.63	81.88	20.96	97.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	1.68	80.20	2.00	95.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	3.89	84.09	4.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	84.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					84.09					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.36	4.36	9.70	9.70	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.34	4.70	0.06	9.76	0.00	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	19	1.68	6.38	0.76	10.51	0.05	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	24	1.68	8.05	1.14	11.66	0.07	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	36	4.03	12.08	4.72	16.38	0.29	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	39	1.01	13.09	2.03	18.41	0.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	46	2.35	15.44	9.92	28.33	0.60	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	63	5.70	21.14	18.30	46.63	1.11	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	70	2.35	23.49	5.14	51.77	0.31	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	79	3.02	26.51	14.92	66.69	0.91	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	93	4.70	31.21	15.22	81.91	0.92	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	110	5.70	36.91	48.24	130.14	2.93	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	125	5.03	41.95	56.49	186.64	3.43	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	141	5.37	47.32	52.27	238.90	3.17	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	155	4.70	52.01	56.80	295.70	3.45	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	33	188	11.07	63.09	329.46	625.17	20.01	37.96	2	2	13.33	13.33	59.58	59.58	24.67	24.67	18.08	18.08	9.53	9.53	
17	20,000	50,000	35,000	33	221	11.07	74.16	283.12	908.28	17.19	55.15	1	3	6.67	20.00	1.36	60.94	0.56	25.23	0.48	6.71	6.71	6.71	
18	50,000	100,000	75,000	26	247	8.72	82.89	330.56	1,238.85	20.07	75.23	3	6	20.00	40.00	89.08	150.02	36.89	62.12	26.95	12.11	12.11	12.11	
19	100,000	500,000	300,000	38	285	12.75	95.64	382.01	1,620.86	23.20	98.42	7	13	46.67	86.67	62.09	212.11	25.71	87.83	16.25	13.09	13.09	13.09	
20	500,000	<b>UP</b>		13	298	4.36	100.00	25.98	1,646.84	1.58	100.00	2	15	13.33	100.00	29.40	241.51	12.17	100.00	113.17	14.66	14.66	14.66	
				298					1,646.84					15					241.51					14.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	5.40	5.40	10.77	10.77	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	57	0.20	5.60	0.01	10.77	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	64	0.69	6.29	1.00	11.76	0.05	0.54	1	1	5.00	5.00	0.43	0.43	1.51	1.51	42.85	3.63			
4	200	300	250	8	72	0.79	7.07	0.93	12.70	0.04	0.59	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	3.36			
5	300	500	400	18	90	1.77	8.84	2.21	14.91	0.10	0.69	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	2.86			
6	500	750	625	38	128	3.73	12.57	4.13	19.04	0.19	0.88	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	2.24			
7	750	1,000	875	18	146	1.77	14.34	2.48	21.53	0.12	1.00	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	1.98			
8	1,000	1,500	1,250	27	173	2.65	16.99	7.24	28.77	0.34	1.33	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	1.48			
9	1,500	2,000	1,750	27	200	2.65	19.65	17.31	46.08	0.80	2.13	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.93			
10	2,000	2,500	2,250	27	227	2.65	22.30	6.58	52.66	0.30	2.44	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.81			
11	2,500	3,000	2,750	19	246	1.87	24.17	16.43	69.09	0.76	3.20	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.62			
12	3,000	4,000	3,500	38	284	3.73	27.90	16.71	85.80	0.77	3.97	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.50			
13	4,000	5,000	4,500	23	307	2.26	30.16	36.54	122.34	1.69	5.66	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.35			
14	5,000	7,500	6,250	59	366	5.80	35.95	97.54	219.89	4.51	10.18	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.19			
15	7,500	10,000	8,750	25	391	2.46	38.41	135.41	355.29	6.27	16.45	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.12			
16	10,000	20,000	15,000	62	453	6.09	44.50	252.87	608.16	11.70	28.15	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.07			
17	20,000	50,000	35,000	69	522	6.78	51.28	354.43	962.60	16.41	44.56	0	1	0.00	5.00	0.00	0.43	0.00	1.51	0.00	0.04			
18	50,000	100,000	75,000	78	600	7.66	58.94	226.08	1,188.68	10.46	55.02	2	3	10.00	15.00	0.14	0.57	0.51	2.02	0.06	0.05			
19	100,000	500,000	300,000	121	721	11.89	70.83	272.01	916.67	12.59	42.43	8	11	40.00	55.00	7.93	8.50	27.98	29.99	2.92	0.93			
20	500,000	<b>UP</b>		297		1,018	100.00	1,243.76	2,160.43	57.57	100.00	9	20	45.00	100.00	19.84	28.34	70.01	100.00	1.60	1.31			
				1,018					2,160.43					20					28.34					1.31



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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.89	1.89	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.89	3.77	0.08	0.08	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	5.66	9.43	0.57	0.66	0.26	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	8	5.66	15.09	1.79	2.45	0.80	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	3.77	18.87	0.80	3.24	0.36	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	15	9.43	28.30	3.29	6.53	1.47	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	18	5.66	33.96	3.25	9.78	1.46	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	21	5.66	39.62	3.43	13.21	1.53	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	24	5.66	45.28	6.02	19.24	2.69	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	26	3.77	49.06	6.28	25.52	2.81	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	27	1.89	50.94	4.39	29.90	1.96	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	31	7.55	58.49	6.31	36.21	2.82	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	33	3.77	62.26	12.45	48.66	5.57	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	41	15.09	77.36	56.23	104.89	25.14	46.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	42	1.89	79.25	12.12	117.01	5.42	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	48	11.32	90.57	38.08	155.09	17.03	69.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	50	3.77	94.34	25.26	180.34	11.30	80.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	53	5.66	100.00	43.28	223.62	19.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	223.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	53	0.00	100.00	0.00	223.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				53					223.62					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.04	4.08	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.04	6.12	2.79	2.80	1.73	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.04	8.16	0.23	3.03	0.14	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.04	10.20	9.16	12.19	5.69	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.04	12.24	10.20	22.39	6.34	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.04	14.29	15.54	37.93	9.65	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.04	16.33	8.71	46.64	5.41	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.04	18.37	9.99	56.63	6.21	35.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	2.04	20.41	10.49	67.12	6.52	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	2.04	22.45	11.78	78.90	7.32	49.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	2.04	24.49	10.41	89.31	6.47	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	2.04	26.53	13.30	102.62	8.27	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	2.04	28.57	12.14	114.75	7.54	71.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	2.04	30.61	17.40	132.15	10.81	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	2.04	32.65	24.63	156.78	15.30	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	2.04	34.69	0.13	156.91	0.08	97.49	1	1	6.25	6.25	0.01	0.01	0.95	0.95	7.89	0.01			
19	100,000	500,000	300,000	1	18	2.04	36.73	0.13	157.03	0.08	97.57	0	1	0.00	6.25	0.00	0.01	0.00	0.95	0.00	0.01			
20	500,000	<b>UP</b>		31	49	63.27	100.00	3.91	160.95	2.43	100.00	15	16	93.75	100.00	1.04	1.05	99.05	100.00	26.48	0.65			
				49					160.95					16					1.05					0.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	129	129	44.95	44.95	150.28	150.28	13.13	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	135	2.09	47.04	38.13	188.41	3.33	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	136	0.35	47.39	0.01	188.42	0.00	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	137	0.35	47.74	0.54	188.96	0.05	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	138	0.35	48.08	0.00	188.96	0.00	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	143	1.74	49.83	0.00	188.96	0.00	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	151	2.79	52.61	2.18	191.13	0.19	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	156	1.74	54.36	6.66	197.79	0.58	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	165	3.14	57.49	8.60	206.39	0.75	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	168	1.05	58.54	2.54	208.93	0.22	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	169	0.35	58.89	2.80	211.73	0.24	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	173	1.39	60.28	18.26	229.99	1.59	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	179	2.09	62.37	19.25	249.24	1.68	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	185	2.09	64.46	34.26	283.50	2.99	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	188	1.05	65.51	33.08	316.58	2.89	27.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	206	6.27	71.78	92.20	408.78	8.05	35.70	4	4	80.00	80.00	174.53	174.53	96.97	96.97	189.29	42.69			
17	20,000	50,000	35,000	22	228	7.67	79.44	322.98	731.76	28.21	63.92	0	4	0.00	80.00	0.00	174.53	0.00	96.97	0.00	23.85			
18	50,000	100,000	75,000	11	239	3.83	83.28	102.42	834.19	8.95	72.86	0	4	0.00	80.00	0.00	174.53	0.00	96.97	0.00	20.92			
19	100,000	500,000	300,000	20	259	6.97	90.24	243.23	1,077.42	21.24	94.11	0	4	0.00	80.00	0.00	174.53	0.00	96.97	0.00	16.20			
20	500,000	<b>UP</b>		28	287	9.76	100.00	67.48	1,144.90	5.89	100.00	1	5	20.00	100.00	5.45	179.98	3.03	100.00	8.07	15.72			
				287					1,144.90					5					179.98					15.72



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	11.25	11.25	0.18	0.18	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	1.25	12.50	0.13	0.31	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	1.25	13.75	0.28	0.59	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	1.25	15.00	0.61	1.20	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	18	7.50	22.50	1.76	2.96	0.40	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	23	6.25	28.75	6.08	9.05	1.40	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	32	11.25	40.00	5.51	14.56	1.27	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	40	10.00	50.00	11.27	25.83	2.59	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	41	1.25	51.25	3.44	29.27	0.79	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	42	1.25	52.50	3.82	33.09	0.88	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	45	3.75	56.25	9.59	42.68	2.20	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	47	2.50	58.75	10.64	53.32	2.45	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	54	8.75	67.50	47.66	100.99	10.96	23.22	1	1	100.00	100.00	16.27	16.27	100.00	100.00	34.15	16.12	
14	5,000	7,500	6,250	1	55	1.25	68.75	7.39	108.37	1.70	24.91	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	15.02	
15	7,500	10,000	8,750	2	57	2.50	71.25	5.18	113.56	1.19	26.11	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	14.33	
16	10,000	20,000	15,000	7	64	8.75	80.00	107.69	221.25	24.76	50.86	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	7.36	
17	20,000	50,000	35,000	9	73	11.25	91.25	92.82	314.06	21.34	72.20	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	5.18	
18	50,000	100,000	75,000	3	76	3.75	95.00	39.20	353.26	9.01	81.21	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	4.61	
19	100,000	500,000	300,000	4	80	5.00	100.00	81.71	434.97	18.79	100.00	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	3.74	
20	500,000	UP		0	80	0.00	100.00	0.00	434.97	0.00	100.00	0	1	0.00	100.00	0.00	16.27	0.00	100.00	0.00	3.74	
				80					434.97					1					16.27			3.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.26	4.26	2.76	2.76	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.13	6.38	6.09	8.85	0.64	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.13	8.51	0.70	9.55	0.07	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.13	10.64	0.61	10.15	0.06	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.13	12.77	0.02	10.18	0.00	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.13	14.89	3.17	13.34	0.33	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.13	17.02	0.00	13.34	0.00	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.13	19.15	2.20	15.54	0.23	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.13	21.28	1.57	17.12	0.17	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.13	23.40	5.90	23.02	0.62	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.13	25.53	10.54	33.55	1.11	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.13	27.66	4.28	37.83	0.45	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.13	29.79	2.85	40.68	0.30	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	16	4.26	34.04	10.02	50.70	1.05	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.13	36.17	0.75	51.44	0.08	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	2.13	38.30	0.59	52.03	0.06	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	29	23.40	61.70	88.00	140.03	9.25	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	36	14.89	76.60	185.64	325.67	19.51	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	41	10.64	87.23	487.07	812.74	51.18	85.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	47	12.77	100.00	139.00	951.74	14.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				47					951.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	1.29	1.29	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	1.58	2.86	1.34	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	2.40	5.26	2.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	0.24	5.50	0.21	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	0.18	5.69	0.16	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	0.47	6.15	0.40	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	0.35	6.50	0.30	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	9.00	15.50	7.67	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	1.27	16.77	1.08	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	11.34	28.10	9.66	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	30.00	58.10	25.55	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	13.71	71.81	11.68	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	0.00	71.81	0.00	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	4.10	75.91	3.50	64.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	3.10	79.01	2.64	67.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	16.50	95.51	14.06	81.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	21.89	117.40	18.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	117.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					117.40					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	9.19	9.19	8.19	8.19	0.71	0.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	38	0.79	9.97	0.09	8.27	0.01	0.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	46	2.10	12.07	0.74	9.02	0.06	0.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	49	0.79	12.86	1.07	10.09	0.09	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	66	4.46	17.32	4.94	15.03	0.43	1.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	71	1.31	18.64	3.42	18.45	0.30	1.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	80	2.36	21.00	5.29	23.74	0.46	2.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	89	2.36	23.36	6.90	30.64	0.60	2.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	119	7.87	31.23	29.17	59.81	2.55	5.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	20	139	5.25	36.48	15.71	75.52	1.37	6.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	149	2.62	39.11	12.94	88.46	1.13	7.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	166	4.46	43.57	26.80	115.26	2.34	10.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	179	3.41	46.98	10.70	125.96	0.93	10.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	196	4.46	51.44	48.16	174.11	4.20	15.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	26	222	6.82	58.27	51.07	225.19	4.46	19.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	42	264	11.02	69.29	264.27	489.46	23.06	42.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	29	293	7.61	76.90	232.48	721.95	20.29	63.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	28	321	7.35	84.25	89.92	811.86	7.85	70.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	40	361	10.50	94.75	146.79	958.65	12.81	83.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		20	381	5.25	100.00	187.18	1,145.83	16.34	100.00	8	8	100.00	100.00	0.74	0.74	100.00	100.00	0.39	0.06			
				381					1,145.83					8					0.74					0.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.06	2.06	4.70	4.70	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.03	3.09	0.04	4.74	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	3.09	6.19	0.50	5.24	0.05	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.03	7.22	0.46	5.70	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.06	9.28	1.01	6.72	0.11	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	14	5.15	14.43	5.66	12.37	0.62	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	22	8.25	22.68	1.20	13.57	0.13	1.48	1	1	25.00	25.00	62.58	62.58	93.88	93.88	5226.62	461.17			
8	1,000	1,500	1,250	6	28	6.19	28.87	10.37	23.94	1.13	2.61	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	261.41			
9	1,500	2,000	1,750	3	31	3.09	31.96	7.94	31.88	0.87	3.48	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	196.27			
10	2,000	2,500	2,250	3	34	3.09	35.05	11.14	43.02	1.22	4.70	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	145.45			
11	2,500	3,000	2,750	1	35	1.03	36.08	0.33	43.35	0.04	4.73	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	144.35			
12	3,000	4,000	3,500	4	39	4.12	40.21	31.70	75.05	3.46	8.19	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	83.38			
13	4,000	5,000	4,500	6	45	6.19	46.39	33.76	108.81	3.68	11.87	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	57.51			
14	5,000	7,500	6,250	4	49	4.12	50.52	39.63	148.45	4.33	16.20	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	42.15			
15	7,500	10,000	8,750	8	57	8.25	58.76	58.86	207.31	6.42	22.62	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	30.19			
16	10,000	20,000	15,000	10	67	10.31	69.07	116.79	324.09	12.75	35.37	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	19.31			
17	20,000	50,000	35,000	3	70	3.09	72.16	84.20	408.29	9.19	44.56	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	15.33			
18	50,000	100,000	75,000	13	83	13.40	85.57	202.93	611.22	22.15	66.70	0	1	0.00	25.00	0.00	62.58	0.00	93.88	0.00	10.24			
19	100,000	500,000	300,000	10	93	10.31	95.88	233.40	844.63	25.47	92.17	3	4	75.00	100.00	4.08	66.65	6.12	100.00	1.75	7.89			
20	500,000	UP		4	97	4.12	100.00	71.72	916.35	7.83	100.00	0	4	0.00	100.00	0.00	66.65	0.00	100.00	0.00	7.27			
				97					916.35					4					66.65					7.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 227

LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	26.46	26.46	13.91	13.91	2.11	2.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	55	2.65	29.10	0.70	14.61	0.11	2.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	59	2.12	31.22	1.39	16.00	0.21	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	62	1.59	32.80	1.24	17.25	0.19	2.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	65	1.59	34.39	1.60	18.84	0.24	2.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	76	5.82	40.21	4.99	23.84	0.76	3.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	79	1.59	41.80	1.88	25.72	0.29	3.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	86	3.70	45.50	6.02	31.74	0.91	4.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	93	3.70	49.21	13.25	44.99	2.01	6.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	98	2.65	51.85	3.61	48.61	0.55	7.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	101	1.59	53.44	3.34	51.95	0.51	7.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	105	2.12	55.56	12.85	64.80	1.95	9.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	107	1.06	56.61	12.15	76.96	1.85	11.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	117	5.29	61.90	36.15	113.11	5.49	17.17	3	3	100.00	100.00	6,814.09	6,814.09	100.00	100.00	18847.53	6024.15			
15	7,500	10,000	8,750	5	122	2.65	64.55	14.44	127.55	2.19	19.37	0	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	5342.28			
16	10,000	20,000	15,000	20	142	10.58	75.13	205.80	333.35	31.25	50.61	3	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	2044.13			
17	20,000	50,000	35,000	17	159	8.99	84.13	205.65	539.00	31.22	81.83	0	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	1264.21			
18	50,000	100,000	75,000	12	171	6.35	90.48	41.79	580.79	6.35	88.18	0	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	1173.24			
19	100,000	500,000	300,000	4	175	2.12	92.59	31.32	612.11	4.75	92.94	0	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	1113.21			
20	500,000	UP		14	189	7.41	100.00	46.53	658.64	7.06	100.00	0	3	0.00	100.00	0.00	6,814.09	0.00	100.00	0.00	1034.57			
				189					658.64					3					6,814.09					1034.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.41	0.41	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.40	0.81	0.52	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	1.63	2.44	2.13	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	0.91	3.36	1.19	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	1.72	5.08	2.25	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	3.68	8.76	4.80	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	6.61	15.36	8.64	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	3.65	19.01	4.77	24.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	17.81	36.82	23.29	48.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	1.49	38.31	1.94	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	1.49	39.79	1.94	52.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	2.97	42.77	3.89	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	12.81	55.58	16.75	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	11.99	67.57	15.68	88.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	7.39	74.96	9.66	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.56	94.44	0.00	74.96	0.00	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.56	100.00	1.53	76.49	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	76.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					76.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.14	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.57	10.71	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.57	14.29	0.51	0.61	0.25	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.57	17.86	0.35	0.96	0.17	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.57	21.43	0.08	1.03	0.04	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.57	25.00	0.00	1.03	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	10	10.71	35.71	3.01	4.04	1.45	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	3.57	39.29	0.87	4.91	0.42	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.57	42.86	4.29	9.20	2.08	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.57	46.43	2.12	11.32	1.02	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.57	50.00	6.15	17.47	2.97	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.57	53.57	7.13	24.60	3.45	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.57	57.14	5.20	19.40	2.51	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	18	7.14	64.29	13.98	33.38	6.76	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.57	67.86	5.20	38.58	2.51	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	22	10.71	78.57	64.02	102.60	30.96	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	24	7.14	85.71	41.10	143.70	19.88	69.50	1	1	100.00	100.00	88.53	88.53	100.00	100.00	215.39	61.60			
18	50,000	100,000	75,000	3	27	10.71	96.43	59.97	203.67	29.00	98.51	0	1	0.00	100.00	0.00	88.53	0.00	100.00	0.00	43.47			
19	100,000	500,000	300,000	1	28	3.57	100.00	3.09	206.76	1.49	100.00	0	1	0.00	100.00	0.00	88.53	0.00	100.00	0.00	42.82			
20	500,000	UP		0	28	0.00	100.00	0.00	206.76	0.00	100.00	0	1	0.00	100.00	0.00	88.53	0.00	100.00	0.00	42.82			
				28					206.76					1					88.53					42.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2299

OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.21	4.21	1.45	1.45	0.11	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	23	2.25	6.46	0.78	2.23	0.06	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	35	3.37	9.83	2.62	4.85	0.20	0.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	48	3.65	13.48	3.55	8.39	0.27	0.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	68	5.62	19.10	8.99	17.38	0.68	1.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	22	90	6.18	25.28	17.25	34.63	1.31	2.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	96	1.69	26.97	5.32	39.95	0.40	3.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	29	125	8.15	35.11	52.76	92.71	4.01	7.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	139	3.93	39.04	26.23	118.94	1.99	9.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	149	2.81	41.85	23.09	142.03	1.75	10.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	163	3.93	45.79	22.17	164.20	1.68	12.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	169	1.69	47.47	23.06	187.26	1.75	14.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	22	191	6.18	53.65	82.37	269.63	6.26	20.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	40	231	11.24	64.89	112.60	382.23	8.56	29.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	245	3.93	68.82	129.67	511.90	9.85	38.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	31	276	8.71	77.53	212.87	724.77	16.18	55.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	302	7.30	84.83	255.01	979.79	19.38	74.45	1	1	33.33	33.33	4.44	4.44	49.61	49.61	1.74	1.74	0.45	0.45	
18	50,000	100,000	75,000	41	343	11.52	96.35	127.55	1,107.33	9.69	84.14	1	2	33.33	66.67	2.47	6.91	27.61	77.22	1.94	1.94	0.62	0.62	
19	100,000	500,000	300,000	10	353	2.81	99.16	139.30	1,246.63	10.58	94.73	1	3	33.33	100.00	2.04	8.95	22.78	100.00	1.46	1.46	0.72	0.72	
20	500,000	UP		3	356	0.84	100.00	69.41	1,316.04	5.27	100.00	0	3	0.00	100.00	0.00	8.95	0.00	100.00	0.00	0.00	0.68	0.68	
				356					1,316.04					3					8.95					0.68



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.81	0.81	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.81	1.63	1.53	1.53	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.81	2.44	0.61	2.14	0.06	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.81	3.25	1.90	4.05	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.81	4.07	1.04	5.09	0.09	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.81	4.88	1.25	6.34	0.11	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.81	5.69	1.23	7.58	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	10	2.44	8.13	3.04	10.62	0.28	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	19	7.32	15.45	43.71	54.33	3.96	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	23	3.25	18.70	8.97	63.30	0.81	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	26	2.44	21.14	14.19	77.49	1.29	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	33	5.69	26.83	30.48	107.98	2.76	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	43	8.13	34.96	60.90	168.88	5.52	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	60	13.82	48.78	108.86	277.74	9.87	25.18	3	3	60.00	60.00	211.96	211.96	96.79	96.79	194.71	76.32			
15	7,500	10,000	8,750	5	65	4.07	52.85	104.03	381.77	9.43	34.62	0	3	0.00	60.00	0.00	211.96	0.00	96.79	0.00	55.52			
16	10,000	20,000	15,000	31	96	25.20	78.05	476.69	858.46	43.22	77.84	0	3	0.00	60.00	0.00	211.96	0.00	96.79	0.00	24.69			
17	20,000	50,000	35,000	13	109	10.57	88.62	191.28	1,049.74	17.34	95.18	0	3	0.00	60.00	0.00	211.96	0.00	96.79	0.00	20.19			
18	50,000	100,000	75,000	8	117	6.50	95.12	22.41	1,072.15	2.03	97.21	2	5	40.00	100.00	7.03	218.99	3.21	100.00	31.36	20.43			
19	100,000	500,000	300,000	2	119	1.63	96.75	4.27	1,076.42	0.39	97.60	0	5	0.00	100.00	0.00	218.99	0.00	100.00	0.00	20.34			
20	500,000	UP		4	123	3.25	100.00	26.47	1,102.89	2.40	100.00	0	5	0.00	100.00	0.00	218.99	0.00	100.00	0.00	19.86			
				123					1,102.89					5					218.99					19.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.44	2.44	0.45	0.45	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.44	4.88	0.76	0.31	0.30	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.44	7.32	1.38	1.69	0.55	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.44	9.76	1.63	3.32	0.65	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.44	12.20	1.78	5.10	0.71	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.44	14.63	3.02	8.12	1.20	3.22	2	2	100.00	100.00	298.30	298.30	100.00	100.00	9870.19	3674.08			
7	750	1,000	875	1	7	2.44	17.07	3.42	11.54	1.36	4.58	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	2585.48			
8	1,000	1,500	1,250	1	8	2.44	19.51	11.01	22.54	4.37	8.95	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	1323.27			
9	1,500	2,000	1,750	1	9	2.44	21.95	11.53	34.07	4.57	13.52	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	875.54			
10	2,000	2,500	2,250	1	10	2.44	24.39	0.97	35.04	0.38	13.91	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	851.37			
11	2,500	3,000	2,750	1	11	2.44	26.83	0.00	35.04	0.00	13.91	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	851.37			
12	3,000	4,000	3,500	1	12	2.44	29.27	0.80	35.84	0.32	14.22	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	832.27			
13	4,000	5,000	4,500	1	13	2.44	31.71	0.46	36.30	0.18	14.41	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	821.66			
14	5,000	7,500	6,250	2	15	4.88	36.59	12.07	48.38	4.79	19.20	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	616.60			
15	7,500	10,000	8,750	1	16	2.44	39.02	17.68	66.06	7.02	26.22	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	451.56			
16	10,000	20,000	15,000	3	19	7.32	46.34	19.09	85.15	7.58	33.79	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	350.31			
17	20,000	50,000	35,000	8	27	19.51	65.85	14.90	100.06	5.92	39.71	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	298.13			
18	50,000	100,000	75,000	6	33	14.63	80.49	19.58	119.64	7.77	47.48	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	249.33			
19	100,000	500,000	300,000	3	36	7.32	87.80	38.71	158.35	15.36	62.84	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	188.38			
20	500,000	<b>UP</b>		5	41	12.20	100.00	93.62	251.98	37.16	100.00	0	2	0.00	100.00	0.00	298.30	0.00	100.00	0.00	118.38			
				41					251.98					2					298.30					118.38





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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	36	36	3.44	3.44	3.35	3.35	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	45	0.86	4.30	4.17	0.83	0.06	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	50	0.48	4.78	0.60	0.23	0.01	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	58	0.76	5.54	1.00	0.77	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	62	0.38	5.93	0.06	0.71	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	72	0.96	6.88	16.12	15.41	0.23	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	92	1.91	8.80	37.53	52.93	0.55	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	107	1.43	10.23	13.96	66.89	0.20	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	141	3.25	13.48	36.65	103.55	0.53	1.51	2	2	6.67	6.67	2.75	2.75	0.07	0.07	7.49	2.65			
10	2,000	2,500	2,250	10	151	0.96	14.44	13.93	117.48	0.20	1.71	1	3	3.33	10.00	0.00	2.75	0.00	0.07	0.00	2.34			
11	2,500	3,000	2,750	12	163	1.15	15.58	43.13	160.60	0.63	2.34	0	3	0.00	10.00	0.00	2.75	0.00	0.07	0.00	1.71			
12	3,000	4,000	3,500	17	180	1.63	17.21	44.30	204.91	0.65	2.99	0	3	0.00	10.00	0.00	2.75	0.00	0.07	0.00	1.34			
13	4,000	5,000	4,500	19	199	1.82	19.02	47.76	252.67	0.70	3.68	0	3	0.00	10.00	0.00	2.75	0.00	0.07	0.00	1.09			
14	5,000	7,500	6,250	35	234	3.35	22.37	297.04	549.71	4.33	8.01	0	3	0.00	10.00	0.00	2.75	0.00	0.07	0.00	0.50			
15	7,500	10,000	8,750	25	259	2.39	24.76	115.52	665.23	1.68	9.69	0	3	0.00	10.00	0.00	2.75	0.00	0.07	0.00	0.41			
16	10,000	20,000	15,000	135	394	12.91	37.67	937.21	1,602.44	13.66	23.35	5	8	16.67	26.67	0.36	3.11	0.01	0.07	0.04	0.19			
17	20,000	50,000	35,000	104	498	9.94	47.61	1,092.39	2,694.83	15.92	39.27	12	20	40.00	66.67	4,174.83	4,177.94	99.70	99.77	382.17	155.04			
18	50,000	100,000	75,000	104	602	9.94	57.55	982.70	3,677.53	14.32	53.59	7	27	23.33	90.00	7.05	4,184.99	0.17	99.94	0.72	113.80			
19	100,000	500,000	300,000	331	933	31.64	89.20	1,574.34	5,251.87	22.94	76.53	3	30	10.00	100.00	2.44	4,187.44	0.06	100.00	0.16	79.73			
20	500,000	UP		113	1,046	10.80	100.00	1,610.41	6,862.28	23.47	100.00	0	30	0.00	100.00	0.00	4,187.44	0.00	100.00	0.00	61.02			
				1,046					6,862.28					30					4,187.44					61.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.12	4.12	3.04	3.04	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	1.12	5.24	0.46	3.50	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	1.12	6.37	0.92	4.41	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	19	0.75	7.12	0.07	4.49	0.00	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	27	3.00	10.11	6.26	10.75	0.28	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	0.37	10.49	1.73	12.48	0.08	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	0.75	11.24	4.67	17.15	0.21	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	37	2.62	13.86	12.56	29.71	0.56	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	44	2.62	16.48	31.76	61.47	1.41	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	51	2.62	19.10	20.87	82.34	0.93	3.67	1	1	10.00	10.00	1.83	1.83	7.92	7.92	8.77	2.22			
11	2,500	3,000	2,750	5	56	1.87	20.97	25.86	108.20	1.15	4.82	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	1.69			
12	3,000	4,000	3,500	7	63	2.62	23.60	43.69	151.90	1.95	6.76	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	1.21			
13	4,000	5,000	4,500	7	70	2.62	26.22	27.32	179.22	1.22	7.98	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	1.02			
14	5,000	7,500	6,250	10	80	3.75	29.96	64.58	243.80	2.88	10.86	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	0.75			
15	7,500	10,000	8,750	11	91	4.12	34.08	84.05	327.85	3.74	14.60	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	0.56			
16	10,000	20,000	15,000	29	120	10.86	44.94	294.29	622.13	13.11	27.70	0	1	0.00	10.00	0.00	1.83	0.00	7.92	0.00	0.29			
17	20,000	50,000	35,000	53	173	19.85	64.79	574.78	1,196.92	25.60	53.30	4	5	40.00	50.00	6.63	8.46	28.71	36.63	1.15	0.71			
18	50,000	100,000	75,000	24	197	8.99	73.78	369.26	1,566.18	16.44	69.74	2	7	20.00	70.00	14.11	22.57	61.05	97.68	3.82	1.44			
19	100,000	500,000	300,000	25	222	9.36	83.15	443.52	2,009.69	19.75	89.50	2	9	20.00	90.00	0.18	22.75	0.76	98.44	0.04	1.13			
20	500,000	UP		45	267	16.85	100.00	235.89	2,245.58	10.50	100.00	1	10	10.00	100.00	0.36	23.10	1.56	100.00	0.15	1.03			
				267					2,245.58					10					23.10					1.03



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.98	4.98	5.77	5.77	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.33	5.32	0.00	5.77	0.00	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	27	3.65	8.97	0.87	4.90	0.07	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	31	1.33	10.30	0.06	4.84	0.00	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	37	1.99	12.29	1.90	2.94	0.16	0.24	1	1	12.50	12.50	0.77	0.77	3.69	3.69	40.44	26.15			
6	500	750	625	4	41	1.33	13.62	5.62	2.68	0.46	0.22	0	1	0.00	12.50	0.00	0.77	0.00	3.69	0.00	28.74			
7	750	1,000	875	7	48	2.33	15.95	1.87	4.54	0.15	0.37	0	1	0.00	12.50	0.00	0.77	0.00	3.69	0.00	16.93			
8	1,000	1,500	1,250	7	55	2.33	18.27	8.30	12.84	0.68	1.06	0	1	0.00	12.50	0.00	0.77	0.00	3.69	0.00	5.99			
9	1,500	2,000	1,750	9	64	2.99	21.26	3.92	16.76	0.32	1.38	1	2	12.50	25.00	13.73	14.50	65.83	69.52	350.65	86.55			
10	2,000	2,500	2,250	6	70	1.99	23.26	3.71	20.47	0.31	1.69	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	70.85			
11	2,500	3,000	2,750	12	82	3.99	27.24	37.33	57.80	3.08	4.77	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	25.09			
12	3,000	4,000	3,500	18	100	5.98	33.22	46.65	104.45	3.85	8.61	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	13.88			
13	4,000	5,000	4,500	11	111	3.65	36.88	34.98	139.43	2.88	11.50	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	10.40			
14	5,000	7,500	6,250	14	125	4.65	41.53	26.21	165.64	2.16	13.66	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	8.75			
15	7,500	10,000	8,750	10	135	3.32	44.85	51.78	217.42	4.27	17.93	0	2	0.00	25.00	0.00	14.50	0.00	69.52	0.00	6.67			
16	10,000	20,000	15,000	36	171	11.96	56.81	239.91	457.33	19.78	37.71	2	4	25.00	50.00	5.22	19.73	25.05	94.57	2.18	4.31			
17	20,000	50,000	35,000	54	225	17.94	74.75	362.88	820.21	29.92	67.62	0	4	0.00	50.00	0.00	19.73	0.00	94.57	0.00	2.41			
18	50,000	100,000	75,000	39	264	12.96	87.71	210.71	1,030.93	17.37	85.00	0	4	0.00	50.00	0.00	19.73	0.00	94.57	0.00	1.91			
19	100,000	500,000	300,000	18	282	5.98	93.69	175.43	1,206.35	14.46	99.46	0	4	0.00	50.00	0.00	19.73	0.00	94.57	0.00	1.64			
20	500,000	UP		19	301	6.31	100.00	6.54	1,212.89	0.54	100.00	4	8	50.00	100.00	1.13	20.86	5.43	100.00	17.34	1.72			
				301					1,212.89					8					20.86					1.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	213	213	12.63	12.63	131.77	131.77	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	237	1.42	14.06	0.08	131.69	0.00	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	267	1.78	15.84	19.93	151.63	0.25	1.91	3	3	5.26	5.26	41.36	41.36	1.91	1.91	207.46	27.27			
4	200	300	250	21	288	1.25	17.08	2.97	154.60	0.04	1.95	2	5	3.51	8.77	50.55	91.90	2.34	4.25	1702.36	59.45			
5	300	500	400	34	322	2.02	19.10	3.86	158.45	0.05	2.00	0	5	0.00	8.77	0.00	91.90	0.00	4.25	0.00	58.00			
6	500	750	625	29	351	1.72	20.82	10.91	169.36	0.14	2.13	0	5	0.00	8.77	0.00	91.90	0.00	4.25	0.00	54.26			
7	750	1,000	875	58	409	3.44	24.26	25.76	195.11	0.32	2.46	1	6	1.75	10.53	8.61	100.51	0.40	4.65	33.44	51.52			
8	1,000	1,500	1,250	71	480	4.21	28.47	21.93	217.05	0.28	2.73	0	6	0.00	10.53	0.00	100.51	0.00	4.65	0.00	46.31			
9	1,500	2,000	1,750	42	522	2.49	30.96	51.89	268.93	0.65	3.39	0	6	0.00	10.53	0.00	100.51	0.00	4.65	0.00	37.38			
10	2,000	2,500	2,250	48	570	2.85	33.81	46.60	315.53	0.59	3.97	3	9	5.26	15.79	4.05	104.56	0.19	4.83	8.69	33.14			
11	2,500	3,000	2,750	64	634	3.80	37.60	66.32	381.85	0.84	4.81	7	16	12.28	28.07	122.26	226.83	5.65	10.49	184.35	59.40			
12	3,000	4,000	3,500	63	697	3.74	41.34	111.36	493.21	1.40	6.21	0	16	0.00	28.07	0.00	226.83	0.00	10.49	0.00	45.99			
13	4,000	5,000	4,500	41	738	2.43	43.77	125.07	618.28	1.58	7.79	0	16	0.00	28.07	0.00	226.83	0.00	10.49	0.00	36.69			
14	5,000	7,500	6,250	88	826	5.22	48.99	415.72	1,034.00	5.24	13.02	0	16	0.00	28.07	0.00	226.83	0.00	10.49	0.00	21.94			
15	7,500	10,000	8,750	60	886	3.56	52.55	352.71	1,386.72	4.44	17.46	2	18	3.51	31.58	97.41	324.23	4.50	14.99	27.62	23.38			
16	10,000	20,000	15,000	166	1,052	9.85	62.40	1,143.08	2,529.80	14.40	31.86	7	25	12.28	43.86	1,117.89	1,442.12	51.69	66.68	97.80	57.01			
17	20,000	50,000	35,000	240	1,292	14.23	76.63	1,846.91	4,376.70	23.26	55.12	7	32	12.28	56.14	3.36	1,445.48	0.16	66.83	0.18	33.03			
18	50,000	100,000	75,000	149	1,441	8.84	85.47	1,303.82	5,680.52	16.42	71.54	0	32	0.00	56.14	0.00	1,445.48	0.00	66.83	0.00	25.45			
19	100,000	500,000	300,000	190	1,631	11.27	96.74	1,964.46	7,644.98	24.74	96.28	25	57	43.86	100.00	717.40	2,162.88	33.17	100.00	36.52	28.29			
20	500,000	UP		55	1,686	3.26	100.00	295.56	7,940.54	3.72	100.00	0	57	0.00	100.00	0.00	2,162.88	0.00	100.00	0.00	27.24			
				1,686					7,940.54					57					2,162.88					27.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	10.50	10.50	2.18	2.18	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	25	2.00	12.50	0.13	2.31	0.01	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	31	3.00	15.50	0.92	3.23	0.09	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	38	3.50	19.00	1.74	4.98	0.18	0.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	47	4.50	23.50	5.26	10.23	0.54	1.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	58	5.50	29.00	9.74	19.98	0.99	2.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	66	4.00	33.00	9.30	29.28	0.95	2.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	79	6.50	39.50	13.53	42.81	1.38	4.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	87	4.00	43.50	33.23	76.04	3.39	7.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	94	3.50	47.00	20.88	96.92	2.13	9.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	101	3.50	50.50	14.93	111.86	1.52	11.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	104	1.50	52.00	15.94	127.79	1.63	13.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	113	4.50	56.50	66.63	194.43	6.80	19.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	125	6.00	62.50	87.97	282.40	8.98	28.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	141	8.00	70.50	115.23	397.63	11.76	40.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	158	8.50	79.00	195.85	593.48	19.99	60.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	182	12.00	91.00	261.55	855.03	26.69	87.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	187	2.50	93.50	33.44	888.47	3.41	90.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	200	6.50	100.00	91.40	979.87	9.33	100.00	5	5	100.00	100.00	1.61	1.61	100.00	100.00	1.76	0.16	0.00	0.16	
20	500,000	UP		0	200	0.00	100.00	0.00	979.87	0.00	100.00	0	5	0.00	100.00	0.00	1.61	0.00	100.00	0.00	0.00	0.00	0.16	
				200					979.87					5					1.61					0.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	6.30	6.30	7.51	7.51	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	38	0.17	6.47	0.01	7.50	0.00	0.32	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	51	2.21	8.69	1.90	9.40	0.08	0.40	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	61	1.70	10.39	1.29	10.69	0.05	0.45	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	74	2.21	12.61	0.98	11.67	0.04	0.49	1	1	5.56	5.56	0.74	0.74	0.86	0.86	76.35	6.38	6.38		
6	500	750	625	6	80	1.02	13.63	4.09	15.76	0.17	0.67	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	4.73	4.73		
7	750	1,000	875	9	89	1.53	15.16	9.78	25.53	0.41	1.08	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	2.92	2.92		
8	1,000	1,500	1,250	28	117	4.77	19.93	10.10	35.63	0.43	1.51	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	2.09	2.09		
9	1,500	2,000	1,750	9	126	1.53	21.47	9.38	26.25	0.40	1.11	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	2.84	2.84		
10	2,000	2,500	2,250	17	143	2.90	24.36	30.74	57.00	1.30	2.41	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	1.31	1.31		
11	2,500	3,000	2,750	18	161	3.07	27.43	40.46	97.46	1.71	4.12	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.76	0.76		
12	3,000	4,000	3,500	15	176	2.56	29.98	60.14	157.60	2.55	6.67	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.47	0.47		
13	4,000	5,000	4,500	24	200	4.09	34.07	94.30	251.91	3.99	10.66	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.30	0.30		
14	5,000	7,500	6,250	44	244	7.50	41.57	85.78	337.69	3.63	14.29	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.22	0.22		
15	7,500	10,000	8,750	44	288	7.50	49.06	90.64	428.33	3.84	18.13	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.17	0.17		
16	10,000	20,000	15,000	70	358	11.93	60.99	320.55	748.89	13.57	31.69	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.10	0.10		
17	20,000	50,000	35,000	74	432	12.61	73.59	766.11	1,515.00	32.42	64.12	0	1	0.00	5.56	0.00	0.74	0.00	0.86	0.00	0.05	0.05		
18	50,000	100,000	75,000	63	495	10.73	84.33	318.76	1,833.75	13.49	77.61	10	11	55.56	61.11	64.43	65.18	74.57	75.43	20.21	3.55	3.55		
19	100,000	500,000	300,000	70	565	11.93	96.25	512.07	2,345.83	21.67	99.28	6	17	33.33	94.44	20.66	85.84	23.91	99.34	4.03	3.66	3.66		
20	500,000	UP		22	587	3.75	100.00	17.00	2,362.83	0.72	100.00	1	18	5.56	100.00	0.57	86.41	0.66	100.00	3.36	3.66	3.66		
				587					2,362.83					18					86.41			3.66		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	8.24	8.24	82.90	82.90	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	70	0.63	8.87	4.99	87.89	0.07	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	76	0.76	9.63	3.58	91.47	0.05	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	79	0.38	10.01	4.61	96.08	0.06	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	85	0.76	10.77	12.66	108.74	0.17	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	99	1.77	12.55	11.47	120.21	0.15	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	117	2.28	14.83	46.88	167.09	0.63	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	154	4.69	19.52	160.95	328.03	2.17	4.42	1	1	3.57	3.57	756.26	756.26	5.31	5.31	469.89	230.55			
9	1,500	2,000	1,750	40	194	5.07	24.59	168.54	496.57	2.27	6.70	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	152.30			
10	2,000	2,500	2,250	34	228	4.31	28.90	145.97	642.54	1.97	8.66	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	117.70			
11	2,500	3,000	2,750	21	249	2.66	31.56	217.19	859.73	2.93	11.59	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	87.96			
12	3,000	4,000	3,500	65	314	8.24	39.80	505.13	1,364.87	6.81	18.40	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	55.41			
13	4,000	5,000	4,500	53	367	6.72	46.51	362.19	1,727.06	4.88	23.29	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	43.79			
14	5,000	7,500	6,250	70	437	8.87	55.39	757.06	2,484.12	10.21	33.49	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	30.44			
15	7,500	10,000	8,750	39	476	4.94	60.33	526.53	3,010.65	7.10	40.59	0	1	0.00	3.57	0.00	756.26	0.00	5.31	0.00	25.12			
16	10,000	20,000	15,000	95	571	12.04	72.37	1,268.28	4,278.93	17.10	57.69	3	4	10.71	14.29	11.50	767.77	0.08	5.39	0.91	17.94			
17	20,000	50,000	35,000	78	649	9.89	82.26	1,665.21	5,944.14	22.45	80.14	22	26	78.57	92.86	13,466.66	14,234.43	94.60	100.00	808.71	239.47			
18	50,000	100,000	75,000	58	707	7.35	89.61	779.07	6,723.21	10.50	90.65	0	26	0.00	92.86	0.00	14,234.43	0.00	100.00	0.00	211.72			
19	100,000	500,000	300,000	58	765	7.35	96.96	729.16	7,452.37	9.83	100.48	0	26	0.00	92.86	0.00	14,234.43	0.00	100.00	0.00	191.01			
20	500,000	UP		24	789	3.04	100.00	35.48	7,416.89	0.48	100.00	2	28	7.14	100.00	0.59	14,235.02	0.00	100.00	1.66	191.93			
				789					7,416.89					28					14,235.02					191.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	93	93	13.52	13.52	13.21	13.21	0.28	0.28	4	4	22.22	22.22	97.95	97.95	2.45	2.45	741.44	741.44	
2	50	100	75	5	98	0.73	14.24	0.26	13.47	0.01	0.29	0	4	0.00	22.22	0.00	97.95	0.00	2.45	0.00	727.03	727.03
3	100	200	150	29	127	4.22	18.46	136.03	149.51	2.93	3.22	0	4	0.00	22.22	0.00	97.95	0.00	2.45	0.00	65.52	65.52
4	200	300	250	25	152	3.63	22.09	7.00	156.51	0.15	3.37	0	4	0.00	22.22	0.00	97.95	0.00	2.45	0.00	62.59	62.59
5	300	500	400	15	167	2.18	24.27	23.84	180.35	0.51	3.88	4	8	22.22	44.44	489.77	587.72	12.23	14.67	2054.08	325.88	
6	500	750	625	33	200	4.80	29.07	47.57	227.92	1.02	4.91	1	9	5.56	50.00	700.00	1,287.72	17.47	32.15	1471.46	564.99	
7	750	1,000	875	45	245	6.54	35.61	48.32	276.24	1.04	5.95	4	13	22.22	72.22	422.86	1,710.57	10.56	42.70	875.20	619.24	
8	1,000	1,500	1,250	61	306	8.87	44.48	86.56	362.80	1.86	7.81	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	471.49	471.49
9	1,500	2,000	1,750	19	325	2.76	47.24	87.69	450.49	1.89	9.70	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	379.71	379.71
10	2,000	2,500	2,250	23	348	3.34	50.58	61.32	511.82	1.32	11.02	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	334.22	334.22
11	2,500	3,000	2,750	21	369	3.05	53.63	75.66	587.47	1.63	12.64	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	291.18	291.18
12	3,000	4,000	3,500	45	414	6.54	60.17	253.06	840.53	5.45	18.09	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	203.51	203.51
13	4,000	5,000	4,500	40	454	5.81	65.99	200.09	1,040.62	4.31	22.40	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	164.38	164.38
14	5,000	7,500	6,250	47	501	6.83	72.82	366.58	1,407.20	7.89	30.29	0	13	0.00	72.22	0.00	1,710.57	0.00	42.70	0.00	121.56	121.56
15	7,500	10,000	8,750	29	530	4.22	77.03	273.85	1,681.06	5.89	36.18	5	18	27.78	100.00	2,295.32	4,005.90	57.30	100.00	838.16	238.30	
16	10,000	20,000	15,000	61	591	8.87	85.90	930.10	2,611.16	20.02	56.20	0	18	0.00	100.00	0.00	4,005.90	0.00	100.00	0.00	153.41	153.41
17	20,000	50,000	35,000	52	643	7.56	93.46	1,151.08	3,762.24	24.77	80.97	0	18	0.00	100.00	0.00	4,005.90	0.00	100.00	0.00	106.48	106.48
18	50,000	100,000	75,000	31	674	4.51	97.97	686.28	4,448.52	14.77	95.75	0	18	0.00	100.00	0.00	4,005.90	0.00	100.00	0.00	90.05	90.05
19	100,000	500,000	300,000	10	684	1.45	99.42	164.36	4,612.88	3.54	99.28	0	18	0.00	100.00	0.00	4,005.90	0.00	100.00	0.00	86.84	86.84
20	500,000	UP		4	688	0.58	100.00	33.29	4,646.17	0.72	100.00	0	18	0.00	100.00	0.00	4,005.90	0.00	100.00	0.00	86.22	86.22
				688				4,646.17				18				4,005.90				86.22		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	4.55	4.55	0.33	0.33	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.27	6.82	0.62	0.94	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.27	9.09	0.99	1.93	0.19	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.27	11.36	1.02	2.95	0.20	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.27	13.64	2.22	0.72	0.43	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.27	15.91	2.22	2.95	0.43	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.27	18.18	2.48	5.43	0.49	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	11	6.82	25.00	9.64	15.07	1.88	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	14	6.82	31.82	8.04	23.11	1.57	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	19	11.36	43.18	7.88	30.99	1.54	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	21	4.55	47.73	8.91	39.90	1.74	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	24	6.82	54.55	15.19	55.09	2.97	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	2.27	56.82	5.08	60.17	0.99	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	2.27	59.09	22.89	83.06	4.47	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	2.27	61.36	4.66	87.72	0.91	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	30	6.82	68.18	132.98	220.70	25.97	43.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	37	15.91	84.09	147.44	368.15	28.80	71.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	38	2.27	86.36	19.87	388.01	3.88	75.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	44	13.64	100.00	123.95	511.97	24.21	100.00	1	1	100.00	100.00	6.87	6.87	100.00	100.00	5.54	1.34			
20	500,000	<b>UP</b>		0	44	0.00	100.00	0.00	511.97	0.00	100.00	0	1	0.00	100.00	0.00	6.87	0.00	100.00	0.00	1.34			
				44					511.97					1					6.87					1.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	1.30	1.30	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.06	1.36	0.07	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	2.81	4.16	3.33	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	17.82	21.99	21.11	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	15.73	37.72	18.63	44.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	41.84	79.56	49.57	94.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	3.68	83.24	4.36	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	1.17	84.42	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	84.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					84.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.26	10.53	3.58	3.58	9.03	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.26	15.79	14.95	18.52	37.75	46.78	3	3	100.00	100.00	1,475.36	1,475.36	100.00	100.00	9871.42	7965.97			
4	200	300	250	1	4	5.26	21.05	1.56	20.08	3.95	50.73	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	7346.46			
5	300	500	400	1	5	5.26	26.32	6.24	26.32	15.77	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
6	500	750	625	1	6	5.26	31.58	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
7	750	1,000	875	1	7	5.26	36.84	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
8	1,000	1,500	1,250	1	8	5.26	42.11	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
9	1,500	2,000	1,750	1	9	5.26	47.37	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
10	2,000	2,500	2,250	1	10	5.26	52.63	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
11	2,500	3,000	2,750	1	11	5.26	57.89	0.00	26.32	0.00	66.49	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5604.53			
12	3,000	4,000	3,500	1	12	5.26	63.16	2.65	28.98	6.70	73.20	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	5091.43			
13	4,000	5,000	4,500	1	13	5.26	68.42	10.61	39.59	26.80	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
14	5,000	7,500	6,250	1	14	5.26	73.68	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
15	7,500	10,000	8,750	1	15	5.26	78.95	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
16	10,000	20,000	15,000	1	16	5.26	84.21	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
17	20,000	50,000	35,000	1	17	5.26	89.47	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
18	50,000	100,000	75,000	1	18	5.26	94.74	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
19	100,000	500,000	300,000	1	19	5.26	100.00	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
20	500,000	UP		0	19	0.00	100.00	0.00	39.59	0.00	100.00	0	3	0.00	100.00	0.00	1,475.36	0.00	100.00	0.00	3726.70			
				19					39.59					3					1,475.36					3726.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.13	3.13	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.13	6.25	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.13	9.38	1.56	1.57	0.94	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	6	9.38	18.75	1.83	3.40	1.11	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	3.13	21.88	3.89	7.29	2.35	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	3.13	25.00	4.70	11.99	2.84	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	10	6.25	31.25	6.40	18.38	3.87	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	11	3.13	34.38	1.36	17.02	0.82	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	12	3.13	37.50	4.74	21.76	2.86	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	13	3.13	40.63	3.16	24.92	1.91	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	15	6.25	46.88	7.90	32.82	4.77	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	3	18	9.38	56.25	5.92	38.74	3.58	23.41	1	1	100.00	100.00	4.55	4.55	100.00	100.00	76.80	11.74	11.74		
14	5,000	7,500	6,250	6	24	18.75	75.00	28.95	67.69	17.50	40.91	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	6.72	6.72		
15	7,500	10,000	8,750	1	25	3.13	78.13	7.44	75.13	4.50	45.41	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	6.05	6.05		
16	10,000	20,000	15,000	3	28	9.38	87.50	34.46	109.59	20.83	66.24	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	4.15	4.15		
17	20,000	50,000	35,000	1	29	3.13	90.63	15.02	124.61	9.08	75.32	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	3.65	3.65		
18	50,000	100,000	75,000	1	30	3.13	93.75	5.05	129.66	3.05	78.37	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	3.51	3.51		
19	100,000	500,000	300,000	2	32	6.25	100.00	35.79	165.45	21.63	100.00	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	2.75	2.75		
20	500,000	UP		0	32	0.00	100.00	0.00	165.45	0.00	100.00	0	1	0.00	100.00	0.00	4.55	0.00	100.00	0.00	2.75	2.75		
				32					165.45					1					4.55					2.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.83	0.83	35.26	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.52	2.35	64.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	2.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					2.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	10.89	10.89	0.11	0.11	0.01	0.01	2	2	40.00	40.00	4.62	4.62	62.91	62.91	4121.09	4121.09			
2	50	100	75	3	25	1.49	12.38	4.35	4.46	0.38	0.39	0	2	0.00	40.00	0.00	4.62	0.00	62.91	0.00	103.51			
3	100	200	150	7	32	3.47	15.84	0.16	4.62	0.01	0.41	1	3	20.00	60.00	2.20	6.81	29.97	92.89	1389.59	147.58			
4	200	300	250	4	36	1.98	17.82	5.58	10.19	0.49	0.90	0	3	0.00	60.00	0.00	6.81	0.00	92.89	0.00	66.84			
5	300	500	400	9	45	4.46	22.28	6.71	16.91	0.59	1.49	1	4	20.00	80.00	0.34	7.15	4.60	97.48	5.03	42.30			
6	500	750	625	3	48	1.49	23.76	8.07	24.98	0.71	2.20	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	28.63			
7	750	1,000	875	6	54	2.97	26.73	8.29	33.26	0.73	2.93	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	21.50			
8	1,000	1,500	1,250	14	68	6.93	33.66	12.60	45.86	1.11	4.03	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	15.59			
9	1,500	2,000	1,750	13	81	6.44	40.10	33.55	79.41	2.95	6.99	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	9.01			
10	2,000	2,500	2,250	3	84	1.49	41.58	20.76	100.17	1.83	8.81	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	7.14			
11	2,500	3,000	2,750	8	92	3.96	45.54	8.96	109.13	0.79	9.60	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	6.55			
12	3,000	4,000	3,500	4	96	1.98	47.52	35.68	144.81	3.14	12.74	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	4.94			
13	4,000	5,000	4,500	5	101	2.48	50.00	94.73	239.54	8.33	21.07	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	2.99			
14	5,000	7,500	6,250	4	105	1.98	51.98	41.44	280.98	3.65	24.72	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	2.55			
15	7,500	10,000	8,750	5	110	2.48	54.46	47.60	328.58	4.19	28.90	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	2.18			
16	10,000	20,000	15,000	37	147	18.32	72.77	284.37	612.95	25.02	53.92	0	4	0.00	80.00	0.00	7.15	0.00	97.48	0.00	1.17			
17	20,000	50,000	35,000	21	168	10.40	83.17	212.12	825.07	18.66	72.58	1	5	20.00	100.00	0.18	7.34	2.52	100.00	0.09	0.89			
18	50,000	100,000	75,000	3	171	1.49	84.65	14.70	839.77	1.29	73.87	0	5	0.00	100.00	0.00	7.34	0.00	100.00	0.00	0.87			
19	100,000	500,000	300,000	26	197	12.87	97.52	178.85	1,018.62	15.73	89.61	0	5	0.00	100.00	0.00	7.34	0.00	100.00	0.00	0.72			
20	500,000	UP		5	202	2.48	100.00	118.16	1,136.78	10.39	100.00	0	5	0.00	100.00	0.00	7.34	0.00	100.00	0.00	0.65			
				202					1,136.78					5					7.34					0.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	0.91	0.91	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.30	1.22	18.31	18.31	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	0.61	1.83	0.33	18.64	0.03	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	0.91	2.74	0.03	18.61	0.00	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	36	8.23	10.98	0.00	18.61	0.00	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	45	2.74	13.72	8.01	26.61	0.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	58	3.96	17.68	9.89	36.51	1.01	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	74	4.88	22.56	16.46	52.96	1.68	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	93	5.79	28.35	26.04	79.00	2.66	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	104	3.35	31.71	2.99	81.99	0.30	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	53	157	16.16	47.87	16.12	98.11	1.64	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	164	2.13	50.00	16.27	114.38	1.66	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	172	2.44	52.44	34.37	148.75	3.51	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	195	7.01	59.45	101.43	250.18	10.35	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	206	3.35	62.80	63.17	313.35	6.44	31.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	229	7.01	69.82	206.02	519.37	21.02	52.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	241	3.66	73.48	193.49	712.86	19.74	72.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	251	3.05	76.52	96.59	809.45	9.85	82.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	64	315	19.51	96.04	109.41	918.86	11.16	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	328	3.96	100.00	61.30	980.16	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				328					980.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.76	0.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.76	1.53	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	2.29	3.82	0.15	0.22	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.76	4.58	0.17	0.39	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	2.29	6.87	0.42	0.80	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	1.53	8.40	0.79	1.59	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	13	1.53	9.92	1.51	3.10	0.29	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	21	6.11	16.03	6.33	9.42	1.22	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	36	11.45	27.48	14.69	24.12	2.83	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	47	8.40	35.88	20.33	44.44	3.92	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	66	14.50	50.38	28.47	72.91	5.49	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	72	4.58	54.96	12.15	85.06	2.34	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	80	6.11	61.07	12.66	97.72	2.44	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	88	6.11	67.18	35.54	133.26	6.85	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	89	0.76	67.94	3.99	137.24	0.77	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	100	8.40	76.34	72.02	209.26	13.88	40.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	108	6.11	82.44	22.91	232.17	4.42	44.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	118	7.63	90.08	80.54	312.71	15.52	60.25	4	4	80.00	80.00	33.21	33.21	79.45	79.45	41.24	10.62			
19	100,000	500,000	300,000	13	131	9.92	100.00	206.29	519.00	39.75	100.00	1	5	20.00	100.00	8.59	41.80	20.55	100.00	4.16	8.05			
20	500,000	UP		0	131	0.00	100.00	0.00	519.00	0.00	100.00	0	5	0.00	100.00	0.00	41.80	0.00	100.00	0.00	8.05			
				131					519.00					5					41.80					8.05





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.13	2.13	1.72	1.72	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.13	4.26	1.35	3.07	0.82	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.13	6.38	1.50	4.57	0.91	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.13	8.51	1.65	6.22	1.00	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.13	10.64	1.00	7.22	0.61	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.13	12.77	0.18	7.40	0.11	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.13	14.89	2.26	5.14	1.37	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.13	17.02	4.38	9.51	2.65	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.13	19.15	2.65	12.16	1.61	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	11	4.26	23.40	5.70	17.86	3.45	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.13	25.53	6.87	24.73	4.17	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.13	27.66	4.58	29.31	2.77	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	28	31.91	59.57	49.76	79.07	30.16	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	32	8.51	68.09	26.56	105.62	16.10	64.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	35	6.38	74.47	6.65	112.28	4.03	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	36	2.13	76.60	0.50	112.78	0.31	68.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	39	6.38	82.98	6.61	119.39	4.01	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	47	17.02	100.00	45.56	164.95	27.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	47	0.00	100.00	0.00	164.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				47					164.95					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	9.18	9.18	10.66	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	5.86	15.05	6.80	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	7.58	22.63	8.80	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	29.33	51.96	34.04	60.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	34.22	86.17	39.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	86.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					86.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.05	4.05	2.95	2.95	0.55	0.55	1	1	50.00	50.00	0.01	0.01	0.00	0.00	0.24	0.24			
2	50	100	75	2	5	2.70	6.76	0.25	3.20	0.05	0.60	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.22	0.22		
3	100	200	150	1	6	1.35	8.11	0.02	3.22	0.00	0.60	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.22	0.22		
4	200	300	250	2	8	2.70	10.81	3.77	6.98	0.71	1.31	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.10	0.10		
5	300	500	400	1	9	1.35	12.16	0.05	7.04	0.01	1.32	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.10	0.10		
6	500	750	625	2	11	2.70	14.86	3.14	10.17	0.59	1.90	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.07	0.07		
7	750	1,000	875	1	12	1.35	16.22	0.00	10.17	0.00	1.90	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.07	0.07		
8	1,000	1,500	1,250	5	17	6.76	22.97	8.86	19.04	1.66	3.56	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.04	0.04		
9	1,500	2,000	1,750	5	22	6.76	29.73	3.65	22.68	0.68	4.25	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.03	0.03		
10	2,000	2,500	2,250	1	23	1.35	31.08	2.03	24.71	0.38	4.62	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.03	0.03		
11	2,500	3,000	2,750	3	26	4.05	35.14	1.35	26.06	0.25	4.88	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.03	0.03		
12	3,000	4,000	3,500	2	28	2.70	37.84	8.35	34.42	1.56	6.44	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.02	0.02		
13	4,000	5,000	4,500	1	29	1.35	39.19	3.92	38.34	0.73	7.17	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.02	0.02		
14	5,000	7,500	6,250	2	31	2.70	41.89	26.93	65.27	5.04	12.21	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.01	0.01		
15	7,500	10,000	8,750	1	32	1.35	43.24	6.22	71.49	1.16	13.38	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.01	0.01		
16	10,000	20,000	15,000	5	37	6.76	50.00	12.05	83.54	2.25	15.63	0	1	0.00	50.00	0.00	0.01	0.00	0.00	0.00	0.01	0.01		
17	20,000	50,000	35,000	12	49	16.22	66.22	261.85	345.39	49.00	64.64	1	2	50.00	100.00	1,388.81	1,388.82	100.00	100.00	530.39	402.10			
18	50,000	100,000	75,000	12	61	16.22	82.43	149.59	494.98	27.99	92.63	0	2	0.00	100.00	0.00	1,388.82	0.00	100.00	0.00	280.58	280.58		
19	100,000	500,000	300,000	9	70	12.16	94.59	25.17	520.15	4.71	97.34	0	2	0.00	100.00	0.00	1,388.82	0.00	100.00	0.00	267.00	267.00		
20	500,000	<b>UP</b>		4	74	5.41	100.00	14.20	534.35	2.66	100.00	0	2	0.00	100.00	0.00	1,388.82	0.00	100.00	0.00	259.91	259.91		
				74					534.35					2					1,388.82					259.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	15.68	15.68	8.51	8.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	8.46	24.15	4.59	13.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	6.92	31.07	3.76	16.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	25.05	56.12	13.60	30.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	13.59	69.70	7.37	37.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	7.45	77.16	4.05	41.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	2.86	80.02	1.55	43.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	13.84	93.86	7.51	50.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	12.69	106.55	6.89	57.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	12.69	119.25	6.89	64.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	8.58	127.83	4.66	69.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.00	52.00	11.10	138.93	6.03	75.40	1	1	50.00	50.00	3.81	3.81	80.99	80.99	34.28	2.74	2.74	2.74	
15	7,500	10,000	8,750	1	14	4.00	56.00	11.10	127.83	6.03	69.38	1	2	50.00	100.00	0.89	4.70	19.01	100.00	8.04	3.68	3.68	3.68	
16	10,000	20,000	15,000	1	15	4.00	60.00	8.58	119.25	4.66	64.72	0	2	0.00	100.00	0.00	4.70	0.00	100.00	0.00	3.94	3.94	3.94	
17	20,000	50,000	35,000	1	16	4.00	64.00	9.50	128.75	5.16	69.88	0	2	0.00	100.00	0.00	4.70	0.00	100.00	0.00	3.65	3.65	3.65	
18	50,000	100,000	75,000	3	19	12.00	76.00	44.85	173.60	24.34	94.22	0	2	0.00	100.00	0.00	4.70	0.00	100.00	0.00	2.71	2.71	2.71	
19	100,000	500,000	300,000	1	20	4.00	80.00	3.31	176.91	1.80	96.02	0	2	0.00	100.00	0.00	4.70	0.00	100.00	0.00	2.66	2.66	2.66	
20	500,000	UP		5	25	20.00	100.00	7.34	184.25	3.98	100.00	0	2	0.00	100.00	0.00	4.70	0.00	100.00	0.00	2.55	2.55	2.55	
				25					184.25					2					4.70					2.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	6.87	6.87	24.39	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	3.23	10.10	11.45	35.84	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.39	0.12			
4	200	300	250	1	3	14.29	42.86	3.56	13.66	12.65	48.49	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.09			
5	300	500	400	1	4	14.29	57.14	2.59	16.25	9.19	57.68	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.08			
6	500	750	625	1	5	14.29	71.43	2.86	19.11	10.15	67.83	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.07			
7	750	1,000	875	1	6	14.29	85.71	6.05	25.16	21.46	89.29	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.05			
8	1,000	1,500	1,250	1	7	14.29	100.00	3.02	28.18	10.71	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
20	500,000	UP		0	7	0.00	100.00	0.00	28.18	0.00	100.00	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0.00	0.04			
				7					28.18					1					0.01					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.52	3.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.52				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.78	2.78	1.31	1.31	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	2.78	5.56	0.05	1.36	0.03	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.39	6.94	0.05	1.41	0.03	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	10	6.94	13.89	0.28	1.69	0.14	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.39	15.28	0.16	1.85	0.08	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.39	16.67	0.79	2.63	0.39	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	19	9.72	26.39	7.35	9.99	3.68	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	23	5.56	31.94	2.72	12.71	1.36	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	27	5.56	37.50	2.11	14.82	1.06	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	29	2.78	40.28	6.90	21.72	3.45	10.86	1	1	100.00	100.00	2.23	2.23	100.00	100.00	32.26	10.25			
11	2,500	3,000	2,750	3	32	4.17	44.44	0.82	22.54	0.41	11.27	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	9.87			
12	3,000	4,000	3,500	2	34	2.78	47.22	9.81	32.36	4.91	16.18	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	6.88			
13	4,000	5,000	4,500	1	35	1.39	48.61	1.19	33.55	0.60	16.78	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	6.63			
14	5,000	7,500	6,250	2	37	2.78	51.39	0.52	34.07	0.26	17.04	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	6.53			
15	7,500	10,000	8,750	2	39	2.78	54.17	17.76	51.83	8.88	25.92	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	4.29			
16	10,000	20,000	15,000	2	41	2.78	56.94	6.57	58.40	3.29	29.21	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	3.81			
17	20,000	50,000	35,000	6	47	8.33	65.28	22.05	36.36	11.03	18.18	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	6.12			
18	50,000	100,000	75,000	10	57	13.89	79.17	55.64	92.00	27.83	46.01	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	2.42			
19	100,000	500,000	300,000	5	62	6.94	86.11	6.18	98.17	3.09	49.10	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	2.27			
20	500,000	UP		10	72	13.89	100.00	101.77	199.94	50.90	100.00	0	1	0.00	100.00	0.00	2.23	0.00	100.00	0.00	1.11			
				72					199.94					1					2.23					1.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	2	2	3.17	3.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.59	4.76	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.59	6.35	0.10	0.16	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.59	7.94	1.91	2.07	0.77	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.59	9.52	0.21	2.28	0.08	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.59	11.11	2.40	4.68	0.98	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.59	12.70	0.46	5.14	0.19	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.59	14.29	0.65	5.79	0.26	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	13	6.35	20.63	2.17	7.96	0.88	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	19	9.52	30.16	22.58	30.54	9.16	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	21	3.17	33.33	7.55	38.09	3.06	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	1.59	34.92	1.22	39.30	0.49	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	1.59	36.51	5.87	45.18	2.38	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	25	3.17	39.68	2.13	47.30	0.86	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	1.59	41.27	1.04	48.35	0.42	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	35	14.29	55.56	33.07	81.42	13.42	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	40	7.94	63.49	23.09	104.51	9.37	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	45	7.94	71.43	93.51	198.02	37.94	80.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	54	14.29	85.71	16.56	214.58	6.72	87.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	63	14.29	100.00	31.90	246.48	12.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					246.48					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	4.76	4.76	10.09	10.09	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.38	7.14	0.54	10.62	0.24	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.38	9.52	1.67	12.30	0.76	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.38	11.90	1.16	13.46	0.52	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.38	14.29	0.00	13.46	0.00	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.38	16.67	1.97	15.43	0.89	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.38	19.05	0.00	15.43	0.00	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	12	9.52	28.57	9.76	25.18	4.42	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	2.38	30.95	2.96	22.23	1.34	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.38	33.33	9.32	31.55	4.22	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.38	35.71	5.85	37.40	2.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	2.38	38.10	10.86	48.26	4.92	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	2.38	40.48	13.34	34.92	6.04	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	2.38	42.86	0.00	34.92	0.00	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	22	9.52	52.38	34.07	68.99	15.42	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	29	16.67	69.05	117.85	186.84	53.35	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	32	7.14	76.19	9.76	196.61	4.42	89.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	38	14.29	90.48	16.97	213.58	7.68	96.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	40	4.76	95.24	5.29	218.87	2.40	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	42	4.76	100.00	2.02	220.89	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					220.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	3.16	3.16	98.31	98.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.00	3.16	0.13	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	3.17	0.15	98.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	0.01	3.18	0.34	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.01	3.19	0.34	99.31	1	1	100.00	100.00	0.59	0.59	100.00	100.00	5319.32	18.46	
8	1,000	1,500	1,250	1	7	14.29	100.00	0.02	3.21	0.69	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
20	500,000	UP		0	7	0.00	100.00	0.00	3.21	0.00	100.00	0	1	0.00	100.00	0.00	0.59	0.00	100.00	0.00	18.34	
				7				3.21				1				0.59						18.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.36	0.36	0.01	0.01	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	0.72	1.08	0.17	0.18	1.26	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	1.44	2.53	0.25	0.43	1.83	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	38	11.19	13.72	0.53	0.96	3.88	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	120	29.60	43.32	2.95	3.91	21.48	28.51	2	2	100.00	100.00	0.31	0.31	100.00	100.00	10.49	7.90			
6	500	750	625	83	203	29.96	73.29	0.51	4.42	3.72	32.23	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	6.99			
7	750	1,000	875	36	239	13.00	86.28	0.29	4.71	2.15	34.38	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	6.55			
8	1,000	1,500	1,250	28	267	10.11	96.39	5.46	10.18	39.84	74.22	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	3.04			
9	1,500	2,000	1,750	5	272	1.81	98.19	3.32	13.50	24.22	98.44	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.29			
10	2,000	2,500	2,250	2	274	0.72	98.92	0.05	13.55	0.37	98.82	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.28			
11	2,500	3,000	2,750	1	275	0.36	99.28	0.08	13.63	0.57	99.38	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.27			
12	3,000	4,000	3,500	1	276	0.36	99.64	0.03	13.66	0.25	99.63	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.26			
13	4,000	5,000	4,500	1	277	0.36	100.00	0.05	13.71	0.37	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
14	5,000	7,500	6,250	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
15	7,500	10,000	8,750	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
16	10,000	20,000	15,000	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
17	20,000	50,000	35,000	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
18	50,000	100,000	75,000	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
19	100,000	500,000	300,000	0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
20	500,000	UP		0	277	0.00	100.00	0.00	13.71	0.00	100.00	0	2	0.00	100.00	0.00	0.31	0.00	100.00	0.00	2.25			
				277					13.71					2					0.31					2.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	5	5	27.78	27.78	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	5.56	33.33	0.42	0.41	0.51	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	5.56	38.89	1.19	0.77	1.44	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	5.56	44.44	0.54	1.31	0.65	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	5.56	50.00	21.60	20.29	26.17	24.59	1	1	100.00	100.00	41.55	41.55	100.00	100.00	192.36	204.75			
6	500	750	625	1	10	5.56	55.56	11.53	31.82	13.97	38.55	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	130.58			
7	750	1,000	875	1	11	5.56	61.11	14.22	17.60	17.23	21.32	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	236.10			
8	1,000	1,500	1,250	1	12	5.56	66.67	38.43	56.03	46.56	67.89	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	74.16			
9	1,500	2,000	1,750	1	13	5.56	72.22	0.74	55.29	0.89	67.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	75.15			
10	2,000	2,500	2,250	1	14	5.56	77.78	14.06	69.35	17.03	84.03	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	59.91			
11	2,500	3,000	2,750	1	15	5.56	83.33	14.00	83.35	16.96	100.99	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	49.85			
12	3,000	4,000	3,500	1	16	5.56	88.89	0.90	82.45	1.09	99.90	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.39			
13	4,000	5,000	4,500	1	17	5.56	94.44	0.04	82.49	0.04	99.95	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.37			
14	5,000	7,500	6,250	1	18	5.56	100.00	0.04	82.53	0.05	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
20	500,000	UP		0	18	0.00	100.00	0.00	82.53	0.00	100.00	0	1	0.00	100.00	0.00	41.55	0.00	100.00	0.00	50.35			
				18					82.53					1					41.55					50.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	6.52	6.52	17.02	17.02	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.72	7.25	0.00	17.02	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.72	7.97	0.00	17.02	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	1.45	9.42	0.01	17.01	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.72	10.14	1.12	15.89	0.16	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	23	6.52	16.67	5.92	9.98	0.85	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	26	2.17	18.84	5.42	4.55	0.78	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	30	2.90	21.74	2.40	2.16	0.35	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	50	14.49	36.23	18.05	15.89	2.60	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	52	1.45	37.68	7.04	22.93	1.01	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	55	2.17	39.86	4.94	27.87	0.71	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	60	3.62	43.48	14.78	42.65	2.13	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	63	2.17	45.65	25.62	68.28	3.69	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	80	12.32	57.97	66.19	134.46	9.53	19.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	85	3.62	61.59	51.19	185.66	7.37	26.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	97	8.70	70.29	152.06	337.71	21.90	48.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	110	9.42	79.71	156.81	494.52	22.59	71.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	117	5.07	84.78	92.59	587.11	13.34	84.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	136	13.77	98.55	101.89	689.00	14.68	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	138	1.45	100.00	5.27	694.27	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					694.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.05	5.05	6.23	6.23	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	18	0.63	5.68	0.22	6.01	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	20	0.63	6.31	0.41	5.60	0.02	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	27	2.21	8.52	10.73	5.13	0.40	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	28	0.32	8.83	0.74	5.87	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	20	48	6.31	15.14	9.25	15.13	0.35	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	56	2.52	17.67	4.79	19.92	0.18	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	64	2.52	20.19	2.62	22.54	0.10	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	76	3.79	23.97	4.69	27.22	0.18	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	83	2.21	26.18	6.98	34.20	0.26	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	98	4.73	30.91	19.54	53.74	0.74	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	99	0.32	31.23	2.31	56.06	0.09	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	107	2.52	33.75	11.55	67.61	0.43	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	110	0.95	34.70	3.90	71.51	0.15	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	121	3.47	38.17	38.01	109.52	1.43	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	57	178	17.98	56.15	184.17	293.69	6.93	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	30	208	9.46	65.62	229.83	523.52	8.65	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	17	225	5.36	70.98	301.87	825.39	11.36	31.07	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	53	278	16.72	87.70	310.43	1,135.82	11.68	42.75	1	2	25.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		39	317	12.30	100.00	1,520.88	2,656.70	57.25	100.00	2	4	50.00	100.00	18.51	18.51	100.00	100.00	1.22	0.70			
				317					2,656.70					4					18.51					0.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.66	5.66	0.90	0.90	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.89	7.55	15.27	16.17	3.24	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.89	9.43	13.66	29.84	2.89	6.32	3	3	33.33	33.33	0.27	0.27	0.65	0.65	1.98	0.91			
4	200	300	250	1	6	1.89	11.32	10.37	40.20	2.20	8.52	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.67			
5	300	500	400	1	7	1.89	13.21	0.03	40.23	0.01	8.52	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.67			
6	500	750	625	1	8	1.89	15.09	12.44	52.67	2.64	11.16	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.51			
7	750	1,000	875	1	9	1.89	16.98	11.21	63.88	2.38	13.54	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.42			
8	1,000	1,500	1,250	1	10	1.89	18.87	0.00	63.88	0.00	13.54	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.42			
9	1,500	2,000	1,750	1	11	1.89	20.75	0.00	63.88	0.00	13.54	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.42			
10	2,000	2,500	2,250	1	12	1.89	22.64	2.90	66.78	0.61	14.15	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.40			
11	2,500	3,000	2,750	1	13	1.89	24.53	9.14	75.92	1.94	16.09	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.36			
12	3,000	4,000	3,500	1	14	1.89	26.42	2.90	78.81	0.61	16.70	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.34			
13	4,000	5,000	4,500	1	15	1.89	28.30	9.14	87.95	1.94	18.64	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.31			
14	5,000	7,500	6,250	1	16	1.89	30.19	12.44	100.39	2.64	21.27	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.27			
15	7,500	10,000	8,750	1	17	1.89	32.08	0.16	100.55	0.03	21.31	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.27			
16	10,000	20,000	15,000	1	18	1.89	33.96	36.02	136.57	7.63	28.94	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.20			
17	20,000	50,000	35,000	10	28	18.87	52.83	99.42	235.99	21.07	50.00	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.11			
18	50,000	100,000	75,000	11	39	20.75	73.58	77.54	313.53	16.43	66.43	0	3	0.00	33.33	0.00	0.27	0.00	0.65	0.00	0.09			
19	100,000	500,000	300,000	9	48	16.98	90.57	68.67	382.20	14.55	80.98	3	6	33.33	66.67	40.65	40.92	97.47	98.12	59.20	10.71			
20	500,000	<b>UP</b>		5	53	9.43	100.00	89.74	471.94	19.02	100.00	3	9	33.33	100.00	0.78	41.71	1.88	100.00	0.87	8.84			
				53					471.94					9					41.71					8.84





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.28	4.28	3.93	3.93	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.31	4.59	0.00	3.93	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	0.31	4.89	0.10	4.03	0.01	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	20	1.22	6.12	0.54	4.58	0.03	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	22	0.61	6.73	0.06	4.64	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	25	0.92	7.65	4.32	8.96	0.28	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	26	0.31	7.95	0.05	9.01	0.00	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	30	1.22	9.17	2.15	11.16	0.14	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	41	3.36	12.54	3.15	14.31	0.20	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	47	1.83	14.37	15.75	30.06	1.01	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	48	0.31	14.68	4.36	34.42	0.28	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	54	1.83	16.51	13.67	48.09	0.87	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	62	2.45	18.96	28.59	76.68	1.83	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	77	4.59	23.55	77.76	154.44	4.97	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	88	3.36	26.91	100.61	255.04	6.43	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	112	7.34	34.25	160.67	415.72	10.28	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	149	11.31	45.57	306.25	721.97	19.59	46.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	40	189	12.23	57.80	129.05	851.02	8.25	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	50	239	15.29	73.09	200.45	1,051.48	12.82	67.25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		88	327	26.91	100.00	512.03	1,563.51	32.75	100.00	8	9	88.89	100.00	0.67	0.67	100.00	100.00	0.13	0.04			
				327					1,563.51					9					0.67					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	9.06	9.06	57.81	57.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	6.61	15.66	42.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	15.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					15.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	2.04	2.04	17.25	17.25	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	12	0.41	2.44	2.13	15.12	0.32	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	14	0.41	2.85	0.00	15.12	0.00	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.20	3.05	1.15	13.97	0.17	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	24	1.83	4.89	4.00	9.97	0.60	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	27	0.61	5.50	1.17	8.80	0.17	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	28	0.20	5.70	0.87	7.93	0.13	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	38	2.04	7.74	5.04	2.90	0.75	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	50	2.44	10.18	12.24	9.34	1.82	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	55	1.02	11.20	7.82	17.16	1.16	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	61	1.22	12.42	4.00	13.16	0.60	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	24	85	4.89	17.31	21.61	34.77	3.21	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	98	2.65	19.96	9.41	44.18	1.40	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	129	6.31	26.27	42.64	86.82	6.34	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	26	155	5.30	31.57	129.67	216.49	19.27	32.17	2	2	3.33	3.33	53.06	53.06	5.12	5.12	40.92	24.51	24.51	24.51	
16	10,000	20,000	15,000	43	198	8.76	40.33	59.86	276.35	8.90	41.07	1	3	1.67	5.00	8.69	61.75	0.84	5.96	14.52	22.35	22.35	22.35	
17	20,000	50,000	35,000	28	226	5.70	46.03	102.92	379.27	15.30	56.36	0	3	0.00	5.00	0.00	61.75	0.00	5.96	0.00	16.28	16.28	16.28	
18	50,000	100,000	75,000	52	278	10.59	56.62	197.38	576.65	29.33	85.70	5	8	8.33	13.33	102.45	164.20	9.88	15.84	51.91	28.48	28.48		
19	100,000	500,000	300,000	65	343	13.24	69.86	48.95	625.60	7.28	92.97	5	13	8.33	21.67	825.56	989.76	79.64	95.48	1686.41	158.21	158.21		
20	500,000	UP		148	491	30.14	100.00	47.29	672.89	7.03	100.00	47	60	78.33	100.00	46.84	1,036.60	4.52	100.00	99.05	154.05	154.05		
				491					672.89					60					1,036.60					154.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	64	64	5.10	5.10	9.36	9.36	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	63	127	5.02	10.11	0.60	9.95	0.10	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	195	322	15.53	25.64	0.77	10.72	0.13	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	183	505	14.57	40.21	0.41	11.13	0.07	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	209	714	16.64	56.85	2.06	13.19	0.34	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	63	777	5.02	61.86	3.13	16.32	0.51	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	794	1.35	63.22	2.81	19.13	0.46	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	42	836	3.34	66.56	4.74	23.87	0.78	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	869	2.63	69.19	12.19	36.06	2.00	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	887	1.43	70.62	0.28	36.34	0.05	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	11	898	0.88	71.50	3.14	39.48	0.52	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	25	923	1.99	73.49	22.52	62.00	3.69	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	35	958	2.79	76.27	11.28	73.28	1.85	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	36	994	2.87	79.14	11.14	84.41	1.83	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	35	1,029	2.79	81.93	101.26	185.68	16.61	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	42	1,071	3.34	85.27	45.78	231.46	7.51	37.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	70	1,141	5.57	90.84	161.61	393.07	26.51	64.48	3	3	42.86	42.86	2.75	2.75	21.25	21.25	1.70	0.70
18	50,000	100,000	75,000	24	1,165	1.91	92.75	54.92	447.99	9.01	73.49	2	5	28.57	71.43	8.68	11.42	67.08	88.33	15.80	2.55
19	100,000	500,000	300,000	46	1,211	3.66	96.42	83.82	531.81	13.75	87.24	1	6	14.29	85.71	0.64	12.06	4.95	93.27	0.76	2.27
20	500,000	UP		45	1,256	3.58	100.00	77.75	609.56	12.76	100.00	1	7	14.29	100.00	0.87	12.93	6.73	100.00	1.12	2.12
				1,256				609.56				7				12.93				2.12	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.85	7.41	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	3.70	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	3.70	14.81	0.01	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	13	9.26	24.07	0.33	9.26	0.20	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	15	3.70	27.78	0.01	0.36	0.01	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	21	11.11	38.89	1.43	1.79	0.86	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	26	9.26	48.15	1.64	0.15	0.99	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	30	7.41	55.56	1.58	1.43	0.95	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	33	5.56	61.11	1.98	0.55	1.19	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	36	5.56	66.67	3.21	3.77	1.93	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	38	3.70	70.37	4.16	3.77	2.50	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	39	1.85	72.22	9.10	17.03	5.48	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	40	1.85	74.07	0.10	17.13	0.06	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	41	1.85	75.93	10.98	28.11	6.61	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	43	3.70	79.63	34.09	62.20	20.51	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	48	9.26	88.89	21.08	83.28	12.68	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	52	7.41	96.30	82.70	165.99	49.75	99.85	1	1	100.00	100.00	8.87	8.87	100.00	100.00	10.72	5.34	5.34	5.34	
19	100,000	500,000	300,000	2	54	3.70	100.00	0.24	166.23	0.15	100.00	0	1	0.00	100.00	0.00	8.87	0.00	100.00	0.00	0.00	5.34	5.34	
20	500,000	UP		0	54	0.00	100.00	0.00	166.23	0.00	100.00	0	1	0.00	100.00	0.00	8.87	0.00	100.00	0.00	0.00	5.34	5.34	
				54					166.23					1					8.87					5.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	1.11	1.11	0.47	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	1.11	0.00	0.47	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.13	0.13	0.05	0.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	1.86	1.98	0.79	0.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.11	3.10	0.47	1.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	1.30	4.39	0.55	1.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	5.39	9.78	2.30	4.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	6.18	15.97	2.64	6.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	7.81	23.78	3.33	10.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	10.84	34.61	4.62	14.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	12.40	47.02	5.29	20.06	2	2	100.00	100.00	54.11	54.11	100.00	100.00	436.27	115.09			
13	4,000	5,000	4,500	1	12	4.17	50.00	26.28	73.30	11.22	31.28	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	73.82			
14	5,000	7,500	6,250	1	13	4.17	54.17	23.69	96.99	10.11	41.38	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	55.80			
15	7,500	10,000	8,750	4	17	16.67	70.83	22.26	119.25	9.50	50.88	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	45.38			
16	10,000	20,000	15,000	1	18	4.17	75.00	5.08	124.33	2.17	53.05	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	43.52			
17	20,000	50,000	35,000	1	19	4.17	79.17	2.02	126.36	0.86	53.92	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	42.83			
18	50,000	100,000	75,000	1	20	4.17	83.33	9.00	135.36	3.84	57.76	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	39.98			
19	100,000	500,000	300,000	2	22	8.33	91.67	35.93	171.29	15.33	73.09	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	31.59			
20	500,000	UP		2	24	8.33	100.00	63.07	234.35	26.91	100.00	0	2	0.00	100.00	0.00	54.11	0.00	100.00	0.00	23.09			
				24					234.35					2					54.11					23.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	6.90	6.90	19.54	19.54	2.16	2.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.86	7.76	0.36	19.90	0.04	2.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	0.86	8.62	0.36	20.26	0.04	2.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	0.86	9.48	0.67	20.93	0.07	2.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	21	8.62	18.10	7.15	28.07	0.79	3.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	24	2.59	20.69	2.32	30.39	0.26	3.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	25	0.86	21.55	1.60	31.99	0.18	3.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	39	12.07	33.62	10.95	42.94	1.21	4.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	44	4.31	37.93	2.14	45.08	0.24	4.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	47	2.59	40.52	9.54	54.62	1.06	6.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	49	1.72	42.24	3.96	58.58	0.44	6.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	51	1.72	43.97	8.96	67.54	0.99	7.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	56	4.31	48.28	16.27	83.81	1.80	9.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	66	8.62	56.90	88.19	172.00	9.76	19.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	73	6.03	62.93	56.04	228.04	6.20	25.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	89	13.79	76.72	170.10	398.14	18.83	44.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	92	2.59	79.31	140.30	538.44	15.53	59.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	100	6.90	86.21	25.42	563.86	2.81	62.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	108	6.90	93.10	151.39	715.25	16.76	79.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	116	6.90	100.00	188.19	903.44	20.83	100.00	2	2	100.00	100.00	8.09	8.09	100.00	100.00	4.30	0.90			
				116					903.44					2					8.09					0.90



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.15	5.15	21.54	21.54	2.06	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.74	5.88	0.09	21.63	0.01	2.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.74	6.62	0.15	21.78	0.01	2.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.74	7.35	0.72	22.49	0.07	2.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.74	8.09	0.92	23.41	0.09	2.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	0.74	8.82	1.15	24.56	0.11	2.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	14	1.47	10.29	2.51	27.07	0.24	2.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	18	2.94	13.24	2.39	29.46	0.23	2.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	19	0.74	13.97	3.58	33.04	0.34	3.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	23	2.94	16.91	19.47	52.51	1.86	5.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	34	8.09	25.00	38.14	90.64	3.65	8.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	36	1.47	26.47	7.60	98.24	0.73	9.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	37	0.74	27.21	8.19	106.43	0.78	10.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	40	2.21	29.41	33.82	140.25	3.23	13.41	1	1	33.33	33.33	7.79	7.79	16.56	16.56	23.02	5.55			
15	7,500	10,000	8,750	7	47	5.15	34.56	90.32	230.57	8.63	22.04	0	1	0.00	33.33	0.00	7.79	0.00	16.56	0.00	3.38			
16	10,000	20,000	15,000	25	72	18.38	52.94	278.45	509.02	26.62	48.66	0	1	0.00	33.33	0.00	7.79	0.00	16.56	0.00	1.53			
17	20,000	50,000	35,000	6	78	4.41	57.35	72.94	581.96	6.97	55.63	0	1	0.00	33.33	0.00	7.79	0.00	16.56	0.00	1.34			
18	50,000	100,000	75,000	13	91	9.56	66.91	114.51	696.47	10.95	66.57	0	1	0.00	33.33	0.00	7.79	0.00	16.56	0.00	1.12			
19	100,000	500,000	300,000	29	120	21.32	88.24	253.55	950.02	24.24	90.81	2	3	66.67	100.00	39.22	47.00	83.44	100.00	15.47	4.95			
20	500,000	<b>UP</b>		16	136	11.76	100.00	96.15	1,046.17	9.19	100.00	0	3	0.00	100.00	0.00	47.00	0.00	100.00	0.00	4.49			
				136					1,046.17					3					47.00					4.49





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	12.80	12.80	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	12.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				12.80					0				0.00						0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.91	0.91	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	0.93	1.84	1.74	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	1.50	3.34	2.82	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	2.54	5.88	4.78	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	5.11	10.98	9.60	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	5.71	16.69	10.73	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	5.95	22.64	11.18	42.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	0.58	23.21	1.08	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	1.39	24.61	2.62	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	28.59	53.20	53.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	53.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					53.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	12.30	12.41	55.44	55.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	5.82	18.22	26.21	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.96	22.18	17.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	22.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					22.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	5.97	5.97	13.92	13.92	3.96	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.49	7.46	0.08	14.00	0.02	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.49	8.96	0.14	14.14	0.04	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.49	10.45	4.67	18.81	1.33	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.49	11.94	1.13	19.94	0.32	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.49	13.43	0.16	20.10	0.05	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.49	14.93	0.16	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.49	16.42	0.18	20.11	0.05	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.49	17.91	0.18	19.94	0.05	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.49	19.40	6.19	26.13	1.76	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.49	20.90	5.10	31.23	1.45	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	1.49	22.39	1.64	32.87	0.47	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	19	5.97	28.36	6.58	39.45	1.87	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	22	4.48	32.84	7.97	47.42	2.27	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	28	8.96	41.79	26.58	74.00	7.57	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	37	13.43	55.22	65.17	139.17	18.55	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	48	16.42	71.64	100.50	239.67	28.61	68.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	51	4.48	76.12	27.38	267.05	7.79	76.02	1	1	33.33	33.33	0.01	0.01	1.63	1.63	0.03	0.00			
19	100,000	500,000	300,000	13	64	19.40	95.52	25.81	292.86	7.35	83.37	2	3	66.67	100.00	0.42	0.43	98.37	100.00	1.63	0.15			
20	500,000	UP		3	67	4.48	100.00	58.41	351.27	16.63	100.00	0	3	0.00	100.00	0.00	0.43	0.00	100.00	0.00	0.12			
				67					351.27					3					0.43					0.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	5.19	5.19	6.55	6.55	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	25	0.45	5.64	0.04	6.59	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	28	0.68	6.32	0.58	7.17	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	30	0.45	6.77	0.82	7.99	0.03	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	46	3.61	10.38	6.01	14.00	0.25	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	52	1.35	11.74	2.05	16.05	0.08	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	58	1.35	13.09	9.16	25.21	0.37	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	88	6.77	19.86	24.45	49.66	1.00	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	100	2.71	22.57	28.33	77.99	1.16	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	109	2.03	24.60	23.84	101.82	0.97	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	116	1.58	26.19	2.14	103.96	0.09	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	122	1.35	27.54	25.36	129.32	1.04	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	134	2.71	30.25	33.62	162.94	1.37	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	151	3.84	34.09	60.90	223.84	2.49	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	186	7.90	41.99	123.73	347.57	5.06	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	63	249	14.22	56.21	453.70	801.28	18.54	32.75	1	1	50.00	50.00	2.74	2.74	97.71	97.71	0.60	0.34			
17	20,000	50,000	35,000	100	349	22.57	78.78	567.23	1,368.50	23.18	55.93	1	2	50.00	100.00	0.06	2.80	2.29	100.00	0.01	0.20			
18	50,000	100,000	75,000	37	386	8.35	87.13	326.34	1,694.85	13.34	69.27	0	2	0.00	100.00	0.00	2.80	0.00	100.00	0.00	0.17			
19	100,000	500,000	300,000	33	419	7.45	94.58	651.23	2,346.08	26.62	95.88	0	2	0.00	100.00	0.00	2.80	0.00	100.00	0.00	0.12			
20	500,000	<b>UP</b>		24	443	5.42	100.00	100.79	2,446.87	4.12	100.00	0	2	0.00	100.00	0.00	2.80	0.00	100.00	0.00	0.11			
				443					2,446.87					2					2.80					0.11



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia

P.O.Box 2635 JKT 10026, Cable REINDO

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	12.61	12.61	39.78	39.78	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	62	5.16	17.77	4.79	44.57	0.19	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	72	2.87	20.63	4.47	49.04	0.18	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	76	1.15	21.78	2.44	51.47	0.10	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	22	98	6.30	28.08	28.84	80.31	1.14	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	108	2.87	30.95	12.95	93.26	0.51	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	20	128	5.73	36.68	38.81	132.07	1.54	5.23	2	2	25.00	25.00	5.76	5.76	16.34	16.34	14.84	14.84	4.36	4.36	
8	1,000	1,500	1,250	17	145	4.87	41.55	43.83	175.90	1.74	6.97	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	3.27	3.27		
9	1,500	2,000	1,750	4	149	1.15	42.69	9.77	185.67	0.39	7.35	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	3.10	3.10		
10	2,000	2,500	2,250	5	154	1.43	44.13	20.79	206.46	0.82	8.18	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	2.79	2.79		
11	2,500	3,000	2,750	14	168	4.01	48.14	95.18	301.64	3.77	11.95	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	1.91	1.91		
12	3,000	4,000	3,500	19	187	5.44	53.58	97.57	399.22	3.86	15.81	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	1.44	1.44		
13	4,000	5,000	4,500	8	195	2.29	55.87	88.99	488.21	3.52	19.33	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	1.18	1.18		
14	5,000	7,500	6,250	42	237	12.03	67.91	438.39	926.59	17.36	36.69	0	2	0.00	25.00	0.00	5.76	0.00	16.34	0.00	0.62	0.62		
15	7,500	10,000	8,750	28	265	8.02	75.93	484.64	1,411.24	19.19	55.89	1	3	12.50	37.50	24.36	30.12	69.14	85.49	5.03	5.03	2.13	2.13	
16	10,000	20,000	15,000	25	290	7.16	83.09	428.21	1,839.45	16.96	72.84	0	3	0.00	37.50	0.00	30.12	0.00	85.49	0.00	1.64	1.64		
17	20,000	50,000	35,000	25	315	7.16	90.26	227.75	2,067.20	9.02	81.86	2	5	25.00	62.50	0.12	30.23	0.34	85.83	0.05	1.46	1.46		
18	50,000	100,000	75,000	14	329	4.01	94.27	187.66	2,254.86	7.43	89.30	2	7	25.00	87.50	4.45	34.69	12.64	98.47	2.37	1.54	1.54		
19	100,000	500,000	300,000	10	339	2.87	97.13	81.04	2,335.91	3.21	92.50	0	7	0.00	87.50	0.00	34.69	0.00	98.47	0.00	1.48	1.48		
20	500,000	UP		10	349	2.87	100.00	189.27	2,525.17	7.50	100.00	1	8	12.50	100.00	0.54	35.23	1.53	100.00	0.28	1.40	1.40		
				349					2,525.17					8					35.23					1.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	23.21	23.21	2.11	2.11	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	1.79	25.00	4.69	6.80	0.78	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	1.79	26.79	2.10	8.90	0.35	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	1.79	28.57	1.14	10.04	0.19	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	1.79	30.36	1.55	11.60	0.26	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	1.79	32.14	5.73	17.32	0.95	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	19	1.79	33.93	4.03	21.36	0.67	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	20	1.79	35.71	13.57	34.93	2.25	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	21	1.79	37.50	6.09	41.01	1.01	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	22	1.79	39.29	12.08	53.09	2.00	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	1.79	41.07	26.93	80.02	4.46	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	1.79	42.86	33.53	113.55	5.55	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	25	1.79	44.64	12.54	101.01	2.07	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	26	1.79	46.43	24.75	125.76	4.10	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	1.79	48.21	20.00	105.76	3.31	17.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	28	1.79	50.00	40.64	146.40	6.72	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	45	30.36	80.36	357.88	504.29	59.22	83.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	47	3.57	83.93	60.78	565.07	10.06	93.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	56	16.07	100.00	39.27	604.34	6.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	56	0.00	100.00	0.00	604.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56					604.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.42	4.42	11.85	11.85	0.92	0.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.55	4.97	0.99	12.85	0.08	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	12	1.66	6.63	22.39	35.24	1.74	2.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.55	7.18	1.08	36.32	0.08	2.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.55	7.73	5.67	41.98	0.44	3.25	1	1	25.00	25.00	346.03	346.03	25.33	25.33	6107.34	824.23			
6	500	750	625	1	15	0.55	8.29	1.23	43.21	0.10	3.35	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	800.74			
7	750	1,000	875	9	24	4.97	13.26	4.00	39.21	0.31	3.04	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	882.53			
8	1,000	1,500	1,250	5	29	2.76	16.02	7.89	47.10	0.61	3.65	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	734.73			
9	1,500	2,000	1,750	2	31	1.10	17.13	5.40	52.50	0.42	4.07	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	659.10			
10	2,000	2,500	2,250	1	32	0.55	17.68	5.66	58.16	0.44	4.51	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	594.94			
11	2,500	3,000	2,750	9	41	4.97	22.65	13.12	71.28	1.02	5.52	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	485.45			
12	3,000	4,000	3,500	1	42	0.55	23.20	9.76	81.04	0.76	6.28	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	427.01			
13	4,000	5,000	4,500	2	44	1.10	24.31	12.24	93.27	0.95	7.23	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	370.98			
14	5,000	7,500	6,250	27	71	14.92	39.23	100.97	194.25	7.83	15.06	0	1	0.00	25.00	0.00	346.03	0.00	25.33	0.00	178.14			
15	7,500	10,000	8,750	7	78	3.87	43.09	44.28	238.52	3.43	18.49	1	2	25.00	50.00	755.98	1,102.01	55.34	80.68	1707.40	462.01			
16	10,000	20,000	15,000	34	112	18.78	61.88	346.27	584.80	26.84	45.33	2	4	50.00	100.00	263.96	1,365.97	19.32	100.00	76.23	233.58			
17	20,000	50,000	35,000	16	128	8.84	70.72	129.57	714.36	10.04	55.37	0	4	0.00	100.00	0.00	1,365.97	0.00	100.00	0.00	191.21			
18	50,000	100,000	75,000	19	147	10.50	81.22	259.12	973.48	20.08	75.45	0	4	0.00	100.00	0.00	1,365.97	0.00	100.00	0.00	140.32			
19	100,000	500,000	300,000	31	178	17.13	98.34	275.62	1,249.10	21.36	96.81	0	4	0.00	100.00	0.00	1,365.97	0.00	100.00	0.00	109.36			
20	500,000	UP		3	181	1.66	100.00	41.11	1,290.21	3.19	100.00	0	4	0.00	100.00	0.00	1,365.97	0.00	100.00	0.00	105.87			
				181					1,290.21					4					1,365.97					105.87





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.97	0.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.97	1.94	0.72	0.72	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.97	2.91	0.03	0.75	0.00	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.97	3.88	0.96	1.71	0.09	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	1.94	5.83	2.37	4.08	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	0.97	6.80	1.46	5.55	0.14	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	11	3.88	10.68	1.20	6.75	0.11	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	16	4.85	15.53	9.38	16.13	0.90	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	22	5.83	21.36	11.52	27.65	1.10	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	25	2.91	24.27	14.21	41.86	1.36	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	30	4.85	29.13	1.00	42.86	0.10	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	36	5.83	34.95	13.22	56.08	1.26	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	41	4.85	39.81	40.72	96.80	3.89	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	48	6.80	46.60	54.56	151.36	5.21	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	55	6.80	53.40	43.22	194.58	4.12	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	70	14.56	67.96	201.89	396.46	19.27	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	91	20.39	88.35	352.47	748.93	33.64	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	96	4.85	93.20	153.33	902.26	14.63	86.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	103	6.80	100.00	145.60	1,047.85	13.89	100.00	7	7	100.00	100.00	2,002.02	2,002.02	100.00	100.00	1375.05	191.06	191.06	191.06	
20	500,000	<b>UP</b>		0	103	0.00	100.00	0.00	1,047.85	0.00	100.00	0	7	0.00	100.00	0.00	2,002.02	0.00	100.00	0.00	100.00	0.00	191.06	
				103					1,047.85					7					2,002.02					191.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1,149	1,149	5.90	5.90	988.94	988.94	0.87	0.87	2	2	0.45	0.45	12.70	12.70	0.01	0.01	1.28	1.28			
2	50	100	75	117	1,266	0.60	6.50	86.22	1,075.17	0.08	0.95	0	2	0.00	0.45	0.00	12.70	0.00	0.01	0.00	1.18			
3	100	200	150	248	1,514	1.27	7.78	145.78	1,220.95	0.13	1.08	0	2	0.00	0.45	0.00	12.70	0.00	0.01	0.00	1.04			
4	200	300	250	230	1,744	1.18	8.96	168.17	1,389.12	0.15	1.23	0	2	0.00	0.45	0.00	12.70	0.00	0.01	0.00	0.91			
5	300	500	400	549	2,293	2.82	11.78	497.11	1,886.23	0.44	1.66	2	4	0.45	0.90	373.68	386.38	0.39	0.41	75.17	20.48			
6	500	750	625	537	2,830	2.76	14.54	783.00	2,669.24	0.69	2.36	0	4	0.00	0.90	0.00	386.38	0.00	0.41	0.00	14.48			
7	750	1,000	875	694	3,524	3.57	18.11	1,058.88	3,728.12	0.93	3.29	11	15	2.48	3.38	20.37	406.75	0.02	0.43	1.92	10.91			
8	1,000	1,500	1,250	927	4,451	4.76	22.87	1,941.01	5,669.12	1.71	5.00	9	24	2.03	5.41	580.78	987.53	0.61	1.04	29.92	17.42			
9	1,500	2,000	1,750	855	5,306	4.39	27.26	2,156.74	7,825.86	1.90	6.91	13	37	2.93	8.33	1,988.89	2,976.42	2.09	3.12	92.22	38.03			
10	2,000	2,500	2,250	888	6,194	4.56	31.83	2,916.14	10,742.00	2.57	9.48	8	45	1.80	10.14	1,960.61	4,937.03	2.06	5.18	67.23	45.96			
11	2,500	3,000	2,750	748	6,942	3.84	35.67	2,809.73	13,551.73	2.48	11.96	13	58	2.93	13.06	161.33	5,098.35	0.17	5.35	5.74	37.62			
12	3,000	4,000	3,500	935	7,877	4.80	40.47	4,165.53	17,717.27	3.68	15.63	9	67	2.03	15.09	206.16	5,304.51	0.22	5.56	4.95	29.94			
13	4,000	5,000	4,500	925	8,802	4.75	45.23	4,864.71	22,581.98	4.29	19.93	10	77	2.25	17.34	2,932.44	8,236.96	3.08	8.64	60.28	36.48			
14	5,000	7,500	6,250	1,613	10,415	8.29	53.51	10,338.08	32,920.06	9.12	29.05	18	95	4.05	21.40	2,279.69	10,516.65	2.39	11.03	22.05	31.95			
15	7,500	10,000	8,750	1,332	11,747	6.84	60.36	9,952.14	42,872.20	8.78	37.83	12	107	2.70	24.10	1,162.34	11,678.99	1.22	12.25	11.68	27.24			
16	10,000	20,000	15,000	2,509	14,256	12.89	73.25	24,090.14	66,962.35	21.26	59.09	82	189	18.47	42.57	16,328.60	28,007.59	17.13	29.38	67.78	41.83			
17	20,000	50,000	35,000	2,415	16,671	12.41	85.66	25,008.75	91,971.10	22.07	81.15	86	275	19.37	61.94	32,076.33	60,083.92	33.65	63.03	128.26	65.33			
18	50,000	100,000	75,000	1,334	18,005	6.85	92.51	10,846.89	102,817.99	9.57	90.72	42	317	9.46	71.40	8,565.31	68,649.24	8.99	72.02	78.97	66.77			
19	100,000	500,000	300,000	1,156	19,161	5.94	98.45	9,279.21	112,097.20	8.19	98.91	111	428	25.00	96.40	20,831.83	89,481.07	21.85	93.87	224.50	79.82			
20	500,000	UP		301	19,462	1.55	100.00	1,234.18	113,331.37	1.09	100.00	16	444	3.60	100.00	5,838.62	95,319.69	6.13	100.00	473.08	84.11			
				19,462					113,331.37					444					95,319.69					84.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	76	76	5.35	5.35	3.30	3.30	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	86	0.70	6.06	5.73	9.04	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	95	0.63	6.69	18.60	27.64	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	99	0.28	6.97	12.55	40.19	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	127	1.97	8.94	87.50	127.69	0.34	0.49	2	2	2.78	2.78	221.36	221.36	5.49	5.49	252.98	173.36
6	500	750	625	32	159	2.25	11.20	142.06	269.75	0.55	1.04	0	2	0.00	2.78	0.00	221.36	0.00	5.49	0.00	82.06
7	750	1,000	875	32	191	2.25	13.45	147.76	417.51	0.57	1.61	1	3	1.39	4.17	13.98	235.34	0.35	5.84	9.46	56.37
8	1,000	1,500	1,250	50	241	3.52	16.97	317.63	735.14	1.23	2.84	5	8	6.94	11.11	524.13	759.47	13.00	18.84	165.01	103.31
9	1,500	2,000	1,750	31	272	2.18	19.15	398.44	1,133.57	1.54	4.38	2	10	2.78	13.89	8.27	767.75	0.21	19.05	2.08	67.73
10	2,000	2,500	2,250	64	336	4.51	23.66	383.28	1,516.85	1.48	5.86	0	10	0.00	13.89	0.00	767.75	0.00	19.05	0.00	50.61
11	2,500	3,000	2,750	38	374	2.68	26.34	368.71	1,885.56	1.42	7.28	0	10	0.00	13.89	0.00	767.75	0.00	19.05	0.00	40.72
12	3,000	4,000	3,500	66	440	4.65	30.99	1,024.83	2,910.39	3.96	11.24	2	12	2.78	16.67	288.24	1,055.98	7.15	26.20	28.13	36.28
13	4,000	5,000	4,500	69	509	4.86	35.85	583.80	3,494.19	2.26	13.50	1	13	1.39	18.06	2.26	1,055.98	0.00	26.20	0.00	30.22
14	5,000	7,500	6,250	129	638	9.08	44.93	2,376.29	5,870.48	9.18	22.68	3	16	4.17	22.22	2,616.86	3,672.85	64.93	91.13	110.12	62.56
15	7,500	10,000	8,750	128	766	9.01	53.94	1,495.14	7,365.62	5.78	28.45	0	16	0.00	22.22	0.00	3,672.85	0.00	91.13	0.00	49.86
16	10,000	20,000	15,000	266	1,032	18.73	72.68	6,102.64	13,468.25	23.57	52.03	4	20	5.56	27.78	34.95	3,707.80	0.87	92.00	0.57	27.53
17	20,000	50,000	35,000	300	1,332	21.13	93.80	8,536.86	22,005.11	32.98	85.00	48	68	66.67	94.44	302.36	4,010.16	7.50	99.50	3.54	18.22
18	50,000	100,000	75,000	42	1,374	2.96	96.76	2,008.64	24,013.76	7.76	92.76	4	72	5.56	100.00	20.21	4,030.37	0.50	100.00	1.01	16.78
19	100,000	500,000	300,000	30	1,404	2.11	98.87	1,717.08	25,730.83	6.63	99.40	0	72	0.00	100.00	0.00	4,030.37	0.00	100.00	0.00	15.66
20	500,000	UP		16	1,420	1.13	100.00	156.49	25,887.33	0.60	100.00	0	72	0.00	100.00	0.00	4,030.37	0.00	100.00	0.00	15.57
				1,420				25,887.33				72				4,030.37				15.57	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	6.33	6.33	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	1.27	7.59	1.26	1.27	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	1.27	8.86	0.76	2.03	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	1.27	10.13	0.53	2.55	0.04	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	1.27	11.39	2.93	5.48	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	1.27	12.66	1.90	7.38	0.15	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	11	1.27	13.92	1.46	8.84	0.11	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	12	1.27	15.19	10.79	19.63	0.83	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	14	2.53	17.72	24.76	44.38	1.91	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	15	1.27	18.99	3.28	47.66	0.25	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	19	5.06	24.05	21.88	69.55	1.69	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	20	1.27	25.32	1.43	70.98	0.11	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	23	3.80	29.11	7.43	78.41	0.57	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	25	2.53	31.65	12.04	90.45	0.93	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	31	7.59	39.24	84.14	174.59	6.50	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	42	13.92	53.16	88.19	262.78	6.81	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	8	50	10.13	63.29	246.08	508.85	19.00	39.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	12	62	15.19	78.48	354.20	863.05	27.35	66.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	79	21.52	100.00	432.02	1,295.08	33.36	100.00	1	1	100.00	100.00	16.81	16.81	100.00	100.00	3.89	1.30
20	500,000	UP		0	79	0.00	100.00	0.00	1,295.08	0.00	100.00	0	1	0.00	100.00	0.00	16.81	0.00	100.00	0.00	1.30
				79				1,295.08				1				16.81					1.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.47	2.47	1.58	1.58	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.23	3.70	2.11	3.69	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.23	4.94	3.30	6.99	0.13	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.23	6.17	8.78	15.77	0.35	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.23	7.41	2.39	13.38	0.09	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.23	8.64	10.67	24.05	0.42	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.23	9.88	14.51	38.56	0.57	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.23	11.11	3.39	35.17	0.13	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.23	12.35	4.74	39.91	0.19	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.23	13.58	0.75	40.66	0.03	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	13	2.47	16.05	4.39	45.05	0.17	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	15	2.47	18.52	46.33	91.39	1.83	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	1.23	19.75	26.04	117.43	1.03	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	30	17.28	37.04	224.55	341.98	8.85	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	34	4.94	41.98	57.84	399.82	2.28	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	44	12.35	54.32	360.23	760.05	14.19	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	58	17.28	71.60	874.96	1,635.01	34.47	64.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	67	11.11	82.72	245.06	1,880.06	9.65	74.06	3	3	100.00	100.00	11,626.81	11,626.81	100.00	100.00	4744.57	618.43			
19	100,000	500,000	300,000	14	81	17.28	100.00	658.44	2,538.50	25.94	100.00	0	3	0.00	100.00	0.00	11,626.81	0.00	100.00	0.00	458.02			
20	500,000	UP		0	81	0.00	100.00	0.00	2,538.50	0.00	100.00	0	3	0.00	100.00	0.00	11,626.81	0.00	100.00	0.00	458.02			
				81					2,538.50					3					11,626.81					458.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.40	0.40	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	9.61	10.01	12.90	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	64.48	74.50	86.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	74.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					74.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	30	30	10.56	10.56	4.05	4.05	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	31	0.35	10.92	0.20	4.25	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	35	1.41	12.32	1.20	5.45	0.06	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	38	1.06	13.38	2.28	7.73	0.11	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	43	1.76	15.14	6.05	13.78	0.30	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	44	0.35	15.49	1.37	15.15	0.07	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	54	3.52	19.01	43.44	58.59	2.15	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	65	3.87	22.89	20.53	79.12	1.02	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	69	1.41	24.30	11.03	90.14	0.55	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	76	2.46	26.76	22.65	112.79	1.12	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	81	1.76	28.52	10.35	123.14	0.51	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	82	0.35	28.87	8.37	131.51	0.41	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	83	0.35	29.23	5.00	136.51	0.25	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	23	106	8.10	37.32	156.74	293.25	7.76	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	118	4.23	41.55	65.59	358.84	3.25	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	40	158	14.08	55.63	366.12	724.96	18.13	35.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	30	188	10.56	66.20	525.46	1,250.42	26.01	61.91	4	4	10.53	10.53	14,544.76	14,544.76	99.64	99.64	2768.01	1163.19		
18	50,000	100,000	75,000	15	203	5.28	71.48	205.64	1,456.06	10.18	72.09	0	4	0.00	10.53	0.00	14,544.76	0.00	99.64	0.00	998.91		
19	100,000	500,000	300,000	23	226	8.10	79.58	279.07	1,735.13	13.82	85.90	5	9	13.16	23.68	30.16	14,574.92	0.21	99.85	10.81	839.99		
20	500,000	<b>UP</b>		58	284	20.42	100.00	284.76	2,019.89	14.10	100.00	29	38	76.32	100.00	21.91	14,596.83	0.15	100.00	7.70	722.66		
				284				2,019.89				38				14,596.83				722.66			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	6.68	6.68	26.75	26.75	2.61	2.61	2	2	2.22	2.22	0.14	0.14	0.01	0.01	0.53	0.53			
2	50	100	75	2	32	0.45	7.13	0.21	26.96	0.02	2.63	0	2	0.00	2.22	0.00	0.14	0.00	0.01	0.00	0.52			
3	100	200	150	1	33	0.22	7.35	0.06	27.02	0.01	2.63	0	2	0.00	2.22	0.00	0.14	0.00	0.01	0.00	0.52			
4	200	300	250	6	39	1.34	8.69	3.33	30.36	0.32	2.96	2	4	2.22	4.44	22.17	22.31	1.26	1.27	665.16	73.50			
5	300	500	400	9	48	2.00	10.69	2.37	32.73	0.23	3.19	3	7	3.33	7.78	0.77	23.08	0.04	1.32	32.53	70.53			
6	500	750	625	5	53	1.11	11.80	2.03	34.76	0.20	3.39	0	7	0.00	7.78	0.00	23.08	0.00	1.32	0.00	66.40			
7	750	1,000	875	1	54	0.22	12.03	1.15	35.91	0.11	3.50	0	7	0.00	7.78	0.00	23.08	0.00	1.32	0.00	64.28			
8	1,000	1,500	1,250	5	59	1.11	13.14	3.98	39.90	0.39	3.89	3	10	3.33	11.11	0.00	23.08	0.00	1.32	0.00	57.86			
9	1,500	2,000	1,750	5	64	1.11	14.25	7.70	47.60	0.75	4.64	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	48.49			
10	2,000	2,500	2,250	3	67	0.67	14.92	6.12	53.72	0.60	5.24	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	42.97			
11	2,500	3,000	2,750	4	71	0.89	15.81	0.05	53.67	0.00	5.23	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	43.01			
12	3,000	4,000	3,500	5	76	1.11	16.93	6.11	59.78	0.60	5.83	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	38.62			
13	4,000	5,000	4,500	35	111	7.80	24.72	20.94	80.71	2.04	7.87	0	10	0.00	11.11	2.04	23.08	0.00	1.32	0.00	28.60			
14	5,000	7,500	6,250	35	146	7.80	32.52	69.92	150.64	6.82	14.69	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	15.32			
15	7,500	10,000	8,750	21	167	4.68	37.19	38.52	189.15	3.76	18.44	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	12.20			
16	10,000	20,000	15,000	17	184	3.79	40.98	167.50	356.66	16.33	34.77	0	10	0.00	11.11	0.00	23.08	0.00	1.32	0.00	6.47			
17	20,000	50,000	35,000	46	230	10.24	51.22	442.68	799.34	43.16	77.93	1	11	1.11	12.22	0.08	23.16	0.00	1.32	0.02	2.90			
18	50,000	100,000	75,000	29	259	6.46	57.68	100.91	900.25	9.84	87.77	2	13	2.22	14.44	2.61	25.77	0.15	1.47	2.59	2.86			
19	100,000	500,000	300,000	72	331	16.04	73.72	192.95	1,093.20	18.81	106.58	19	32	21.11	35.56	180.36	206.13	10.29	11.76	93.47	18.86			
20	500,000	UP		118	449	26.28	100.00	67.47	1,025.72	6.58	100.00	58	90	64.44	100.00	1,546.42	1,752.55	88.24	100.00	2291.84	170.86			
				449					1,025.72					90					1,752.55					170.86





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 237

MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	12.37	12.37	5.43	5.43	0.29	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	68	1.65	14.02	3.71	9.14	0.20	0.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	75	1.44	15.46	1.61	10.75	0.09	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	89	2.89	18.35	4.00	14.75	0.21	0.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	103	2.89	21.24	8.02	22.77	0.43	1.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	119	3.30	24.54	11.16	33.92	0.60	1.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	20	139	4.12	28.66	22.79	56.71	1.22	3.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	28	167	5.77	34.43	29.04	85.76	1.55	4.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	23	190	4.74	39.18	49.30	135.06	2.64	7.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	18	208	3.71	42.89	39.01	174.07	2.09	9.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	21	229	4.33	47.22	33.25	207.32	1.78	11.10	2	2	11.11	11.11	385.89	385.89	32.23	32.23	1160.68	186.14	186.14	186.14	
12	3,000	4,000	3,500	20	249	4.12	51.34	28.27	235.58	1.51	12.61	3	5	16.67	27.78	124.87	510.76	10.43	42.66	441.77	216.81	216.81	216.81	
13	4,000	5,000	4,500	15	264	3.09	54.43	76.83	312.41	4.11	16.72	0	5	0.00	27.78	0.00	510.76	0.00	42.66	0.00	163.49	163.49	163.49	
14	5,000	7,500	6,250	37	301	7.63	62.06	173.22	485.63	9.27	25.99	5	10	27.78	55.56	414.76	925.52	34.64	77.30	239.45	190.58	190.58	190.58	
15	7,500	10,000	8,750	31	332	6.39	68.45	135.52	621.14	7.25	33.24	0	10	0.00	55.56	0.00	925.52	0.00	77.30	0.00	149.00	149.00	149.00	
16	10,000	20,000	15,000	30	362	6.19	74.64	374.17	995.32	20.02	53.27	1	11	5.56	61.11	3.63	929.14	0.30	77.61	0.97	93.35	93.35	93.35	
17	20,000	50,000	35,000	63	425	12.99	87.63	334.41	1,329.73	17.90	71.16	7	18	38.89	100.00	268.12	1,197.26	22.39	100.00	80.18	90.04	90.04	90.04	
18	50,000	100,000	75,000	18	443	3.71	91.34	328.13	1,657.86	17.56	88.73	0	18	0.00	100.00	0.00	1,197.26	0.00	100.00	0.00	72.22	72.22	72.22	
19	100,000	500,000	300,000	24	467	4.95	96.29	133.33	1,791.19	7.14	95.86	0	18	0.00	100.00	0.00	1,197.26	0.00	100.00	0.00	66.84	66.84	66.84	
20	500,000	UP		18	485	3.71	100.00	77.34	1,868.54	4.14	100.00	0	18	0.00	100.00	0.00	1,197.26	0.00	100.00	0.00	64.07	64.07	64.07	
				485					1,868.54					18					1,197.26					64.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	4.16	4.16	68.51	68.51	1.82	1.82	1	1	3.57	3.57	31.35	31.35	0.34	0.34	45.76	45.76			
2	50	100	75	6	34	0.89	5.05	0.43	68.94	0.01	1.83	0	1	0.00	3.57	0.00	31.35	0.00	0.34	0.00	45.48	45.48		
3	100	200	150	17	51	2.53	7.58	3.60	72.54	0.10	1.93	1	2	3.57	7.14	37.44	68.79	0.41	0.75	1040.64	94.83			
4	200	300	250	26	77	3.86	11.44	32.51	105.05	0.86	2.79	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	65.48	65.48		
5	300	500	400	27	104	4.01	15.45	20.35	125.40	0.54	3.33	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	54.86	54.86		
6	500	750	625	27	131	4.01	19.47	21.08	146.48	0.56	3.89	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	46.96	46.96		
7	750	1,000	875	17	148	2.53	21.99	22.80	169.28	0.61	4.50	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	40.64	40.64		
8	1,000	1,500	1,250	27	175	4.01	26.00	48.21	217.49	1.28	5.78	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	31.63	31.63		
9	1,500	2,000	1,750	31	206	4.61	30.61	47.18	264.67	1.25	7.03	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	25.99	25.99		
10	2,000	2,500	2,250	25	231	3.71	34.32	50.61	315.28	1.34	8.38	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	21.82	21.82		
11	2,500	3,000	2,750	18	249	2.67	37.00	28.83	344.11	0.77	9.14	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	19.99	19.99		
12	3,000	4,000	3,500	23	272	3.42	40.42	99.89	444.00	2.65	11.80	0	2	0.00	7.14	0.00	68.79	0.00	0.75	0.00	15.49	15.49		
13	4,000	5,000	4,500	23	295	3.42	43.83	80.93	524.93	2.15	13.95	2	4	7.14	14.29	10.09	78.88	0.11	0.86	12.47	15.03	15.03		
14	5,000	7,500	6,250	40	335	5.94	49.78	296.14	821.06	7.87	21.82	0	4	0.00	14.29	0.00	78.88	0.00	0.86	0.00	9.61	9.61		
15	7,500	10,000	8,750	23	358	3.42	53.19	212.81	1,033.87	5.65	27.47	0	4	0.00	14.29	0.00	78.88	0.00	0.86	0.00	7.63	7.63		
16	10,000	20,000	15,000	67	425	9.96	63.15	720.58	1,754.45	19.15	46.62	5	9	17.86	32.14	8,419.00	8,497.88	91.58	92.44	1168.37	484.36	484.36		
17	20,000	50,000	35,000	69	494	10.25	73.40	834.21	2,588.66	22.16	68.78	3	12	10.71	42.86	5.37	8,503.25	0.06	92.50	0.64	328.48	328.48		
18	50,000	100,000	75,000	74	568	11.00	84.40	632.90	3,221.56	16.82	85.60	10	22	35.71	78.57	661.99	9,165.25	7.20	99.70	104.60	284.50	284.50		
19	100,000	500,000	300,000	94	662	13.97	98.37	394.02	3,615.58	10.47	96.07	6	28	21.43	100.00	27.64	9,192.89	0.30	100.00	7.02	254.26	254.26		
20	500,000	UP		11	673	1.63	100.00	148.07	3,763.64	3.93	100.00	0	28	0.00	100.00	0.00	9,192.89	0.00	100.00	0.00	244.25	244.25		
				673					3,763.64					28					9,192.89					244.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.28	1.28	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	1.28	2.55	0.47	0.47	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	18	5.11	7.66	7.51	7.98	0.46	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	28	4.26	11.91	4.24	12.22	0.26	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	43	6.38	18.30	14.80	27.02	0.91	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	52	3.83	22.13	10.20	37.22	0.63	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	67	6.38	28.51	40.54	77.76	2.49	4.77	2	2	22.22	22.22	34.76	34.76	0.96	0.96	85.75	44.70			
8	1,000	1,500	1,250	30	97	12.77	41.28	117.86	195.62	7.24	12.01	0	2	0.00	22.22	0.00	34.76	0.00	0.96	0.00	17.77			
9	1,500	2,000	1,750	28	125	11.91	53.19	82.24	277.87	5.05	17.06	3	5	33.33	55.56	1,599.49	1,634.25	44.23	45.19	1944.79	588.14			
10	2,000	2,500	2,250	20	145	8.51	61.70	74.37	352.24	4.57	21.63	0	5	0.00	55.56	0.00	1,634.25	0.00	45.19	0.00	463.96			
11	2,500	3,000	2,750	19	164	8.09	69.79	105.22	457.47	6.46	28.09	0	5	0.00	55.56	0.00	1,634.25	0.00	45.19	0.00	357.24			
12	3,000	4,000	3,500	7	171	2.98	72.77	41.13	498.59	2.52	30.61	3	8	33.33	88.89	1,962.75	3,597.00	54.27	99.46	4772.62	721.43			
13	4,000	5,000	4,500	11	182	4.68	77.45	51.28	549.87	3.15	33.76	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	654.15			
14	5,000	7,500	6,250	10	192	4.26	81.70	138.80	688.67	8.52	42.28	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	522.31			
15	7,500	10,000	8,750	7	199	2.98	84.68	82.52	771.19	5.07	47.35	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	466.42			
16	10,000	20,000	15,000	10	209	4.26	88.94	233.51	1,004.69	14.34	61.68	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	358.02			
17	20,000	50,000	35,000	17	226	7.23	96.17	391.94	1,396.64	24.06	85.75	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	257.55			
18	50,000	100,000	75,000	3	229	1.28	97.45	127.21	1,523.85	7.81	93.56	0	8	0.00	88.89	0.00	3,597.00	0.00	99.46	0.00	236.05			
19	100,000	500,000	300,000	5	234	2.13	99.57	168.15	1,692.00	10.32	103.88	1	9	11.11	100.00	19.60	3,616.60	0.54	100.00	11.66	213.75			
20	500,000	UP		1	235	0.43	100.00	63.20	1,628.79	3.88	100.00	0	9	0.00	100.00	0.00	3,616.60	0.00	100.00	0.00	222.04			
				235					1,628.79					9					3,616.60					222.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE ( GLUE ) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.11	6.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	0.56	6.67	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	25	7.22	13.89	11.77	11.76	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	28	1.67	15.56	0.36	12.12	0.04	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	30	1.11	16.67	6.36	18.48	0.71	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	37	3.89	20.56	5.99	24.47	0.67	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	46	5.00	25.56	16.00	40.47	1.78	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	61	8.33	33.89	27.43	67.90	3.05	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	76	8.33	42.22	28.89	96.79	3.21	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	77	0.56	42.78	2.94	99.72	0.33	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	78	0.56	43.33	8.76	108.49	0.98	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	79	0.56	43.89	0.03	108.51	0.00	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	85	3.33	47.22	41.64	150.16	4.63	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	96	6.11	53.33	62.67	212.82	6.97	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	106	5.56	58.89	46.39	259.21	5.16	28.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	115	5.00	63.89	201.36	460.58	22.41	51.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	141	14.44	78.33	236.81	697.38	26.35	77.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	148	3.89	82.22	27.26	724.64	3.03	80.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	172	13.33	95.56	174.00	898.64	19.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	180	4.44	100.00	0.00	898.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				180					898.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.45	1.45	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.45	2.90	2.49	2.48	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.45	4.35	0.61	3.10	0.18	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.45	5.80	0.61	3.71	0.18	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.45	7.25	2.73	0.98	0.82	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	8	4.35	11.59	5.59	6.56	1.69	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.45	13.04	0.39	6.95	0.12	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	12	4.35	17.39	0.34	7.29	0.10	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	22	14.49	31.88	20.57	27.85	6.21	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	24	2.90	34.78	17.44	45.29	5.26	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	1.45	36.23	13.33	31.96	4.02	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	27	2.90	39.13	28.42	60.38	8.58	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	29	2.90	42.03	21.50	81.88	6.49	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	33	5.80	47.83	4.29	86.16	1.29	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	35	2.90	50.72	43.02	129.18	12.99	38.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	44	13.04	63.77	42.71	171.89	12.89	51.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	54	14.49	78.26	6.80	165.09	2.05	49.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	63	13.04	91.30	157.62	322.71	47.58	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	69	8.70	100.00	654.00	331.29	197.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	69	0.00	100.00	0.00	331.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				69					331.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	11.76	11.76	32.13	32.13	11.69	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.88	17.65	0.87	31.26	0.32	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.88	23.53	0.51	30.74	0.19	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.88	29.41	3.15	27.59	1.15	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.88	35.29	14.20	13.39	5.17	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.88	41.18	16.58	3.19	6.03	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.88	47.06	18.09	21.28	6.58	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.88	52.94	14.04	35.32	5.11	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.88	58.82	18.05	53.37	6.57	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.88	64.71	19.67	73.04	7.16	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.88	70.59	13.11	86.15	4.77	31.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.88	76.47	8.87	95.02	3.23	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.88	82.35	8.87	103.88	3.23	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.88	88.24	8.87	112.75	3.23	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.88	94.12	79.02	191.77	28.76	69.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.88	100.00	83.03	274.80	30.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	274.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					274.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.86	2.86	13.21	13.21	3.43	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2.86	5.71	3.03	16.24	0.79	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	2.86	8.57	2.85	19.09	0.74	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	2.86	11.43	10.94	30.04	2.84	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	2.86	14.29	22.25	52.28	5.78	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	2.86	17.14	22.25	30.04	5.78	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	2.86	20.00	22.25	52.28	5.78	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	2.86	22.86	22.25	74.53	5.78	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	2.86	25.71	44.50	30.04	11.55	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	2.86	28.57	16.50	46.54	4.28	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	2.86	31.43	15.13	61.67	3.93	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	2.86	34.29	0.00	61.67	0.00	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	2.86	37.14	6.01	67.68	1.56	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	2.86	40.00	0.02	67.66	0.00	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	2.86	42.86	0.02	67.68	0.00	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	4	19	11.43	54.29	63.89	131.57	16.59	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	9	28	25.71	80.00	93.47	225.04	24.27	58.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	7	35	20.00	100.00	160.15	385.20	41.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	35	0.00	100.00	0.00	385.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				35					385.20					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.23	5.23	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	20	0.58	5.81	0.25	0.20	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	23	0.87	6.69	0.81	0.61	0.08	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	0.29	6.98	0.04	0.65	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	45	6.10	13.08	10.81	11.46	1.04	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	49	1.16	14.24	4.84	16.30	0.46	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	69	5.81	20.06	20.72	37.02	1.99	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	89	5.81	25.87	49.29	86.31	4.72	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	105	4.65	30.52	33.20	119.52	3.18	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	114	2.62	33.14	25.52	145.04	2.44	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	117	0.87	34.01	3.86	148.90	0.37	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	126	2.62	36.63	40.31	189.20	3.86	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	137	3.20	39.83	49.99	239.20	4.79	22.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	156	5.52	45.35	100.90	340.10	9.66	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	180	6.98	52.33	117.39	457.49	11.24	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	195	4.36	56.69	192.50	649.99	18.44	62.26	1	1	3.57	3.57	38.67	38.67	29.59	29.59	20.09	5.95			
17	20,000	50,000	35,000	43	238	12.50	69.19	474.75	1,124.74	45.47	107.73	4	5	14.29	17.86	91.09	129.76	69.69	99.28	19.19	11.54			
18	50,000	100,000	75,000	18	256	5.23	74.42	32.77	1,157.51	3.14	110.87	0	5	0.00	17.86	0.00	129.76	0.00	99.28	0.00	11.21			
19	100,000	500,000	300,000	43	299	12.50	86.92	166.28	1,323.79	15.93	126.80	23	28	82.14	100.00	0.94	130.70	0.72	100.00	0.57	9.87			
20	500,000	UP		45	344	13.08	100.00	279.75	1,044.04	26.80	100.00	0	28	0.00	100.00	0.00	130.70	0.00	100.00	0.00	12.52			
				344					1,044.04					28					130.70					12.52



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.94	2.94	0.67	0.67	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.94	5.88	0.67	1.33	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.94	8.82	1.52	2.85	0.28	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.94	11.76	1.46	4.31	0.27	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.94	14.71	7.65	11.95	1.40	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.94	17.65	31.52	19.56	5.76	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	11	14.71	32.35	10.05	9.51	1.84	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.94	35.29	5.92	15.43	1.08	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.94	38.24	12.51	2.92	2.29	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.94	41.18	16.72	13.80	3.06	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	2.94	44.12	19.65	33.45	3.59	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	18	8.82	52.94	58.95	92.40	10.78	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	22	11.76	64.71	108.14	200.54	19.77	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	24	5.88	70.59	36.99	237.53	6.76	43.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	30	17.65	88.24	260.97	498.49	47.71	91.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	31	2.94	91.18	17.40	515.89	3.18	94.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	34	8.82	100.00	31.15	547.05	5.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	547.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	34	0.00	100.00	0.00	547.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					547.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2399

OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.72	4.72	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	2.83	7.55	1.91	1.91	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	15	6.60	14.15	11.55	13.47	1.88	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.94	15.09	1.66	15.13	0.27	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	0.94	16.04	2.22	17.35	0.36	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	20	2.83	18.87	11.28	28.63	1.84	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	23	2.83	21.70	40.15	68.78	6.54	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	26	2.83	24.53	15.29	84.07	2.49	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	31	4.72	29.25	25.93	110.00	4.22	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	34	2.83	32.08	40.41	150.40	6.58	24.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	42	7.55	39.62	50.49	200.90	8.23	32.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	50	7.55	47.17	94.61	295.50	15.42	48.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	55	4.72	51.89	85.54	381.04	13.94	62.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	57	1.89	53.77	43.91	424.95	7.15	69.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	58	0.94	54.72	20.43	445.38	3.33	72.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	64	5.66	60.38	48.15	397.23	7.85	64.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	90	24.53	84.91	11.92	385.31	1.94	62.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	101	10.38	95.28	128.87	514.18	21.00	83.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	105	3.77	99.06	95.30	609.47	15.53	99.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	106	0.94	100.00	4.25	613.72	0.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				106					613.72					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	17	17	9.29	9.29	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	18	0.55	9.84	0.81	0.79	0.12	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	19	0.55	10.38	1.40	2.19	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	20	0.55	10.93	0.70	2.89	0.10	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	0.55	11.48	0.00	2.89	0.00	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	23	1.09	12.57	2.76	5.65	0.39	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	29	3.28	15.85	11.02	16.68	1.57	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	38	4.92	20.77	17.53	34.21	2.50	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	50	6.56	27.32	37.69	71.90	5.37	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	61	6.01	33.33	26.15	98.04	3.73	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	70	4.92	38.25	35.88	133.92	5.12	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	78	4.37	42.62	43.58	177.50	6.21	25.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	94	8.74	51.37	37.46	214.96	5.34	30.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	106	6.56	57.92	85.52	300.48	12.20	42.85	1	1	25.00	25.00	30.38	30.38	67.03	67.03	35.52	10.11			
15	7,500	10,000	8,750	7	113	3.83	61.75	34.43	334.91	4.91	47.76	0	1	0.00	25.00	0.00	30.38	0.00	67.03	0.00	9.07			
16	10,000	20,000	15,000	19	132	10.38	72.13	174.43	509.34	24.88	72.64	0	1	0.00	25.00	0.00	30.38	0.00	67.03	0.00	5.96			
17	20,000	50,000	35,000	20	152	10.93	83.06	82.96	592.30	11.83	84.47	1	2	25.00	50.00	12.17	42.55	26.86	93.89	14.67	7.18			
18	50,000	100,000	75,000	7	159	3.83	86.89	51.71	644.01	7.38	91.85	0	2	0.00	50.00	0.00	42.55	0.00	93.89	0.00	6.61			
19	100,000	500,000	300,000	10	169	5.46	92.35	30.33	674.34	4.33	96.17	1	3	25.00	75.00	0.28	42.82	0.61	94.50	0.92	6.35			
20	500,000	<b>UP</b>		14	183	7.65	100.00	26.84	701.18	3.83	100.00	1	4	25.00	100.00	2.49	45.31	5.50	100.00	9.28	6.46			
				183					701.18					4					45.31					6.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	4.16	4.16	14.88	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	0.01	4.17	0.02	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.01	4.18	0.04	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	4.47	8.65	15.96	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.88	35.29	4.02	4.63	14.35	16.55	2	2	50.00	50.00	17.16	17.16	97.65	97.65	427.35	370.60			
8	1,000	1,500	1,250	1	7	5.88	41.18	2.08	6.71	7.43	23.98	0	2	0.00	50.00	0.00	17.16	0.00	97.65	0.00	255.79			
9	1,500	2,000	1,750	1	8	5.88	47.06	3.01	9.72	10.77	34.75	0	2	0.00	50.00	0.00	17.16	0.00	97.65	0.00	176.52			
10	2,000	2,500	2,250	1	9	5.88	52.94	2.89	12.62	10.34	45.09	0	2	0.00	50.00	0.00	17.16	0.00	97.65	0.00	136.03			
11	2,500	3,000	2,750	1	10	5.88	58.82	0.49	13.11	1.76	46.85	0	2	0.00	50.00	0.00	17.16	0.00	97.65	0.00	130.93			
12	3,000	4,000	3,500	1	11	5.88	64.71	0.46	13.57	1.64	48.49	0	2	0.00	50.00	0.00	17.16	0.00	97.65	0.00	126.50			
13	4,000	5,000	4,500	1	12	5.88	70.59	0.93	14.50	3.32	51.81	1	3	25.00	75.00	0.02	17.18	0.11	97.76	2.17	118.53			
14	5,000	7,500	6,250	1	13	5.88	76.47	3.07	17.56	10.97	62.78	0	3	0.00	75.00	0.00	17.18	0.00	97.76	0.00	97.82			
15	7,500	10,000	8,750	1	14	5.88	82.35	2.14	19.70	7.65	70.43	0	3	0.00	75.00	0.00	17.18	0.00	97.76	0.00	87.20			
16	10,000	20,000	15,000	1	15	5.88	88.24	3.08	22.78	11.01	81.43	0	3	0.00	75.00	0.00	17.18	0.00	97.76	0.00	75.41			
17	20,000	50,000	35,000	1	16	5.88	94.12	4.33	27.11	15.48	96.91	0	3	0.00	75.00	0.00	17.18	0.00	97.76	0.00	63.37			
18	50,000	100,000	75,000	1	17	5.88	100.00	0.86	27.98	3.09	100.00	1	4	25.00	100.00	0.39	17.57	2.24	100.00	45.50	62.82			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	27.98	0.00	100.00	0	4	0.00	100.00	0.00	17.57	0.00	100.00	0.00	62.82			
20	500,000	UP		0	17	0.00	100.00	0.00	27.98	0.00	100.00	0	4	0.00	100.00	0.00	17.57	0.00	100.00	0.00	62.82			
				17					27.98					4					17.57					62.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.36	0.36	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.75	1.11	1.47	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	1.01	2.12	1.97	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	3.71	5.84	7.24	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	1.84	7.68	3.60	14.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	5.17	12.85	10.08	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	7.50	20.34	14.62	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	19.05	39.39	37.16	76.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	11.87	51.26	23.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	2.95	48.31	5.76	94.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	2.95	51.26	5.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	51.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					51.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2402

SPINNING MILLSPRE SPINNING : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	32	32	4.52	4.52	28.40	28.40	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	42	1.41	5.93	3.04	31.44	0.13	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	62	2.82	8.76	0.77	32.21	0.03	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	68	0.85	9.60	3.38	35.58	0.15	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	74	0.85	10.45	6.09	41.68	0.27	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	96	3.11	13.56	0.71	42.38	0.03	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	110	1.98	15.54	7.17	49.55	0.31	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	133	3.25	18.79	9.14	58.69	0.40	2.57	1	1	1.05	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	140	0.99	19.77	6.25	64.94	0.27	2.85	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	147	0.99	20.76	15.89	80.84	0.70	3.54	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	155	1.13	21.89	26.59	107.43	1.17	4.71	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	162	0.99	22.88	20.88	128.31	0.92	5.62	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	170	1.13	24.01	20.50	148.81	0.90	6.52	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	195	3.53	27.54	59.63	208.44	2.61	9.14	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	221	3.67	31.21	143.51	351.95	6.29	15.42	0	1	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	58	279	8.19	39.41	261.79	613.74	11.47	26.90	15	16	15.79	16.84	59.53	59.53	11.05	11.05	22.74	22.74	9.70	9.70			
17	20,000	50,000	35,000	71	350	10.03	49.44	449.58	1,063.32	19.70	46.60	13	29	13.68	30.53	130.40	189.93	24.20	35.25	29.00	29.00	17.86	17.86			
18	50,000	100,000	75,000	107	457	15.11	64.55	500.10	1,563.43	21.92	68.52	3	32	3.16	33.68	29.79	219.71	5.53	40.78	5.96	5.96	14.05	14.05			
19	100,000	500,000	300,000	141	598	19.92	84.46	493.18	2,056.61	21.61	90.13	30	62	31.58	65.26	25.09	244.80	4.66	45.44	5.09	5.09	11.90	11.90			
20	500,000	UP		110	708	15.54	100.00	225.17	2,281.78	9.87	100.00	33	95	34.74	100.00	293.97	538.77	54.56	100.00	130.55	130.55	23.61	23.61			
				708					2,281.78					95					538.77					23.61		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	60	60	5.03	5.03	28.24	28.24	0.87	0.87	2	2	6.45	6.45	0.84	0.84	0.03	0.03	2.96	2.96	
2	50	100	75	6	66	0.50	5.53	0.46	28.70	0.01	0.88	0	2	0.00	6.45	0.00	0.84	0.00	0.03	0.00	2.92	2.92
3	100	200	150	14	80	1.17	6.70	6.71	35.42	0.21	1.09	0	2	0.00	6.45	0.00	0.84	0.00	0.03	0.00	2.36	2.36
4	200	300	250	17	97	1.42	8.12	0.29	35.70	0.01	1.10	0	2	0.00	6.45	0.00	0.84	0.00	0.03	0.00	2.34	2.34
5	300	500	400	21	118	1.76	9.88	22.19	57.89	0.68	1.78	3	5	9.68	16.13	294.12	294.96	12.12	12.16	1325.64	509.51	
6	500	750	625	25	143	2.09	11.98	3.33	61.22	0.10	1.88	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	481.80	481.80
7	750	1,000	875	16	159	1.34	13.32	1.95	59.27	0.06	1.82	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	497.69	497.69
8	1,000	1,500	1,250	42	201	3.52	16.83	24.21	83.48	0.75	2.57	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	353.34	353.34
9	1,500	2,000	1,750	26	227	2.18	19.01	30.51	113.98	0.94	3.51	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	258.78	258.78
10	2,000	2,500	2,250	21	248	1.76	20.77	63.72	177.70	1.96	5.47	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	165.99	165.99
11	2,500	3,000	2,750	10	258	0.84	21.61	21.89	199.59	0.67	6.14	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	147.78	147.78
12	3,000	4,000	3,500	19	277	1.59	23.20	19.75	219.34	0.61	6.75	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	134.48	134.48
13	4,000	5,000	4,500	27	304	2.26	25.46	29.05	248.39	0.89	7.65	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	118.75	118.75
14	5,000	7,500	6,250	37	341	3.10	28.56	42.68	291.07	1.31	8.96	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	101.34	101.34
15	7,500	10,000	8,750	52	393	4.36	32.91	124.27	415.33	3.83	12.79	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	71.02	71.02
16	10,000	20,000	15,000	92	485	7.71	40.62	501.22	916.56	15.43	28.21	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	32.18	32.18
17	20,000	50,000	35,000	188	673	15.75	56.37	692.31	1,608.86	21.31	49.53	0	5	0.00	16.13	0.00	294.96	0.00	12.16	0.00	18.33	18.33
18	50,000	100,000	75,000	129	802	10.80	67.17	443.73	2,052.60	13.66	63.19	2	7	6.45	22.58	5.04	300.01	0.21	12.36	1.14	14.62	14.62
19	100,000	500,000	300,000	274	1,076	22.95	90.12	988.51	3,041.10	30.43	93.62	12	19	38.71	61.29	2,121.17	2,421.17	87.42	99.79	214.58	79.61	
20	500,000	UP		118	1,194	9.88	100.00	207.40	3,248.50	6.38	100.00	12	31	38.71	100.00	5.12	2,426.29	0.21	100.00	2.47	74.69	74.69
				1,194				3,248.50				31				2,426.29				74.69		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	3.08	3.08	19.32	19.32	0.74	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	33	0.20	3.28	0.02	19.34	0.00	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	38	0.50	3.78	0.08	19.26	0.00	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	42	0.40	4.17	0.19	19.45	0.01	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	47	0.50	4.67	4.55	24.00	0.17	0.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	56	0.89	5.57	17.71	41.72	0.68	1.60	1	1	16.67	16.67	534.53	534.53	73.59	73.59	3017.63	1281.33			
7	750	1,000	875	10	66	0.99	6.56	8.19	49.91	0.31	1.91	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	1071.06			
8	1,000	1,500	1,250	7	73	0.70	7.26	25.64	75.55	0.98	2.89	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	707.54			
9	1,500	2,000	1,750	6	79	0.60	7.85	12.83	88.37	0.49	3.38	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	604.86			
10	2,000	2,500	2,250	4	83	0.40	8.25	4.11	92.48	0.16	3.54	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	577.98			
11	2,500	3,000	2,750	7	90	0.70	8.95	14.36	106.84	0.55	4.09	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	500.31			
12	3,000	4,000	3,500	25	115	2.49	11.43	24.24	131.08	0.93	5.02	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	407.80			
13	4,000	5,000	4,500	13	128	1.29	12.72	8.73	139.81	0.33	5.35	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	382.34			
14	5,000	7,500	6,250	13	141	1.29	14.02	27.35	167.16	1.05	6.40	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	319.78			
15	7,500	10,000	8,750	27	168	2.68	16.70	99.38	266.54	3.80	10.20	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	200.55			
16	10,000	20,000	15,000	58	226	5.77	22.47	321.02	587.55	12.28	22.48	0	1	0.00	16.67	0.00	534.53	0.00	73.59	0.00	90.98			
17	20,000	50,000	35,000	191	417	18.99	41.45	433.20	1,020.76	16.58	39.06	2	3	33.33	50.00	199.55	734.08	27.47	101.07	46.06	71.91			
18	50,000	100,000	75,000	195	612	19.38	60.83	624.35	1,645.11	23.89	62.95	1	4	16.67	66.67	7.75	726.33	1.07	100.00	1.24	44.15			
19	100,000	500,000	300,000	241	853	23.96	84.79	642.04	2,287.16	24.57	87.52	0	4	0.00	66.67	0.00	726.33	0.00	100.00	0.00	31.76			
20	500,000	UP		153	1,006	15.21	100.00	326.28	2,613.44	12.48	100.00	2	6	33.33	100.00	0.00	726.33	0.00	100.00	0.00	27.79			
				1,006					2,613.44					6					726.33					27.79



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	0.85	0.85	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	1.52	2.37	2.18	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	1.26	3.63	1.80	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	1.55	5.18	2.22	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	4.90	10.08	7.01	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	4.60	14.68	6.58	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	7.12	21.80	10.18	31.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	2.44	24.25	3.49	34.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	1.43	25.68	2.04	36.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	0.50	26.17	0.71	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	41.18	67.35	58.88	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.73	68.08	1.04	97.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.72	68.80	1.03	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	1.14	69.93	1.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	69.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					69.93					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2411

WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.40	0.40	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	0.62	0.22	2.14	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	1.13	1.35	3.93	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	1.36	2.71	4.74	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	1.96	4.66	6.80	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	1.94	6.61	6.76	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	1.12	7.72	3.89	26.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.17	37.50	0.45	8.17	1.55	28.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.17	41.67	0.42	8.59	1.47	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	16	25.00	66.67	2.48	11.07	8.63	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	4.17	70.83	10.01	21.08	34.82	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.17	75.00	0.00	21.08	0.00	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.17	79.17	6.67	27.75	23.21	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.17	83.33	36.96	64.72	128.61	225.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	4.17	87.50	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	4.17	91.67	36.96	9.21	128.61	32.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.17	95.83	36.96	27.75	128.61	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	4.17	100.00	0.99	28.74	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	28.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					28.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	4.09	4.09	132.04	132.04	4.98	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	33	0.41	4.50	0.68	131.36	0.03	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	36	0.41	4.91	0.69	130.67	0.03	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	46	1.36	6.28	4.81	125.86	0.18	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	63	2.32	8.59	7.29	118.57	0.27	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	39	102	5.32	13.92	22.42	96.15	0.85	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	112	1.36	15.28	17.28	78.87	0.65	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	31	143	4.23	19.51	27.04	51.83	1.02	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	149	0.82	20.33	17.20	34.64	0.65	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	170	2.86	23.19	52.39	17.76	1.98	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	177	0.95	24.15	24.82	42.58	0.94	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	28	205	3.82	27.97	42.78	85.36	1.61	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	217	1.64	29.60	63.85	149.20	2.41	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	36	253	4.91	34.52	114.84	264.05	4.33	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	38	291	5.18	39.70	211.91	475.95	7.99	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	89	380	12.14	51.84	698.21	1,174.17	26.33	44.28	5	5	11.36	11.36	23.99	23.99	2.69	2.69	3.44	3.44	2.04	2.04	
17	20,000	50,000	35,000	110	490	15.01	66.85	462.89	1,637.06	17.45	61.73	3	8	6.82	18.18	4.38	28.37	0.49	3.18	0.95	1.73	0.95	1.73	
18	50,000	100,000	75,000	85	575	11.60	78.44	469.44	2,106.51	17.70	79.43	12	20	27.27	45.45	823.56	851.93	92.38	95.56	175.43	40.44	40.44	40.44	
19	100,000	500,000	300,000	128	703	17.46	95.91	490.05	2,596.56	18.48	97.91	23	43	52.27	97.73	39.61	891.53	4.44	100.00	8.08	34.34	34.34	34.34	
20	500,000	<b>UP</b>		30	733	4.09	100.00	55.40	2,651.96	2.09	100.00	1	44	2.27	100.00	0.00	891.53	0.00	100.00	0.00	0.00	0.00	33.62	
				733					2,651.96					44					891.53					33.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	43	43	3.70	3.70	1.15	1.15	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	47	0.34	4.04	0.24	1.40	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	55	0.69	4.73	2.25	3.65	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	65	0.86	5.59	1.40	5.05	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	72	0.60	6.19	2.94	8.00	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	93	1.81	8.00	9.82	17.82	0.20	0.36	3	3	6.25	6.25	97.38	97.38	6.67	6.67	991.28	546.51
7	750	1,000	875	13	106	1.12	9.11	13.85	31.67	0.28	0.65	0	3	0.00	6.25	0.00	97.38	0.00	6.67	0.00	307.46
8	1,000	1,500	1,250	22	128	1.89	11.01	21.22	52.89	0.43	1.08	0	3	0.00	6.25	0.00	97.38	0.00	6.67	0.00	184.12
9	1,500	2,000	1,750	14	142	1.20	12.21	29.87	82.76	0.61	1.69	0	3	0.00	6.25	0.00	97.38	0.00	6.67	0.00	117.67
10	2,000	2,500	2,250	20	162	1.72	13.93	36.81	119.57	0.75	2.44	0	3	0.00	6.25	0.00	97.38	0.00	6.67	0.00	81.44
11	2,500	3,000	2,750	14	176	1.20	15.13	40.82	160.39	0.83	3.27	0	3	0.00	6.25	0.00	97.38	0.00	6.67	0.00	60.72
12	3,000	4,000	3,500	63	239	5.42	20.55	129.03	289.42	2.63	5.90	7	10	14.58	20.83	158.60	255.98	10.86	17.52	122.92	88.45
13	4,000	5,000	4,500	65	304	5.59	26.14	111.88	401.29	2.28	8.18	9	19	18.75	39.58	517.27	773.25	35.41	52.94	462.36	192.69
14	5,000	7,500	6,250	36	340	3.10	29.23	172.27	573.56	3.51	11.69	0	19	0.00	39.58	0.00	773.25	0.00	52.94	0.00	134.81
15	7,500	10,000	8,750	56	396	4.82	34.05	309.42	882.98	6.30	17.99	0	19	0.00	39.58	0.00	773.25	0.00	52.94	0.00	87.57
16	10,000	20,000	15,000	160	556	13.76	47.81	768.67	1,651.65	15.66	33.65	5	24	10.42	50.00	8.85	782.10	0.61	53.54	1.15	47.35
17	20,000	50,000	35,000	225	781	19.35	67.15	1,583.34	3,234.99	32.26	65.91	13	37	27.08	77.08	232.77	1,014.87	15.94	69.48	14.70	31.37
18	50,000	100,000	75,000	111	892	9.54	76.70	644.70	3,879.69	13.14	79.05	6	43	12.50	89.58	431.11	1,445.98	29.51	98.99	66.87	37.27
19	100,000	500,000	300,000	191	1,083	16.42	93.12	851.32	4,731.00	17.35	96.39	5	48	10.42	100.00	14.71	1,460.69	1.01	100.00	1.73	30.87
20	500,000	UP		80	1,163	6.88	100.00	177.07	4,908.08	3.61	100.00	0	48	0.00	100.00	0.00	1,460.69	0.00	100.00	0.00	29.76
				1,163				4,908.08				48					1,460.69				29.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2418

WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	7.53	7.53	2.36	2.36	0.11	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	34	0.23	7.76	7.13	9.49	0.32	0.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	35	0.23	7.99	0.47	9.96	0.02	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	42	1.60	9.59	4.63	14.59	0.21	0.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	53	2.51	12.10	7.55	22.14	0.34	0.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	59	1.37	13.47	7.56	29.70	0.34	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	73	3.20	16.67	28.13	57.84	1.26	2.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	26	99	5.94	22.60	56.47	114.30	2.53	5.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	104	1.14	23.74	12.97	127.27	0.58	5.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	112	1.83	25.57	38.65	165.92	1.73	7.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	122	2.28	27.85	16.87	182.79	0.76	8.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	130	1.83	29.68	38.34	221.13	1.72	9.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	140	2.28	31.96	40.60	261.73	1.82	11.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	169	6.62	38.58	174.06	435.80	7.81	19.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	29	198	6.62	45.21	153.63	589.43	6.90	26.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	74	272	16.89	62.10	543.01	1,132.44	24.37	50.83	1	1	3.13	3.13	0.69	0.69	0.12	0.12	0.12	0.12	0.13	0.06	
17	20,000	50,000	35,000	46	318	10.50	72.60	304.79	1,437.23	13.68	64.51	17	18	53.13	56.25	82.37	83.06	13.74	13.86	27.03	27.03	5.78	5.78	
18	50,000	100,000	75,000	36	354	8.22	80.82	397.61	1,834.84	17.85	82.35	1	19	3.13	59.38	1.00	84.06	0.17	14.02	0.25	14.02	4.58	4.58	
19	100,000	500,000	300,000	58	412	13.24	94.06	306.63	2,141.47	13.76	96.12	13	32	40.63	100.00	515.45	599.51	85.98	100.00	168.10	168.10	28.00	28.00	
20	500,000	UP		26	438	5.94	100.00	86.54	2,228.01	3.88	100.00	0	32	0.00	100.00	0.00	599.51	0.00	100.00	0.00	100.00	0.00	26.91	
				438					2,228.01					32					599.51					26.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.36	0.36	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.36	0.72	6.31	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.13	0.85	2.34	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.09	0.94	1.67	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	3.00	3.94	52.88	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	1.73	5.67	30.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	5.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					5.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.71	5.71	0.05	0.05	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.86	8.57	1.30	1.36	1.17	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.86	11.43	1.82	3.18	1.63	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.86	14.29	1.52	4.70	1.37	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.86	17.14	1.64	6.33	1.47	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.86	20.00	2.46	8.79	2.21	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.86	22.86	2.39	11.18	2.15	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	5.71	28.57	5.09	16.27	4.58	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	12	5.71	34.29	5.65	21.92	5.07	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.86	37.14	2.63	24.55	2.36	22.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.86	40.00	1.75	26.30	1.57	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	16	5.71	45.71	4.38	30.68	3.94	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	24	22.86	68.57	19.71	50.39	17.71	45.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.86	71.43	13.61	64.00	12.23	57.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.86	74.29	1.12	65.12	1.00	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	2.86	77.14	17.52	82.64	15.74	74.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	32	14.29	91.43	28.49	111.12	25.60	99.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	34	5.71	97.14	12.98	98.14	11.67	88.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.86	100.00	13.14	111.28	11.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	111.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					111.28					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	6	6	2.96	2.96	4.80	4.80	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	0.49	3.45	0.41	5.21	0.04	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	0.49	3.94	0.35	5.56	0.04	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	0.49	4.43	0.50	6.07	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	10	0.49	4.93	0.71	6.77	0.07	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	0.49	5.42	1.39	8.16	0.14	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	14	1.48	6.90	0.42	8.57	0.04	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	16	0.99	7.88	2.20	10.77	0.22	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	19	1.48	9.36	7.97	18.74	0.81	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	21	0.99	10.34	0.13	18.87	0.01	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	28	3.45	13.79	18.30	37.16	1.87	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	35	3.45	17.24	4.71	41.87	0.48	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	49	6.90	24.14	13.14	55.01	1.34	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	58	4.43	28.57	33.96	88.97	3.47	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	62	1.97	30.54	33.45	122.42	3.42	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	28	90	13.79	44.33	158.16	280.58	16.18	28.70	8	8	17.39	17.39	1,943.85	1,943.85	19.06	19.06	1229.00	692.79	0.00	0.00
17	20,000	50,000	35,000	30	120	14.78	59.11	214.54	495.12	21.94	50.64	0	8	0.00	17.39	0.00	1,943.85	0.00	19.06	19.06	0.00	392.60	0.00
18	50,000	100,000	75,000	51	171	25.12	84.24	330.54	825.66	33.81	84.45	6	14	13.04	30.43	69.82	2,013.66	0.68	19.74	21.12	243.88	0.00	0.00
19	100,000	500,000	300,000	31	202	15.27	99.51	151.11	976.77	15.46	99.91	32	46	69.57	100.00	8,186.46	10,200.12	80.26	100.00	5417.49	1044.26	0.00	0.00
20	500,000	UP		1	203	0.49	100.00	0.86	977.64	0.09	100.00	0	46	0.00	100.00	0.00	10,200.12	0.00	100.00	0.00	1043.34	0.00	0.00
				203				977.64				46				10,200.12				1043.34			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	5.04	5.04	9.67	9.67	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	34	0.49	5.53	0.05	9.72	0.00	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	35	0.16	5.69	0.25	9.97	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	36	0.16	5.85	0.62	10.58	0.03	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	41	0.81	6.67	0.06	10.52	0.00	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	44	0.49	7.15	3.28	13.80	0.15	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	49	0.81	7.97	5.39	19.19	0.25	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	65	2.60	10.57	11.97	31.15	0.56	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	70	0.81	11.38	13.15	44.30	0.61	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	82	1.95	13.33	10.83	55.13	0.51	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	95	2.11	15.45	28.66	83.78	1.34	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	118	3.74	19.19	32.08	115.87	1.50	5.42	3	3	6.52	6.52	14.61	14.61	1.25	1.25	45.54	12.61			
13	4,000	5,000	4,500	7	125	1.14	20.33	6.05	121.92	0.28	5.70	0	3	0.00	6.52	0.28	14.61	0.00	1.25	0.00	11.99			
14	5,000	7,500	6,250	28	153	4.55	24.88	91.96	213.88	4.30	10.00	2	5	4.35	10.87	4.46	19.07	0.38	1.63	4.85	8.92			
15	7,500	10,000	8,750	16	169	2.60	27.48	57.07	270.95	2.67	12.67	1	6	2.17	13.04	0.89	19.96	0.08	1.71	1.56	7.37			
16	10,000	20,000	15,000	73	242	11.87	39.35	351.18	622.13	16.43	29.10	18	24	39.13	52.17	178.11	198.07	15.24	16.95	50.72	31.84			
17	20,000	50,000	35,000	101	343	16.42	55.77	585.11	1,207.24	27.37	56.46	3	27	6.52	58.70	0.00	198.07	0.00	16.95	0.00	16.41			
18	50,000	100,000	75,000	95	438	15.45	71.22	373.44	1,580.68	17.47	73.93	9	36	19.57	78.26	253.95	452.02	21.73	38.68	68.00	28.60			
19	100,000	500,000	300,000	116	554	18.86	90.08	467.25	2,047.93	21.85	95.79	5	41	10.87	89.13	715.37	1,167.40	61.21	99.89	153.10	57.00			
20	500,000	UP		61	615	9.92	100.00	90.10	2,138.04	4.21	100.00	5	46	10.87	100.00	1.32	1,168.71	0.11	100.00	1.46	54.66			
				615					2,138.04					46					1,168.71					54.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.64	2.64	1.07	1.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.44	3.08	0.46	1.54	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.44	3.52	0.53	2.06	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.44	3.96	1.04	3.10	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	1.32	5.29	2.06	5.16	0.10	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.44	5.73	1.04	6.20	0.05	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	0.88	6.61	3.96	10.16	0.19	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	26	4.85	11.45	12.11	22.28	0.59	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	31	2.20	13.66	10.80	33.08	0.52	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	33	0.88	14.54	13.98	47.06	0.68	2.28	1	1	33.33	33.33	50.00	50.00	68.68	68.68	357.56	106.24			
11	2,500	3,000	2,750	7	40	3.08	17.62	23.48	70.54	1.14	3.42	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	70.88			
12	3,000	4,000	3,500	9	49	3.96	21.59	44.15	114.69	2.14	5.57	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	43.60			
13	4,000	5,000	4,500	5	54	2.20	23.79	15.44	130.13	0.75	6.32	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	38.42			
14	5,000	7,500	6,250	21	75	9.25	33.04	181.56	311.69	8.82	15.13	0	1	0.00	33.33	0.00	50.00	0.00	68.68	0.00	16.04			
15	7,500	10,000	8,750	23	98	10.13	43.17	210.90	522.59	10.24	25.37	1	2	33.33	66.67	12.00	62.00	16.48	85.16	5.69	11.86			
16	10,000	20,000	15,000	35	133	15.42	58.59	473.39	995.98	22.98	48.36	1	3	33.33	100.00	10.80	72.80	14.84	100.00	2.28	7.31			
17	20,000	50,000	35,000	43	176	18.94	77.53	563.17	1,559.15	27.34	75.70	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	4.67			
18	50,000	100,000	75,000	34	210	14.98	92.51	289.89	1,849.05	14.08	89.78	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.94			
19	100,000	500,000	300,000	15	225	6.61	99.12	208.59	2,057.64	10.13	99.90	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.54			
20	500,000	UP		2	227	0.88	100.00	1.96	2,059.60	0.10	100.00	0	3	0.00	100.00	0.00	72.80	0.00	100.00	0.00	3.53			
				227					2,059.60					3					72.80					3.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.69	7.69	0.77	0.77	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.69	15.38	0.46	1.24	1.15	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.69	23.08	1.75	2.98	4.36	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.69	30.77	2.77	5.75	6.91	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.69	38.46	1.93	7.68	4.82	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.69	46.15	2.15	9.83	5.35	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	7.69	53.85	6.21	16.04	15.50	40.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	7.69	61.54	3.17	19.22	7.92	47.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.69	69.23	0.30	19.52	0.75	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.69	76.92	4.09	23.60	10.20	58.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.69	84.62	4.39	27.99	10.96	69.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.69	92.31	5.00	32.99	12.48	82.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.69	100.00	7.08	40.07	17.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	40.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					40.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.88	11.76	0.03	0.03	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.88	17.65	0.74	0.77	0.68	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.88	23.53	10.13	10.90	9.22	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.88	29.41	1.34	12.24	1.22	11.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.88	35.29	21.00	33.24	19.12	30.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.88	41.18	0.62	33.86	0.56	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.88	47.06	0.63	34.49	0.57	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.88	52.94	5.86	40.35	5.34	36.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.88	58.82	6.15	46.49	5.60	42.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.88	64.71	9.24	55.73	8.41	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.88	70.59	9.24	46.49	8.41	42.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.88	76.47	8.16	54.65	7.43	49.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.88	82.35	38.45	93.10	35.01	84.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.88	88.24	11.45	104.55	10.42	95.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.88	94.12	3.87	108.42	3.53	98.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.88	100.00	1.40	109.82	1.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	109.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	109.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	109.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					109.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.52	5.52	4.27	4.27	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.22	5.74	0.50	4.77	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	27	0.22	5.96	0.23	5.00	0.02	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	0.22	6.18	0.04	5.04	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	32	0.88	7.06	1.13	6.17	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	38	1.32	8.39	2.05	8.22	0.14	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	39	0.22	8.61	1.49	9.71	0.10	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	46	1.55	10.15	7.11	16.82	0.47	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	58	2.65	12.80	9.70	26.51	0.64	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	65	1.55	14.35	11.23	37.74	0.74	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	71	1.32	15.67	7.78	45.52	0.51	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	85	3.09	18.76	45.85	91.36	3.02	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	101	3.53	22.30	36.12	127.49	2.38	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	111	2.21	24.50	13.44	140.93	0.89	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	112	0.22	24.72	6.31	147.24	0.42	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	65	177	14.35	39.07	247.83	395.07	16.35	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	79	256	17.44	56.51	311.77	706.85	20.57	46.63	3	3	11.54	11.54	31.82	31.82	21.56	21.56	10.21	4.50			
18	50,000	100,000	75,000	53	309	11.70	68.21	260.48	967.32	17.19	63.82	0	3	0.00	11.54	0.00	31.82	0.00	21.56	0.00	3.29			
19	100,000	500,000	300,000	92	401	20.31	88.52	434.07	1,401.40	28.64	92.46	19	22	73.08	84.62	114.70	146.52	77.69	99.25	26.42	10.46			
20	500,000	<b>UP</b>		52	453	11.48	100.00	114.33	1,515.73	7.54	100.00	4	26	15.38	100.00	1.11	147.63	0.75	100.00	0.97	9.74			
				453					1,515.73					26					147.63					9.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM			
1	0	50	25	68	68	4.93	4.93	2.03	2.03	0.04	0.04	1	1	0.94	0.94	1.39	1.39	0.02	0.02	68.74	68.74	
2	50	100	75	16	84	1.16	6.10	2.85	4.88	0.06	0.10	0	1	0.00	0.94	0.00	1.39	0.00	0.02	0.00	28.56	
3	100	200	150	11	95	0.80	6.89	0.91	3.97	0.02	0.08	0	1	0.00	0.94	0.00	1.39	0.00	0.02	0.00	35.13	
4	200	300	250	22	117	1.60	8.49	6.47	2.50	0.13	0.05	0	1	0.00	0.94	0.00	1.39	0.00	0.02	0.00	55.76	
5	300	500	400	16	133	1.16	9.65	1.96	4.46	0.04	0.09	0	1	0.00	0.94	0.00	1.39	0.00	0.02	0.00	31.26	
6	500	750	625	19	152	1.38	11.03	6.64	11.09	0.13	0.23	1	2	0.94	1.89	4.42	5.82	0.07	0.09	66.64	52.42	
7	750	1,000	875	5	157	0.36	11.39	0.59	11.69	0.01	0.24	0	2	0.00	1.89	0.00	5.82	0.00	0.09	0.00	49.77	
8	1,000	1,500	1,250	36	193	2.61	14.01	4.13	15.81	0.08	0.32	5	7	4.72	6.60	2.21	8.02	0.03	0.12	53.45	50.73	
9	1,500	2,000	1,750	26	219	1.89	15.89	17.03	32.84	0.35	0.67	0	7	0.00	6.60	0.00	8.02	0.00	0.12	0.00	24.43	
10	2,000	2,500	2,250	7	226	0.51	16.40	12.17	45.01	0.25	0.92	0	7	0.00	6.60	0.00	8.02	0.00	0.12	0.00	17.82	
11	2,500	3,000	2,750	12	238	0.87	17.27	18.30	63.31	0.37	1.29	0	7	0.00	6.60	0.00	8.02	0.00	0.12	0.00	12.67	
12	3,000	4,000	3,500	25	263	1.81	19.09	48.69	112.00	0.99	2.28	0	7	0.00	6.60	0.00	8.02	0.00	0.12	0.00	7.16	
13	4,000	5,000	4,500	12	275	0.87	19.96	137.26	25.25	2.79	0.51	0	7	0.00	6.60	0.00	8.02	0.00	0.12	0.00	31.77	
14	5,000	7,500	6,250	55	330	3.99	23.95	105.95	80.70	2.15	1.64	3	10	2.83	9.43	114.96	122.98	1.76	1.89	108.51	152.40	
15	7,500	10,000	8,750	25	355	1.81	25.76	283.90	203.21	5.77	4.13	1	11	0.94	10.38	0.00	122.98	0.00	1.89	0.00	60.52	
16	10,000	20,000	15,000	105	460	7.62	33.38	345.00	141.79	7.02	2.88	6	17	5.66	16.04	171.98	294.96	2.64	4.53	49.85	208.02	
17	20,000	50,000	35,000	191	651	13.86	47.24	1,591.05	1,732.84	32.36	35.24	27	44	25.47	41.51	998.85	1,293.81	15.33	19.86	62.78	74.66	
18	50,000	100,000	75,000	190	841	13.79	61.03	804.42	2,537.26	16.36	51.60	0	44	0.00	41.51	0.00	1,293.81	0.00	19.86	0.00	50.99	
19	100,000	500,000	300,000	320	1,161	23.22	84.25	1,031.03	3,568.29	20.97	72.57	40	84	37.74	79.25	5,135.14	6,428.94	78.84	98.70	498.06	180.17	
20	500,000	<b>UP</b>		217	1,378	15.75	100.00	1,348.46	4,916.75	27.43	100.00	22	106	20.75	100.00	84.71	6,513.65	1.30	100.00	6.28	132.48	
				1,378					4,916.75					106					6,513.65			132.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2438

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	106	106	10.16	10.16	61.98	61.98	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	115	0.86	11.03	0.49	62.47	0.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	122	0.67	11.70	0.91	63.38	0.02	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	132	0.96	12.66	5.29	58.09	0.14	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	147	1.44	14.09	7.08	65.17	0.19	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	164	1.63	15.72	12.00	77.17	0.33	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	178	1.34	17.07	9.45	86.62	0.26	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	199	2.01	19.08	31.34	117.96	0.85	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	224	2.40	21.48	64.94	182.90	1.77	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	238	1.34	22.82	25.28	208.18	0.69	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	261	2.21	25.02	50.92	259.09	1.39	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	300	3.74	28.76	126.49	385.58	3.44	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	34	334	3.26	32.02	120.86	506.44	3.29	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	373	3.74	35.76	190.70	697.13	5.19	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	45	418	4.31	40.08	162.52	859.65	4.42	23.40	2	2	2.44	2.44	102.95	102.95	4.81	4.81	63.35	11.98			
16	10,000	20,000	15,000	100	518	9.59	49.66	547.06	1,406.71	14.89	38.29	0	2	0.00	2.44	0.00	102.95	0.00	4.81	0.00	7.32			
17	20,000	50,000	35,000	216	734	20.71	70.37	967.43	2,374.14	26.33	64.62	22	24	26.83	29.27	1,351.48	1,454.43	63.13	67.94	139.70	61.26			
18	50,000	100,000	75,000	103	837	9.88	80.25	562.08	2,936.22	15.30	79.92	9	33	10.98	40.24	68.03	1,522.46	3.18	71.12	12.10	51.85			
19	100,000	500,000	300,000	151	988	14.48	94.73	366.79	3,303.02	9.98	89.90	31	64	37.80	78.05	515.40	2,037.85	24.08	95.20	140.51	61.70			
20	500,000	<b>UP</b>		55	1,043	5.27	100.00	371.05	3,674.07	10.10	100.00	18	82	21.95	100.00	102.83	2,140.68	4.80	100.00	27.71	58.26			
				1,043					3,674.07					82					2,140.68					58.26





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.12	0.12	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.12	0.23	1.52	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.30	0.54	3.96	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	0.30	0.84	3.96	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	0.00	0.84	0.00	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	3.19	4.04	41.58	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	0.00	4.04	0.00	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	3.65	7.68	47.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	7.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					7.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	14.29	42.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	14.29	57.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	14.29	71.43	8.49	8.49	65.27	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	14.29	85.71	2.26	10.75	17.36	82.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	14.29	100.00	2.26	13.01	17.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	13.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					13.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	1.42	1.42	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	3.95	5.37	7.23	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	47.50	52.87	86.90	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	9.50	43.37	17.38	79.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	114.00	70.63	208.57	129.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	57.00	13.63	104.28	24.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	9.50	4.13	17.38	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	17.45	13.32	31.92	24.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	29.86	43.18	54.63	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	11.48	54.66	21.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	54.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					54.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.75	3.75	2.48	2.48	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	12	0.34	4.10	0.24	2.72	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	13	0.34	4.44	0.55	3.27	0.06	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	30	5.80	10.24	0.62	3.89	0.07	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	40	3.41	13.65	1.39	5.29	0.16	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	44	84	15.02	28.67	1.51	6.79	0.17	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	85	0.34	29.01	0.00	6.79	0.00	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	94	3.07	32.08	4.61	11.41	0.53	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	108	4.78	36.86	8.20	19.61	0.95	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	114	2.05	38.91	10.46	30.07	1.21	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	34	148	11.60	50.51	4.38	34.45	0.51	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	67	215	22.87	73.38	43.76	78.21	5.06	9.04	11	11	100.00	100.00	921.23	921.23	100.00	100.00	2105.15	1177.87			
13	4,000	5,000	4,500	14	229	4.78	78.16	19.29	97.50	2.23	11.27	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	944.86			
14	5,000	7,500	6,250	7	236	2.39	80.55	59.81	157.30	6.92	18.19	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	585.63			
15	7,500	10,000	8,750	2	238	0.68	81.23	35.83	193.13	4.14	22.33	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	476.99			
16	10,000	20,000	15,000	9	247	3.07	84.30	133.55	326.69	15.44	37.78	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	281.99			
17	20,000	50,000	35,000	19	266	6.48	90.78	169.97	496.66	19.66	57.43	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	185.48			
18	50,000	100,000	75,000	19	285	6.48	97.27	136.26	632.92	15.76	73.19	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	145.55			
19	100,000	500,000	300,000	6	291	2.05	99.32	151.30	784.22	17.50	90.69	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	117.47			
20	500,000	UP		2	293	0.68	100.00	80.53	864.75	9.31	100.00	0	11	0.00	100.00	0.00	921.23	0.00	100.00	0.00	106.53			
				293					864.75					11					921.23					106.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	24	24	23.30	23.30	1.20	1.20	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	25	0.97	24.27	0.56	1.76	0.12	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	26	0.97	25.24	0.08	1.83	0.02	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	27	0.97	26.21	3.75	5.59	0.80	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	28	0.97	27.18	1.10	6.68	0.24	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	29	0.97	28.16	1.65	8.33	0.35	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	30	0.97	29.13	3.96	12.29	0.85	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	34	3.88	33.01	7.30	19.59	1.56	4.19	1	1	100.00	100.00	8.92	8.92	100.00	100.00	122.13	45.51
9	1,500	2,000	1,750	4	38	3.88	36.89	12.94	32.53	2.77	6.97	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	27.41
10	2,000	2,500	2,250	1	39	0.97	37.86	9.15	41.68	1.96	8.93	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	21.39
11	2,500	3,000	2,750	4	43	3.88	41.75	21.92	63.60	4.70	13.62	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	14.02
12	3,000	4,000	3,500	5	48	4.85	46.60	31.36	94.96	6.72	20.34	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	9.39
13	4,000	5,000	4,500	13	61	12.62	59.22	64.24	159.20	13.76	34.09	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	5.60
14	5,000	7,500	6,250	16	77	15.53	74.76	69.39	228.59	14.86	48.95	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.90
15	7,500	10,000	8,750	5	82	4.85	79.61	49.45	278.04	10.59	59.54	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.21
16	10,000	20,000	15,000	1	83	0.97	80.58	13.88	291.92	2.97	62.51	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	3.05
17	20,000	50,000	35,000	13	96	12.62	93.20	158.64	450.56	33.97	96.49	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	1.98
18	50,000	100,000	75,000	3	99	2.91	96.12	1.56	452.12	0.33	96.82	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	1.97
19	100,000	500,000	300,000	3	102	2.91	99.03	9.10	461.22	1.95	98.77	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	1.93
20	500,000	UP		1	103	0.97	100.00	5.74	466.96	1.23	100.00	0	1	0.00	100.00	0.00	8.92	0.00	100.00	0.00	1.91
				103				466.96				1				8.92				1.91	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.38	4.38	0.80	0.80	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.73	5.11	0.00	0.80	0.00	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.73	5.84	0.61	1.41	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.73	6.57	0.52	1.93	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	2.19	8.76	1.56	3.49	0.16	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	14	1.46	10.22	5.87	9.36	0.61	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	2.19	12.41	7.07	16.43	0.74	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	35	13.14	25.55	21.97	38.40	2.29	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	39	2.92	28.47	15.48	53.88	1.61	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	0.73	29.20	5.85	59.73	0.61	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	43	2.19	31.39	14.09	73.81	1.47	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	46	2.19	33.58	21.88	95.69	2.28	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	51	3.65	37.23	31.61	127.30	3.30	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	56	3.65	40.88	46.35	173.65	4.83	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	64	5.84	46.72	61.41	235.06	6.41	24.52	8	8	100.00	100.00	3,615.08	3,615.08	100.00	100.00	5886.76	1537.95			
16	10,000	20,000	15,000	17	81	12.41	59.12	109.55	344.60	11.43	35.95	0	8	0.00	100.00	0.00	3,615.08	0.00	100.00	0.00	1049.06			
17	20,000	50,000	35,000	29	110	21.17	80.29	324.56	669.16	33.86	69.80	0	8	0.00	100.00	0.00	3,615.08	0.00	100.00	0.00	540.24			
18	50,000	100,000	75,000	17	127	12.41	92.70	234.45	903.61	24.46	94.26	0	8	0.00	100.00	0.00	3,615.08	0.00	100.00	0.00	400.07			
19	100,000	500,000	300,000	10	137	7.30	100.00	55.05	958.65	5.74	100.00	0	8	0.00	100.00	0.00	3,615.08	0.00	100.00	0.00	377.10			
20	500,000	UP		0	137	0.00	100.00	0.00	958.65	0.00	100.00	0	8	0.00	100.00	0.00	3,615.08	0.00	100.00	0.00	377.10			
				137					958.65					8					3,615.08					377.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	9.07	9.07	36.83	36.83	2.09	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	47	1.08	10.15	0.91	37.73	0.05	2.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	51	0.86	11.02	0.26	38.00	0.01	2.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	55	0.86	11.88	2.40	40.40	0.14	2.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	62	1.51	13.39	3.20	43.60	0.18	2.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	66	0.86	14.25	6.88	50.47	0.39	2.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	69	0.65	14.90	2.30	52.77	0.13	3.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	85	3.46	18.36	25.11	77.88	1.43	4.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	91	1.30	19.65	6.70	84.57	0.38	4.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	92	0.22	19.87	3.74	88.31	0.21	5.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	99	1.51	21.38	7.82	96.14	0.44	5.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	114	3.24	24.62	40.23	136.36	2.28	7.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	121	1.51	26.13	30.60	166.96	1.74	9.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	53	174	11.45	37.58	144.38	311.35	8.20	17.68	3	3	42.86	42.86	372.87	372.87	85.62	85.62	258.25	119.76	0.00	0.00	
15	7,500	10,000	8,750	11	185	2.38	39.96	98.56	409.91	5.60	23.28	0	3	0.00	42.86	0.00	372.87	0.00	85.62	0.00	90.96	0.00	90.96	
16	10,000	20,000	15,000	84	269	18.14	58.10	424.99	834.91	24.14	47.42	1	4	14.29	57.14	13.80	386.67	3.17	88.79	3.25	46.31	0.00	46.31	
17	20,000	50,000	35,000	82	351	17.71	75.81	392.13	1,227.04	22.27	69.69	3	7	42.86	100.00	48.84	435.51	11.21	100.00	12.46	35.49	0.00	35.49	
18	50,000	100,000	75,000	46	397	9.94	85.75	260.37	1,487.40	14.79	84.48	0	7	0.00	100.00	0.00	435.51	0.00	100.00	0.00	29.28	0.00	29.28	
19	100,000	500,000	300,000	36	433	7.78	93.52	181.05	1,668.45	10.28	94.76	0	7	0.00	100.00	0.00	435.51	0.00	100.00	0.00	26.10	0.00	26.10	
20	500,000	<b>UP</b>		30	463	6.48	100.00	92.23	1,760.68	5.24	100.00	0	7	0.00	100.00	0.00	435.51	0.00	100.00	0.00	24.74	0.00	24.74	
				463					1,760.68					7					435.51					24.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.90	0.90	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.40	1.30	1.56	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	1.69	2.99	6.62	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	5.86	8.84	22.94	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	4.38	13.23	17.17	51.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	7.03	20.26	27.55	79.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	5.27	25.53	20.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	25.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					25.53					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.48	5.48	0.73	0.73	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.37	6.85	0.00	0.73	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.37	8.22	0.00	0.73	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.37	9.59	0.07	0.80	0.03	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.37	10.96	0.07	0.87	0.03	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.37	12.33	0.26	1.13	0.11	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.37	13.70	0.42	1.55	0.18	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	13	4.11	17.81	0.32	1.87	0.14	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.37	19.18	0.16	2.03	0.07	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.37	20.55	0.08	2.11	0.03	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.37	21.92	0.25	2.36	0.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	20	5.48	27.40	3.13	5.48	1.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	23	4.11	31.51	2.91	8.40	1.23	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	25	2.74	34.25	0.71	9.11	0.30	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	28	4.11	38.36	4.94	14.05	2.08	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	35	9.59	47.95	43.81	57.87	18.41	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	48	17.81	65.75	109.99	167.86	46.23	70.55	2	2	66.67	66.67	13.52	13.52	50.00	50.00	12.29	8.06			
18	50,000	100,000	75,000	15	63	20.55	86.30	39.66	207.52	16.67	87.21	1	3	33.33	100.00	13.52	27.05	50.00	100.00	34.10	13.03			
19	100,000	500,000	300,000	4	67	5.48	91.78	10.67	218.19	4.49	91.70	0	3	0.00	100.00	0.00	27.05	0.00	100.00	0.00	12.40			
20	500,000	UP		6	73	8.22	100.00	19.75	237.94	8.30	100.00	0	3	0.00	100.00	0.00	27.05	0.00	100.00	0.00	11.37			
				73					237.94					3					27.05					11.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	4.88	4.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.44	7.32	0.72	0.72	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.44	9.76	1.19	1.90	0.42	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.44	12.20	1.94	3.84	0.68	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.44	14.63	1.95	5.80	0.68	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.44	17.07	2.52	8.32	0.88	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.44	19.51	0.00	8.32	0.00	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.44	21.95	3.47	11.79	1.21	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.44	24.39	3.16	14.94	1.11	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.44	26.83	2.77	17.72	0.97	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.44	29.27	6.60	24.31	2.31	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.44	31.71	12.97	37.28	4.54	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.44	34.15	1.39	38.68	0.49	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	18	9.76	43.90	7.90	46.57	2.77	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	23	12.20	56.10	30.38	76.95	10.64	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	25	4.88	60.98	35.59	112.55	12.47	39.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	39	34.15	95.12	160.80	273.34	56.33	95.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	41	4.88	100.00	12.12	285.46	4.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	285.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	285.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					285.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.56	16.67	0.00	0.05	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.56	22.22	0.84	0.89	0.99	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.56	27.78	1.76	2.65	2.07	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.56	33.33	0.00	2.65	0.00	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.56	38.89	0.39	3.04	0.46	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.56	44.44	4.78	7.82	5.62	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.56	50.00	0.53	8.34	0.62	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.56	55.56	2.15	10.50	2.53	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.56	61.11	2.17	12.67	2.55	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.56	66.67	3.07	15.73	3.61	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.56	72.22	8.39	24.12	9.86	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.56	77.78	6.21	30.33	7.30	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.56	83.33	23.53	53.85	27.67	63.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	23.53	77.38	27.67	91.02	1	1	100.00	100.00	117.49	117.49	100.00	100.00	499.38	151.84			
16	10,000	20,000	15,000	1	17	5.56	94.44	3.04	80.42	3.58	94.60	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	146.10			
17	20,000	50,000	35,000	1	18	5.56	100.00	4.59	85.01	5.40	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20			
20	500,000	UP		0	18	0.00	100.00	0.00	85.01	0.00	100.00	0	1	0.00	100.00	0.00	117.49	0.00	100.00	0.00	138.20			
				18					85.01					1					117.49					138.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	111	111	5.60	5.60	44.86	44.86	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	124	0.66	6.25	26.16	71.02	0.17	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	157	1.66	7.92	15.30	86.32	0.10	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	181	1.21	9.13	12.86	99.18	0.08	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	227	2.32	11.45	43.05	142.23	0.27	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	46	273	2.32	13.77	53.49	195.72	0.34	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	44	317	2.22	15.99	104.31	300.03	0.66	1.91	1	1	1.32	1.32	47.50	47.50	3.06	3.06	45.54	15.83			
8	1,000	1,500	1,250	80	397	4.03	20.02	200.72	500.75	1.28	3.19	2	3	2.63	3.95	5.14	52.64	0.33	3.39	2.56	10.51			
9	1,500	2,000	1,750	85	482	4.29	24.31	387.76	888.51	2.47	5.65	0	3	0.00	3.95	0.00	52.64	0.00	3.39	0.00	5.93			
10	2,000	2,500	2,250	126	608	6.35	30.66	380.43	1,268.94	2.42	8.08	0	3	0.00	3.95	0.00	52.64	0.00	3.39	0.00	4.15			
11	2,500	3,000	2,750	48	656	2.42	33.08	294.20	1,563.14	1.87	9.95	2	5	2.63	6.58	18.08	70.73	1.16	4.55	6.15	4.52			
12	3,000	4,000	3,500	128	784	6.45	39.54	692.89	2,256.03	4.41	14.36	0	5	0.00	6.58	0.00	70.73	0.00	4.55	0.00	3.13			
13	4,000	5,000	4,500	73	857	3.68	43.22	572.86	2,828.89	3.65	18.00	0	5	0.00	6.58	0.00	70.73	0.00	4.55	0.00	2.50			
14	5,000	7,500	6,250	152	1,009	7.67	50.88	1,522.12	4,351.01	9.69	27.69	1	6	1.32	7.89	3.55	74.28	0.23	4.78	0.23	1.71			
15	7,500	10,000	8,750	123	1,132	6.20	57.09	1,240.27	5,591.28	7.89	35.58	0	6	0.00	7.89	0.00	74.28	0.00	4.78	0.00	1.33			
16	10,000	20,000	15,000	299	1,431	15.08	72.16	3,700.16	9,291.44	23.55	59.13	3	9	3.95	11.84	183.27	257.54	11.80	16.59	4.95	2.77			
17	20,000	50,000	35,000	273	1,704	13.77	85.93	3,639.85	12,931.29	23.16	82.29	2	11	2.63	14.47	1.62	259.16	0.10	16.69	0.04	2.00			
18	50,000	100,000	75,000	121	1,825	6.10	92.03	1,312.38	14,243.68	8.35	90.65	9	20	11.84	26.32	274.60	533.77	17.69	34.38	20.92	3.75			
19	100,000	500,000	300,000	129	1,954	6.51	98.54	1,297.16	15,540.84	8.26	98.90	53	73	69.74	96.05	1,018.45	1,552.21	65.59	99.97	78.51	9.99			
20	500,000	UP		29	1,983	1.46	100.00	172.65	15,713.49	1.10	100.00	3	76	3.95	100.00	0.51	1,552.72	0.03	100.00	0.29	9.88			
				1,983					15,713.49					76					1,552.72					9.88



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	195	195	7.17	7.17	185.60	185.60	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	68	263	2.50	9.67	22.77	208.37	0.17	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	126	389	4.63	14.31	43.34	251.70	0.32	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	113	502	4.16	18.46	38.48	290.19	0.28	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	132	634	4.85	23.32	67.05	357.24	0.49	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	139	773	5.11	28.43	95.58	452.83	0.70	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	85	858	3.13	31.56	95.07	547.90	0.70	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	95	953	3.49	35.05	127.05	674.95	0.94	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	86	1,039	3.16	38.21	155.53	830.48	1.15	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	90	1,129	3.31	41.52	248.79	1,079.27	1.83	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	58	1,187	2.13	43.66	118.29	1,197.56	0.87	8.83	1	1	2.50	2.50	476.53	476.53	2.47	2.47	402.86	39.79			
12	3,000	4,000	3,500	81	1,268	2.98	46.63	264.08	1,461.64	1.95	10.77	0	1	0.00	2.50	0.00	476.53	0.00	2.47	0.00	32.60			
13	4,000	5,000	4,500	54	1,322	1.99	48.62	190.55	1,652.19	1.40	12.18	0	1	0.00	2.50	0.00	476.53	0.00	2.47	0.00	28.84			
14	5,000	7,500	6,250	93	1,415	3.42	52.04	445.78	2,097.97	3.29	15.46	1	2	2.50	5.00	2.43	478.96	0.01	2.48	0.54	22.83			
15	7,500	10,000	8,750	100	1,515	3.68	55.72	584.21	2,682.19	4.31	19.77	0	2	0.00	5.00	0.00	478.96	0.00	2.48	0.00	17.86			
16	10,000	20,000	15,000	194	1,709	7.13	62.85	1,470.96	4,153.15	10.84	30.61	10	12	25.00	30.00	4,935.26	5,414.21	25.57	28.05	335.51	130.36			
17	20,000	50,000	35,000	386	2,095	14.20	77.05	3,917.66	8,070.81	28.87	59.48	16	28	40.00	70.00	13,783.38	19,197.60	71.41	99.46	351.83	237.86			
18	50,000	100,000	75,000	262	2,357	9.64	86.69	2,586.76	10,657.56	19.06	78.54	10	38	25.00	95.00	84.63	19,282.23	0.44	99.89	3.27	180.93			
19	100,000	500,000	300,000	330	2,687	12.14	98.82	2,752.35	13,409.91	20.28	98.83	1	39	2.50	97.50	15.04	19,297.27	0.08	99.97	0.55	143.90			
20	500,000	<b>UP</b>		32	2,719	1.18	100.00	158.85	13,568.76	1.17	100.00	1	40	2.50	100.00	5.29	19,302.56	0.03	100.00	3.33	142.26			
				2,719					13,568.76					40					19,302.56					142.26



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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	4.56	4.56	37.38	37.38	1.07	1.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	57	113	4.64	9.20	23.25	60.64	0.67	1.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	224	337	18.24	27.44	71.05	131.69	2.04	3.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	229	566	18.65	46.09	147.01	278.70	4.22	7.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	98	664	7.98	54.07	84.46	363.16	2.42	10.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	64	728	5.21	59.28	66.50	429.66	1.91	12.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	68	796	5.54	64.82	105.30	534.96	3.02	15.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	70	866	5.70	70.52	161.56	696.53	4.63	19.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	918	4.23	74.76	131.95	828.47	3.78	23.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	947	2.36	77.12	114.04	942.51	3.27	27.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	982	2.85	79.97	110.78	1,053.29	3.18	30.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	56	1,038	4.56	84.53	289.72	1,343.01	8.31	38.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	1,063	2.04	86.56	170.53	1,513.54	4.89	43.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	1,100	3.01	89.58	366.28	1,879.83	10.51	53.92	1	1	5.00	5.00	3,832.42	3,832.42	50.15	50.15	1046.30	203.87			
15	7,500	10,000	8,750	23	1,123	1.87	91.45	236.00	2,115.82	6.77	60.69	3	4	15.00	20.00	3,743.96	7,576.38	48.99	99.14	1586.45	358.08			
16	10,000	20,000	15,000	43	1,166	3.50	94.95	665.12	2,780.94	19.08	79.77	1	5	5.00	25.00	0.00	7,576.38	0.00	99.14	0.00	272.44			
17	20,000	50,000	35,000	19	1,185	1.55	96.50	297.84	3,078.78	8.54	88.31	1	6	5.00	30.00	1.02	7,577.40	0.01	99.15	0.34	246.12			
18	50,000	100,000	75,000	28	1,213	2.28	98.78	313.61	3,392.39	9.00	97.30	10	16	50.00	80.00	62.04	7,639.44	0.81	99.96	19.78	225.19			
19	100,000	500,000	300,000	12	1,225	0.98	99.76	72.42	3,464.81	2.08	99.38	4	20	20.00	100.00	2.82	7,642.26	0.04	100.00	3.89	220.57			
20	500,000	<b>UP</b>		3	1,228	0.24	100.00	21.61	3,486.42	0.62	100.00	0	20	0.00	100.00	0.00	7,642.26	0.00	100.00	0.00	219.20			
				1,228					3,486.42					20					7,642.26					219.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.34	5.34	4.78	4.78	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	32	47	11.39	16.73	3.39	8.17	0.41	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	75	9.96	26.69	21.68	29.84	2.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	90	5.34	32.03	6.30	36.14	0.77	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	122	11.39	43.42	16.19	52.32	1.98	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	134	4.27	47.69	9.59	61.91	1.17	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	151	6.05	53.74	19.39	81.30	2.37	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	159	2.85	56.58	17.46	98.76	2.13	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	167	2.85	59.43	27.22	125.98	3.33	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	185	6.41	65.84	33.20	159.18	4.06	19.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	194	3.20	69.04	26.81	185.99	3.28	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	206	4.27	73.31	43.79	229.79	5.35	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	214	2.85	76.16	51.98	281.76	6.35	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	236	7.83	83.99	131.25	413.01	16.04	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	247	3.91	87.90	74.05	487.06	9.05	59.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	269	7.83	95.73	220.32	707.39	26.92	86.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	279	3.56	99.29	88.87	796.26	10.86	97.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	280	0.36	99.64	7.91	804.17	0.97	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	281	0.36	100.00	14.23	818.40	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	281	0.00	100.00	0.00	818.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				281					818.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.13	0.13	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	27.42	27.55	49.88	50.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	20.57	48.11	37.41	87.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	6.86	54.97	12.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	54.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					54.97					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	1.55	1.55	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	0.22	1.77	0.33	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	0.44	2.21	0.65	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	1.18	3.40	1.77	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	0.88	4.27	1.31	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	2.15	2.13	3.21	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	1.76	3.88	2.62	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	2.92	6.80	4.36	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.26	47.37	2.15	4.66	3.21	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	12	15.79	63.16	12.64	17.30	18.89	25.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.26	68.42	4.04	21.34	6.03	31.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	15	10.53	78.95	10.82	32.16	16.18	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	5.26	84.21	8.49	40.66	12.69	60.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	5.26	89.47	0.42	41.07	0.63	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	5.26	94.74	16.30	57.37	24.35	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.26	100.00	9.55	66.92	14.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	66.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					66.92					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 24643 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	10.54	10.54	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	10.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					10.54					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	791	791	6.86	6.86	184.81	184.81	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	470	1,261	4.08	10.94	185.12	369.93	0.46	0.92	1	1	1.61	1.61	8.22	8.22	0.12	0.12	4.44	2.22			
3	100	200	150	887	2,148	7.70	18.64	448.22	818.15	1.12	2.04	0	1	0.00	1.61	0.00	8.22	0.00	0.12	0.00	1.00			
4	200	300	250	702	2,850	6.09	24.73	438.11	1,256.26	1.09	3.13	0	1	0.00	1.61	0.00	8.22	0.00	0.12	0.00	0.65			
5	300	500	400	1,228	4,078	10.65	35.38	1,153.12	2,409.38	2.87	6.00	0	1	0.00	1.61	0.00	8.22	0.00	0.12	0.00	0.34			
6	500	750	625	1,020	5,098	8.85	44.23	1,341.40	3,750.78	3.34	9.34	5	6	8.06	9.68	704.81	713.03	10.44	10.56	52.54	19.01			
7	750	1,000	875	993	6,091	8.62	52.85	1,834.24	5,585.02	4.57	13.90	3	9	4.84	14.52	630.60	1,343.62	9.34	19.91	34.38	24.06			
8	1,000	1,500	1,250	1,070	7,161	9.28	62.13	2,470.49	8,055.51	6.15	20.05	1	10	1.61	16.13	1.92	1,345.54	0.03	19.93	0.08	16.70			
9	1,500	2,000	1,750	762	7,923	6.61	68.74	2,284.65	10,340.16	5.69	25.74	0	10	0.00	16.13	0.00	1,345.54	0.00	19.93	0.00	13.01			
10	2,000	2,500	2,250	409	8,332	3.55	72.29	1,592.10	11,932.25	3.96	29.70	0	10	0.00	16.13	0.00	1,345.54	0.00	19.93	0.00	11.28			
11	2,500	3,000	2,750	388	8,720	3.37	75.66	1,723.66	13,655.91	4.29	33.99	4	14	6.45	22.58	2,518.62	3,864.16	37.31	57.25	146.12	28.30			
12	3,000	4,000	3,500	463	9,183	4.02	79.67	2,469.30	16,125.21	6.15	40.14	2	16	3.23	25.81	245.77	4,109.93	3.64	60.89	9.95	25.49			
13	4,000	5,000	4,500	292	9,475	2.53	82.21	1,820.91	17,946.12	4.53	44.67	4	20	6.45	32.26	587.18	4,697.10	8.70	69.59	32.25	26.17			
14	5,000	7,500	6,250	434	9,909	3.77	85.97	3,481.75	21,427.88	8.67	53.34	0	20	0.00	32.26	0.00	4,697.10	0.00	69.59	0.00	21.92			
15	7,500	10,000	8,750	254	10,163	2.20	88.17	2,405.41	23,833.29	5.99	59.33	2	22	3.23	35.48	36.73	4,733.83	0.54	70.13	1.53	19.86			
16	10,000	20,000	15,000	496	10,659	4.30	92.48	5,658.94	29,492.23	14.09	73.41	7	29	11.29	46.77	291.84	5,025.67	4.32	74.46	5.16	17.04			
17	20,000	50,000	35,000	403	11,062	3.50	95.97	5,113.73	34,605.96	12.73	86.14	12	41	19.35	66.13	402.33	5,428.00	5.96	80.42	7.87	15.69			
18	50,000	100,000	75,000	234	11,296	2.03	98.00	3,012.06	37,618.02	7.50	93.64	12	53	19.35	85.48	230.97	5,658.97	3.42	83.84	7.67	15.04			
19	100,000	500,000	300,000	208	11,504	1.80	99.81	2,417.81	40,035.83	6.02	99.66	7	60	11.29	96.77	550.05	6,209.02	8.15	91.99	22.75	15.51			
20	500,000	UP		22	11,526	0.19	100.00	136.84	40,172.67	0.34	100.00	2	62	3.23	100.00	540.85	6,749.87	8.01	100.00	395.23	16.80			
				11,526					40,172.67					62					6,749.87					16.80



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.30	1.30	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	2.60	3.90	0.51	0.51	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.30	5.19	0.50	1.01	0.11	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	2.60	7.79	0.76	1.77	0.17	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	17	14.29	22.08	1.08	2.84	0.24	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	1.30	23.38	2.27	5.11	0.50	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	22	5.19	28.57	5.21	10.32	1.14	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	30	10.39	38.96	12.58	22.90	2.76	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	31	1.30	40.26	3.78	26.68	0.83	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	32	1.30	41.56	7.54	34.22	1.65	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	33	1.30	42.86	8.17	42.39	1.79	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	35	2.60	45.45	13.29	55.68	2.92	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	37	2.60	48.05	20.06	75.74	4.40	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	39	2.60	50.65	15.52	91.27	3.41	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	42	3.90	54.55	2.16	93.42	0.47	20.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	44	2.60	57.14	83.36	176.78	18.29	38.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	49	6.49	63.64	114.19	290.97	25.05	63.84	1	1	33.33	33.33	512.79	512.79	92.10	92.10	449.08	176.23	176.23	176.23	
18	50,000	100,000	75,000	1	50	1.30	64.94	2.11	293.08	0.46	64.30	0	1	0.00	33.33	0.00	512.79	0.00	92.10	0.00	174.96	174.96	174.96	
19	100,000	500,000	300,000	3	53	3.90	68.83	6.34	299.42	1.39	65.69	0	1	0.00	33.33	0.00	512.79	0.00	92.10	0.00	171.26	171.26	171.26	
20	500,000	UP		24	77	31.17	100.00	156.37	455.79	34.31	100.00	2	3	66.67	100.00	43.99	556.77	7.90	100.00	28.13	122.15	122.15	122.15	
				77					455.79					3					556.77					122.15



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.59	2.59	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	13	1.62	4.21	1.39	1.33	0.16	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	18	1.62	5.83	1.48	2.80	0.17	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	24	1.94	7.77	5.17	7.98	0.59	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	35	3.56	11.33	6.25	14.23	0.71	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	42	2.27	13.59	6.26	20.48	0.71	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	52	3.24	16.83	15.61	36.09	1.78	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	66	4.53	21.36	17.18	53.27	1.96	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	81	4.85	26.21	23.20	76.47	2.65	8.72	1	1	5.26	5.26	53.94	53.94	13.11	13.11	232.45	70.53			
10	2,000	2,500	2,250	3	84	0.97	27.18	3.66	80.13	0.42	9.14	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	67.31			
11	2,500	3,000	2,750	21	105	6.80	33.98	27.91	108.05	3.18	12.32	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	49.92			
12	3,000	4,000	3,500	19	124	6.15	40.13	29.79	137.83	3.40	15.71	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	39.13			
13	4,000	5,000	4,500	24	148	7.77	47.90	47.78	185.61	5.45	21.16	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	29.06			
14	5,000	7,500	6,250	12	160	3.88	51.78	52.03	237.65	5.93	27.09	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	22.70			
15	7,500	10,000	8,750	10	170	3.24	55.02	81.47	319.12	9.29	36.38	0	1	0.00	5.26	0.00	53.94	0.00	13.11	0.00	16.90			
16	10,000	20,000	15,000	60	230	19.42	74.43	288.68	607.80	32.91	69.29	3	4	15.79	21.05	242.73	296.67	59.01	72.12	84.08	48.81			
17	20,000	50,000	35,000	49	279	15.86	90.29	211.75	819.55	24.14	93.43	1	5	5.26	26.32	53.94	350.61	13.11	85.24	25.47	42.78			
18	50,000	100,000	75,000	4	283	1.29	91.59	8.36	827.92	0.95	94.39	0	5	0.00	26.32	0.00	350.61	0.00	85.24	0.00	42.35			
19	100,000	500,000	300,000	22	305	7.12	98.71	49.20	877.11	5.61	99.99	14	19	73.68	100.00	60.72	411.33	14.76	100.00	123.42	46.90			
20	500,000	UP		4	309	1.29	100.00	0.04	877.16	0.01	100.00	0	19	0.00	100.00	0.00	411.33	0.00	100.00	0.00	46.89			
				309					877.16					19					411.33					46.89



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	1.79	1.79	0.97	0.97	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	16	2.31	4.10	1.64	2.61	0.11	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	25	2.31	6.41	2.91	5.52	0.19	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	48	5.90	12.31	14.04	19.55	0.91	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	71	119	18.21	30.51	8.00	27.55	0.52	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	154	8.97	39.49	36.28	63.83	2.34	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	171	4.36	43.85	18.51	82.34	1.19	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	51	222	13.08	56.92	18.33	100.67	1.18	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	240	4.62	61.54	25.87	126.54	1.67	8.16	2	2	100.00	100.00	120.47	120.47	100.00	100.00	465.75	95.20			
10	2,000	2,500	2,250	30	270	7.69	69.23	32.71	159.25	2.11	10.27	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	75.65			
11	2,500	3,000	2,750	15	285	3.85	73.08	27.97	187.21	1.80	12.08	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	64.35			
12	3,000	4,000	3,500	21	306	5.38	78.46	54.26	241.48	3.50	15.58	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	49.89			
13	4,000	5,000	4,500	15	321	3.85	82.31	77.89	319.37	5.02	20.60	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	37.72			
14	5,000	7,500	6,250	15	336	3.85	86.15	153.95	473.32	9.93	30.53	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	25.45			
15	7,500	10,000	8,750	8	344	2.05	88.21	105.38	578.69	6.80	37.33	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	20.82			
16	10,000	20,000	15,000	14	358	3.59	91.79	253.62	832.31	16.36	53.69	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	14.47			
17	20,000	50,000	35,000	24	382	6.15	97.95	448.19	1,280.50	28.91	82.60	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	9.41			
18	50,000	100,000	75,000	7	389	1.79	99.74	271.05	1,551.55	17.48	100.08	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	7.76			
19	100,000	500,000	300,000	1	390	0.26	100.00	1.29	1,550.27	0.08	100.00	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	7.77			
20	500,000	UP		0	390	0.00	100.00	0.00	1,550.27	0.00	100.00	0	2	0.00	100.00	0.00	120.47	0.00	100.00	0.00	7.77			
				390					1,550.27					2					120.47					7.77



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.40	6.40	1.45	1.45	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	33	9.85	16.26	6.63	8.08	1.08	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	45	5.91	22.17	4.99	13.06	0.81	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	48	1.48	23.65	1.95	15.02	0.32	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	56	3.94	27.59	8.57	23.59	1.39	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	63	3.45	31.03	7.76	31.34	1.26	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	73	4.93	35.96	11.94	43.28	1.94	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	89	7.88	43.84	26.33	69.62	4.29	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	94	2.46	46.31	20.68	90.30	3.37	14.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	98	1.97	48.28	20.55	110.85	3.35	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	108	4.93	53.20	45.08	155.93	7.34	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	119	5.42	58.62	61.50	217.43	10.01	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	135	7.88	66.50	45.07	262.51	7.34	42.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	157	10.84	77.34	167.66	430.17	27.30	70.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	166	4.43	81.77	22.04	452.21	3.59	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	179	6.40	88.18	100.74	552.95	16.40	90.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	186	3.45	91.63	0.78	553.73	0.13	90.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	193	3.45	95.07	18.60	572.33	3.03	93.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	201	3.94	99.01	37.25	609.58	6.07	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	203	0.99	100.00	4.60	614.18	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				203					614.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.49	0.49	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.21	0.70	0.29	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.56	1.26	0.78	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	0.70	1.96	0.97	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	0.00	1.96	0.00	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	25.01	26.97	34.81	37.54	1	1	100.00	100.00	34.92	34.92	100.00	100.00	139.61	129.47
8	1,000	1,500	1,250	1	8	11.11	88.89	7.14	34.11	9.94	47.48	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	102.37
9	1,500	2,000	1,750	1	9	11.11	100.00	37.74	71.85	52.52	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
20	500,000	UP		0	9	0.00	100.00	0.00	71.85	0.00	100.00	0	1	0.00	100.00	0.00	34.92	0.00	100.00	0.00	48.60
				9				71.85				1				34.92					48.60





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	258	258	16.72	16.72	111.38	111.38	2.67	2.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	129	387	8.36	25.08	48.37	159.75	1.16	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	144	531	9.33	34.41	110.71	270.45	2.66	6.49	1	1	12.50	12.50	2.00	2.00	3.12	3.12	1.81	1.81	0.74	0.74	
4	200	300	250	139	670	9.01	43.42	107.55	378.00	2.58	9.07	0	1	0.00	12.50	0.00	2.00	0.00	3.12	0.00	3.12	0.53	0.53	
5	300	500	400	186	856	12.05	55.48	242.99	621.00	5.83	14.90	1	2	12.50	25.00	10.80	12.80	16.85	19.98	4.44	4.44	2.06	2.06	
6	500	750	625	184	1,040	11.92	67.40	324.63	945.63	7.79	22.70	1	3	12.50	37.50	8.50	21.30	13.27	33.25	2.62	2.62	2.25	2.25	
7	750	1,000	875	145	1,185	9.40	76.80	316.04	1,261.67	7.59	30.28	1	4	12.50	50.00	11.92	33.22	18.61	51.86	3.77	3.77	2.63	2.63	
8	1,000	1,500	1,250	84	1,269	5.44	82.24	243.12	1,504.79	5.83	36.12	1	5	12.50	62.50	26.90	60.11	41.99	93.85	11.06	11.06	3.99	3.99	
9	1,500	2,000	1,750	66	1,335	4.28	86.52	296.13	1,800.92	7.11	43.22	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	3.34	
10	2,000	2,500	2,250	34	1,369	2.20	88.72	183.79	1,984.71	4.41	47.63	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	3.03	
11	2,500	3,000	2,750	38	1,407	2.46	91.19	151.62	2,136.33	3.64	51.27	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	2.81	
12	3,000	4,000	3,500	35	1,442	2.27	93.45	314.65	2,450.99	7.55	58.82	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	2.45	
13	4,000	5,000	4,500	16	1,458	1.04	94.49	187.13	2,638.11	4.49	63.32	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	2.28	
14	5,000	7,500	6,250	40	1,498	2.59	97.08	672.21	3,310.33	16.13	79.45	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	1.82	
15	7,500	10,000	8,750	18	1,516	1.17	98.25	224.90	3,535.22	5.40	84.85	0	5	0.00	62.50	0.00	60.11	0.00	93.85	0.00	93.85	0.00	1.70	
16	10,000	20,000	15,000	14	1,530	0.91	99.16	247.22	3,782.44	5.93	90.78	2	7	25.00	87.50	0.11	60.23	0.18	94.03	0.05	94.03	0.05	1.59	
17	20,000	50,000	35,000	13	1,543	0.84	100.00	384.14	4,166.59	9.22	100.00	1	8	12.50	100.00	3.83	64.05	5.97	100.00	1.00	100.00	1.00	1.54	
18	50,000	100,000	75,000	0	1,543	0.00	100.00	0.00	4,166.59	0.00	100.00	0	8	0.00	100.00	0.00	64.05	0.00	100.00	0.00	100.00	0.00	1.54	
19	100,000	500,000	300,000	0	1,543	0.00	100.00	0.00	4,166.59	0.00	100.00	0	8	0.00	100.00	0.00	64.05	0.00	100.00	0.00	100.00	0.00	1.54	
20	500,000	UP		0	1,543	0.00	100.00	0.00	4,166.59	0.00	100.00	0	8	0.00	100.00	0.00	64.05	0.00	100.00	0.00	100.00	0.00	1.54	
				1,543					4,166.59					8					64.05					1.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.33	8.33	0.24	0.24	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	6.25	14.58	0.74	0.98	0.41	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	4.17	18.75	0.80	1.78	0.44	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	6.25	25.00	2.16	3.94	1.21	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	20	16.67	41.67	7.14	11.08	3.99	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	25	10.42	52.08	8.19	19.28	4.58	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	29	8.33	60.42	4.71	23.98	2.63	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	30	2.08	62.50	3.72	27.71	2.08	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	32	4.17	66.67	11.30	39.01	6.31	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	2.08	68.75	5.49	44.49	3.06	24.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	37	8.33	77.08	21.79	66.28	12.17	37.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	39	4.17	81.25	17.00	83.28	9.50	46.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	2.08	83.33	19.19	102.47	10.72	57.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	42	4.17	87.50	39.03	141.51	21.81	79.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	48	12.50	100.00	37.50	179.01	20.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	48	0.00	100.00	0.00	179.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	48	0.00	100.00	0.00	179.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	48	0.00	100.00	0.00	179.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	48	0.00	100.00	0.00	179.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	48	0.00	100.00	0.00	179.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					179.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	4.46	4.46	14.37	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	4.46	8.93	14.37	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	1.79	10.71	5.75	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	20.35	31.06	65.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	31.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					31.06					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.81	7.81	0.89	0.89	0.19	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.56	9.38	0.25	0.64	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	4.69	14.06	1.63	0.99	0.35	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	14	7.81	21.88	4.03	5.03	0.86	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	6.25	28.13	5.90	10.92	1.27	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.56	29.69	1.43	12.35	0.31	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	25	9.38	39.06	19.86	32.21	4.26	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	39	21.88	60.94	25.92	58.13	5.56	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	1.56	62.50	4.24	62.37	0.91	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	44	6.25	68.75	21.73	84.10	4.66	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	46	3.13	71.88	15.30	99.41	3.28	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	47	1.56	73.44	13.53	112.93	2.90	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	53	9.38	82.81	20.74	133.67	4.45	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	56	4.69	87.50	41.33	175.00	8.87	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	61	7.81	95.31	85.29	260.30	18.30	55.85	1	1	50.00	50.00	10.00	10.00	72.80	72.80	11.72	3.84			
16	10,000	20,000	15,000	1	62	1.56	96.88	76.87	337.17	16.50	72.35	0	1	0.00	50.00	0.00	10.00	0.00	72.80	0.00	2.97			
17	20,000	50,000	35,000	1	63	1.56	98.44	62.40	399.57	13.39	85.74	0	1	0.00	50.00	0.00	10.00	0.00	72.80	0.00	2.50			
18	50,000	100,000	75,000	1	64	1.56	100.00	66.46	466.03	14.26	100.00	1	2	50.00	100.00	3.74	13.74	27.20	100.00	5.62	2.95			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	466.03	0.00	100.00	0	2	0.00	100.00	0.00	13.74	0.00	100.00	0.00	2.95			
20	500,000	UP		0	64	0.00	100.00	0.00	466.03	0.00	100.00	0	2	0.00	100.00	0.00	13.74	0.00	100.00	0.00	2.95			
				64					466.03					2					13.74					2.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.03	1.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	0.52	1.55	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	0.52	2.06	0.26	0.26	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	1.03	3.09	2.77	3.03	0.16	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	12	3.09	6.19	3.90	6.94	0.23	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	18	3.09	9.28	5.05	11.98	0.29	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	28	5.15	14.43	9.65	21.63	0.56	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	35	3.61	18.04	19.44	41.07	1.14	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	43	4.12	22.16	18.92	59.99	1.11	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	48	2.58	24.74	15.46	75.44	0.90	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	51	1.55	26.29	8.31	83.76	0.49	4.89	1	1	14.29	14.29	5.92	5.92	9.31	9.31	71.24	7.07			
12	3,000	4,000	3,500	17	68	8.76	35.05	88.51	172.27	5.17	10.07	0	1	0.00	14.29	0.00	5.92	0.00	9.31	0.00	3.44			
13	4,000	5,000	4,500	13	81	6.70	41.75	88.00	260.27	5.14	15.21	0	1	0.00	14.29	5.14	5.92	0.00	9.31	0.00	2.28			
14	5,000	7,500	6,250	15	96	7.73	49.48	131.45	391.71	7.68	22.89	0	1	0.00	14.29	0.00	5.92	0.00	9.31	0.00	1.51			
15	7,500	10,000	8,750	17	113	8.76	58.25	202.69	594.41	11.85	34.74	0	1	0.00	14.29	0.00	5.92	0.00	9.31	0.00	1.00			
16	10,000	20,000	15,000	29	142	14.95	73.20	392.95	987.36	22.96	57.70	1	2	14.29	28.57	20.54	26.47	32.29	41.60	5.23	2.68			
17	20,000	50,000	35,000	33	175	17.01	90.21	465.22	1,452.57	27.19	84.89	1	3	14.29	42.86	27.86	54.33	43.79	85.39	5.99	3.74			
18	50,000	100,000	75,000	16	191	8.25	98.45	215.54	1,668.11	12.60	97.49	4	7	57.14	100.00	9.30	63.63	14.61	100.00	4.31	3.81			
19	100,000	500,000	300,000	3	194	1.55	100.00	43.03	1,711.15	2.51	100.00	0	7	0.00	100.00	0.00	63.63	0.00	100.00	0.00	3.72			
20	500,000	UP		0	194	0.00	100.00	0.00	1,711.15	0.00	100.00	0	7	0.00	100.00	0.00	63.63	0.00	100.00	0.00	3.72			
				194					1,711.15					7					63.63					3.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.00	4.00	2.09	2.09	0.11	0.11	3	3	33.33	33.33	186.27	186.27	92.79	92.79	8896.99	8896.99			
3	100	200	150	1	3	2.00	6.00	0.38	2.48	0.02	0.13	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	7523.71			
4	200	300	250	1	4	2.00	8.00	8.06	10.54	0.41	0.54	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	1767.33			
5	300	500	400	1	5	2.00	10.00	8.34	18.88	0.42	0.96	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	986.52			
6	500	750	625	8	13	16.00	26.00	0.57	19.45	0.03	0.99	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	957.54			
7	750	1,000	875	2	15	4.00	30.00	4.45	23.90	0.23	1.21	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	779.31			
8	1,000	1,500	1,250	1	16	2.00	32.00	12.29	36.19	0.62	1.84	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	514.68			
9	1,500	2,000	1,750	1	17	2.00	34.00	16.23	52.42	0.82	2.66	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	355.34			
10	2,000	2,500	2,250	1	18	2.00	36.00	8.56	60.98	0.43	3.10	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	305.48			
11	2,500	3,000	2,750	1	19	2.00	38.00	2.91	63.89	0.15	3.25	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	291.55			
12	3,000	4,000	3,500	1	20	2.00	40.00	1.46	65.35	0.07	3.32	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	285.04			
13	4,000	5,000	4,500	1	21	2.00	42.00	2.91	68.26	0.15	3.47	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	272.88			
14	5,000	7,500	6,250	1	22	2.00	44.00	1.10	69.36	0.06	3.52	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	268.57			
15	7,500	10,000	8,750	1	23	2.00	46.00	0.39	69.75	0.02	3.54	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	267.05			
16	10,000	20,000	15,000	3	26	6.00	52.00	4.31	74.07	0.22	3.76	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	251.49			
17	20,000	50,000	35,000	9	35	18.00	70.00	11.29	85.36	0.57	4.34	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	218.23			
18	50,000	100,000	75,000	8	43	16.00	86.00	28.07	113.43	1.43	5.76	0	3	0.00	33.33	0.00	186.27	0.00	92.79	0.00	164.22			
19	100,000	500,000	300,000	2	45	4.00	90.00	1.24	114.66	0.06	5.83	1	4	11.11	44.44	0.02	186.30	0.01	92.80	1.75	162.47			
20	500,000	UP		5	50	10.00	100.00	1,853.28	1,967.95	94.17	100.00	5	9	55.56	100.00	14.45	200.75	7.20	100.00	0.78	10.20			
				50					1,967.95					9					200.75					10.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	12.50	12.50	0.02	0.02	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	12.50	25.00	0.83	0.86	10.39	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	25.00	50.00	1.67	2.52	20.77	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	37.50	87.50	3.29	5.81	41.00	72.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	12.50	100.00	2.21	8.02	27.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	8.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					8.02					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	2.20	2.20	13.68	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.53	2.73	3.28	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.74	4.47	10.85	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.43	4.90	2.70	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.00	4.90	0.00	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	11.16	16.06	69.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	16.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					16.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	4.91	4.91	6.74	6.74	0.16	0.16	2	2	6.06	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	86	1.69	6.60	13.90	7.16	0.32	0.17	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	104	1.38	7.98	5.56	12.72	0.13	0.30	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	126	1.69	9.67	7.29	20.01	0.17	0.47	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	147	1.61	11.28	9.35	29.36	0.22	0.69	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	178	2.38	13.66	5.53	34.89	0.13	0.81	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	210	2.46	16.12	22.56	57.45	0.53	1.34	0	2	0.00	6.06	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	241	2.38	18.50	40.36	97.81	0.94	2.28	2	4	6.06	12.12	28.58	28.58	0.83	0.83	70.81	29.22			
9	1,500	2,000	1,750	25	266	1.92	20.41	51.78	149.58	1.21	3.49	1	5	3.03	15.15	2.28	30.86	0.07	0.89	4.40	20.63			
10	2,000	2,500	2,250	17	283	1.30	21.72	37.71	187.29	0.88	4.37	0	5	0.00	15.15	0.00	30.86	0.00	0.89	0.00	16.47			
11	2,500	3,000	2,750	22	305	1.69	23.41	51.31	238.61	1.20	5.57	0	5	0.00	15.15	0.00	30.86	0.00	0.89	0.00	12.93			
12	3,000	4,000	3,500	45	350	3.45	26.86	79.56	318.17	1.86	7.43	0	5	0.00	15.15	0.00	30.86	0.00	0.89	0.00	9.70			
13	4,000	5,000	4,500	44	394	3.38	30.24	99.63	417.80	2.33	9.76	1	6	3.03	18.18	2.76	33.62	0.08	0.97	2.77	8.05			
14	5,000	7,500	6,250	60	454	4.60	34.84	209.28	627.09	4.89	14.65	0	6	0.00	18.18	0.00	33.62	0.00	0.97	0.00	5.36			
15	7,500	10,000	8,750	53	507	4.07	38.91	182.70	809.79	4.27	18.91	0	6	0.00	18.18	0.00	33.62	0.00	0.97	0.00	4.15			
16	10,000	20,000	15,000	132	639	10.13	49.04	698.99	1,508.78	16.32	35.24	3	9	9.09	27.27	120.34	153.96	3.48	4.45	17.22	10.20			
17	20,000	50,000	35,000	124	763	9.52	58.56	460.07	1,968.85	10.74	45.98	0	9	0.00	27.27	0.00	153.96	0.00	4.45	0.00	7.82			
18	50,000	100,000	75,000	82	845	6.29	64.85	567.59	2,536.44	13.26	59.24	0	9	0.00	27.27	0.00	153.96	0.00	4.45	0.00	6.07			
19	100,000	500,000	300,000	287	1,132	22.03	86.88	1,153.49	3,689.93	26.94	86.17	9	18	27.27	54.55	74.78	228.74	2.16	6.61	6.48	6.20			
20	500,000	UP		171	1,303	13.12	100.00	591.99	4,281.92	13.83	100.00	15	33	45.45	100.00	3,233.39	3,462.13	93.39	100.00	546.19	80.85			
				1,303					4,281.92					33					3,462.13					80.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.35	6.35	1.31	1.31	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	8	6.35	12.70	5.91	7.22	0.85	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	10	3.17	15.87	2.58	9.80	0.37	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	1.59	17.46	3.23	13.03	0.46	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	13	3.17	20.63	2.46	15.49	0.35	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	17	6.35	26.98	8.76	24.24	1.25	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	19	3.17	30.16	2.45	26.70	0.35	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	21	3.17	33.33	4.29	22.40	0.61	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	1.59	34.92	6.01	28.42	0.86	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	1.59	36.51	6.16	34.58	0.88	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	1.59	38.10	8.46	43.04	1.21	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	29	7.94	46.03	23.28	66.32	3.33	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	31	3.17	49.21	25.33	91.65	3.62	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	35	6.35	55.56	29.44	121.09	4.21	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	37	3.17	58.73	56.83	177.92	8.13	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	43	9.52	68.25	120.09	298.01	17.17	42.62	2	2	22.22	22.22	20.54	20.54	76.38	76.38	17.11	17.11	6.89	6.89	
17	20,000	50,000	35,000	9	52	14.29	82.54	312.19	610.20	44.64	87.26	0	2	0.00	22.22	0.00	20.54	0.00	76.38	0.00	76.38	0.00	3.37	
18	50,000	100,000	75,000	4	56	6.35	88.89	40.38	650.58	5.77	93.04	0	2	0.00	22.22	0.00	20.54	0.00	76.38	0.00	76.38	0.00	3.16	
19	100,000	500,000	300,000	6	62	9.52	98.41	41.07	691.65	5.87	98.91	5	7	55.56	77.78	5.33	25.88	19.82	96.20	12.98	12.98	3.74	3.74	
20	500,000	UP		1	63	1.59	100.00	7.63	699.28	1.09	100.00	2	9	22.22	100.00	1.02	26.90	3.80	100.00	13.40	13.40	3.85	3.85	
				63					699.28					9					26.90					3.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.17	4.17	0.74	0.74	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.17	8.33	1.62	2.35	0.56	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.17	12.50	4.84	7.19	1.68	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.17	16.67	5.36	12.55	1.86	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.17	20.83	1.64	14.19	0.57	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.17	25.00	5.68	19.87	1.97	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.17	29.17	11.96	31.84	4.15	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.17	33.33	10.27	42.11	3.56	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.17	37.50	2.28	44.39	0.79	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.17	41.67	6.01	50.40	2.09	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.17	45.83	10.87	61.27	3.77	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.17	50.00	80.77	142.05	28.03	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.17	54.17	1.59	143.64	0.55	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.17	58.33	11.95	155.59	4.15	53.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.17	62.50	13.13	168.72	4.56	58.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	24	37.50	100.00	119.48	288.20	41.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	288.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					288.20					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.29	5.29	32.47	32.47	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	29	0.85	6.13	6.14	38.61	0.12	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	35	1.27	7.40	20.09	58.70	0.40	1.16	2	2	5.26	5.26	14.28	14.28	7.37	7.37	71.08	24.33			
4	200	300	250	4	39	0.85	8.25	4.00	62.70	0.08	1.24	0	2	0.00	5.26	0.00	14.28	0.00	7.37	0.00	22.78			
5	300	500	400	15	54	3.17	11.42	15.60	78.30	0.31	1.55	0	2	0.00	5.26	0.00	14.28	0.00	7.37	0.00	18.24			
6	500	750	625	6	60	1.27	12.68	1.63	76.66	0.03	1.52	0	2	0.00	5.26	0.00	14.28	0.00	7.37	0.00	18.63			
7	750	1,000	875	10	70	2.11	14.80	27.03	103.69	0.53	2.05	0	2	0.00	5.26	0.00	14.28	0.00	7.37	0.00	13.77			
8	1,000	1,500	1,250	32	102	6.77	21.56	86.09	189.78	1.70	3.75	14	16	36.84	42.11	115.77	130.05	59.74	67.10	134.47	68.53			
9	1,500	2,000	1,750	12	114	2.54	24.10	45.77	235.55	0.90	4.66	0	16	0.00	42.11	0.00	130.05	0.00	67.10	0.00	55.21			
10	2,000	2,500	2,250	12	126	2.54	26.64	85.36	320.91	1.69	6.34	1	17	2.63	44.74	46.88	176.93	24.19	91.29	54.92	55.13			
11	2,500	3,000	2,750	18	144	3.81	30.44	151.97	472.88	3.00	9.35	0	17	0.00	44.74	0.00	176.93	0.00	91.29	0.00	37.42			
12	3,000	4,000	3,500	32	176	6.77	37.21	200.70	673.58	3.97	13.32	0	17	0.00	44.74	0.00	176.93	0.00	91.29	0.00	26.27			
13	4,000	5,000	4,500	15	191	3.17	40.38	109.21	782.79	2.16	15.48	0	17	0.00	44.74	0.00	176.93	0.00	91.29	0.00	22.60			
14	5,000	7,500	6,250	14	205	2.96	43.34	20.14	802.93	0.40	15.87	0	17	0.00	44.74	0.00	176.93	0.00	91.29	0.00	22.04			
15	7,500	10,000	8,750	14	219	2.96	46.30	160.34	963.27	3.17	19.04	0	17	0.00	44.74	0.00	176.93	0.00	91.29	0.00	18.37			
16	10,000	20,000	15,000	41	260	8.67	54.97	621.50	1,584.77	12.29	31.33	8	25	21.05	65.79	3.08	180.01	1.59	92.88	0.50	11.36			
17	20,000	50,000	35,000	50	310	10.57	65.54	915.25	2,500.01	18.10	49.43	1	26	2.63	68.42	0.00	180.01	0.00	92.88	0.00	7.20			
18	50,000	100,000	75,000	76	386	16.07	81.61	1,438.42	3,938.43	28.44	77.87	9	35	23.68	92.11	9.46	189.47	4.88	97.76	0.66	4.81			
19	100,000	500,000	300,000	47	433	9.94	91.54	731.70	4,670.13	14.47	92.33	3	38	7.89	100.00	4.34	193.80	2.24	100.00	0.59	4.15			
20	500,000	UP		40	473	8.46	100.00	387.81	5,057.95	7.67	100.00	0	38	0.00	100.00	0.00	193.80	0.00	100.00	0.00	3.83			
				473					5,057.95					38					193.80					3.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	5.77	5.77	281.33	281.33	2.12	2.12	2	2	2	2	3.92	3.92	8.94	8.94	0.17	0.17	3.18	3.18	
2	50	100	75	17	142	0.78	6.55	43.23	238.10	0.33	1.80	2	4	4	3.92	7.84	11.17	20.11	0.21	0.38	25.85	8.45		
3	100	200	150	25	167	1.15	7.70	13.94	252.05	0.11	1.90	0	4	4	0.00	7.84	0.00	20.11	0.00	0.38	0.00	7.98		
4	200	300	250	18	185	0.83	8.53	11.40	263.44	0.09	1.99	0	4	4	0.00	7.84	0.00	20.11	0.00	0.38	0.00	7.64		
5	300	500	400	42	227	1.94	10.47	56.82	320.26	0.43	2.41	5	9	9	9.80	17.65	6.06	26.17	0.11	0.49	10.66	8.17		
6	500	750	625	44	271	2.03	12.50	120.03	440.30	0.91	3.32	0	9	9	0.00	17.65	0.00	26.17	0.00	0.49	0.00	5.94		
7	750	1,000	875	76	347	3.51	16.01	133.95	574.25	1.01	4.33	0	9	9	0.00	17.65	0.00	26.17	0.00	0.49	0.00	4.56		
8	1,000	1,500	1,250	75	422	3.46	19.46	282.83	857.07	2.13	6.46	0	9	9	0.00	17.65	0.00	26.17	0.00	0.49	0.00	3.05		
9	1,500	2,000	1,750	82	504	3.78	23.25	292.50	1,149.57	2.21	8.67	1	10	10	1.96	19.61	3.55	29.72	0.07	0.56	1.21	2.59		
10	2,000	2,500	2,250	52	556	2.40	25.65	277.23	1,426.81	2.09	10.76	2	12	12	3.92	23.53	69.95	99.68	1.32	1.88	25.23	6.99		
11	2,500	3,000	2,750	57	613	2.63	28.27	309.48	1,736.29	2.33	13.09	4	16	16	7.84	31.37	127.89	227.57	2.41	4.30	41.32	13.11		
12	3,000	4,000	3,500	74	687	3.41	31.69	455.84	2,192.13	3.44	16.53	0	16	16	0.00	31.37	0.00	227.57	0.00	4.30	0.00	10.38		
13	4,000	5,000	4,500	60	747	2.77	34.46	372.66	2,564.79	2.81	19.34	1	17	17	1.96	33.33	3.55	231.12	0.07	4.36	0.95	9.01		
14	5,000	7,500	6,250	128	875	5.90	40.36	934.77	3,499.56	7.05	26.39	0	17	17	0.00	33.33	0.00	231.12	0.00	4.36	0.00	6.60		
15	7,500	10,000	8,750	103	978	4.75	45.11	749.62	4,249.18	5.65	32.04	0	17	17	0.00	33.33	0.00	231.12	0.00	4.36	0.00	5.44		
16	10,000	20,000	15,000	229	1,207	10.56	55.67	2,047.29	6,296.47	15.44	47.48	4	21	21	7.84	41.18	96.78	327.90	1.83	6.19	4.73	5.21		
17	20,000	50,000	35,000	346	1,553	15.96	71.63	2,765.46	9,061.92	20.85	68.33	10	31	31	19.61	60.78	28.66	356.56	0.54	6.73	1.04	3.93		
18	50,000	100,000	75,000	244	1,797	11.25	82.89	1,731.65	10,793.57	13.06	81.39	14	45	45	27.45	88.24	4,922.57	5,279.14	92.92	99.65	284.27	48.91		
19	100,000	500,000	300,000	271	2,068	12.50	95.39	1,532.95	12,326.52	11.56	92.95	4	49	49	7.84	96.08	16.22	5,295.36	0.31	99.95	1.06	42.96		
20	500,000	UP		100	2,168	4.61	100.00	935.20	13,261.72	7.05	100.00	2	51	51	3.92	100.00	2.44	5,297.80	0.05	100.00	0.26	39.95		
				2,168					13,261.72					51					5,297.80					39.95



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	2.84	2.84	15.19	15.19	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	13	0.52	3.35	4.92	20.11	0.26	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	17	1.03	4.38	1.81	21.91	0.10	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	22	1.29	5.67	3.35	25.26	0.18	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	37	3.87	9.54	12.40	37.66	0.66	2.00	1	1	10.00	10.00	3.91	3.91	3.66	3.66	31.56	10.39			
6	500	750	625	16	53	4.12	13.66	14.91	52.57	0.79	2.80	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	7.45			
7	750	1,000	875	4	57	1.03	14.69	9.25	61.82	0.49	3.29	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	6.33			
8	1,000	1,500	1,250	19	76	4.90	19.59	39.69	101.52	2.11	5.40	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	3.86			
9	1,500	2,000	1,750	13	89	3.35	22.94	4.50	106.02	0.24	5.64	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	3.69			
10	2,000	2,500	2,250	16	105	4.12	27.06	51.08	157.10	2.72	8.35	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	2.49			
11	2,500	3,000	2,750	6	111	1.55	28.61	20.51	177.61	1.09	9.44	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	2.20			
12	3,000	4,000	3,500	26	137	6.70	35.31	92.05	269.66	4.89	14.34	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	1.45			
13	4,000	5,000	4,500	16	153	4.12	39.43	59.64	329.30	3.17	17.51	0	1	0.00	10.00	0.00	3.91	0.00	3.66	0.00	1.19			
14	5,000	7,500	6,250	85	238	21.91	61.34	274.42	603.72	14.59	32.10	2	3	20.00	30.00	71.25	75.17	66.60	70.26	25.97	12.45			
15	7,500	10,000	8,750	31	269	7.99	69.33	154.75	758.47	8.23	40.33	0	3	0.00	30.00	0.00	75.17	0.00	70.26	0.00	9.91			
16	10,000	20,000	15,000	42	311	10.82	80.15	319.58	1,078.05	16.99	57.32	0	3	0.00	30.00	0.00	75.17	0.00	70.26	0.00	6.97			
17	20,000	50,000	35,000	48	359	12.37	92.53	494.72	1,572.77	26.30	83.62	6	9	60.00	90.00	29.03	104.20	27.13	97.39	5.87	6.63			
18	50,000	100,000	75,000	19	378	4.90	97.42	180.05	1,752.82	9.57	93.19	0	9	0.00	90.00	0.00	104.20	0.00	97.39	0.00	5.94			
19	100,000	500,000	300,000	9	387	2.32	99.74	120.59	1,873.41	6.41	99.61	0	9	0.00	90.00	0.00	104.20	0.00	97.39	0.00	5.56			
20	500,000	UP		1	388	0.26	100.00	7.42	1,880.83	0.39	100.00	1	10	10.00	100.00	2.79	106.99	2.61	100.00	37.58	5.69			
				388					1,880.83					10					106.99					5.69





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	13.04	17.39	0.85	0.85	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.35	21.74	2.09	2.94	0.53	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.35	26.09	3.48	6.43	0.88	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.35	30.43	5.10	11.52	1.29	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.35	34.78	4.87	16.40	1.23	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.35	39.13	8.03	24.43	2.02	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.35	43.48	0.00	24.43	0.00	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.35	47.83	20.05	44.48	5.05	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	4.35	52.17	0.00	44.48	0.00	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	4.35	56.52	0.00	44.48	0.00	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	4.35	60.87	29.41	73.89	7.41	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.35	65.22	45.42	119.31	11.45	30.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	4.35	69.57	89.68	208.98	22.60	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	4.35	73.91	89.62	298.60	22.59	75.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	4.35	78.26	3.84	302.44	0.97	76.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	4.35	82.61	1.02	303.46	0.26	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	4.35	86.96	57.67	361.13	14.53	91.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	23	13.04	100.00	35.61	396.74	8.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	396.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					396.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.70	3.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.70	7.41	0.23	0.23	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.70	11.11	0.46	0.69	1.06	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.70	14.81	0.95	1.64	2.17	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.70	18.52	0.15	1.79	0.34	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.70	22.22	1.72	3.51	3.93	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.70	25.93	0.11	3.62	0.25	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.70	29.63	0.11	3.73	0.25	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.70	33.33	1.19	4.92	2.72	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.70	37.04	1.90	6.82	4.35	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.70	40.74	2.70	9.52	6.17	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.70	44.44	0.88	10.40	2.02	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.70	48.15	0.58	10.98	1.33	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	15	7.41	55.56	5.49	16.47	12.56	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.70	59.26	2.06	18.53	4.72	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	19	11.11	70.37	2.88	21.41	6.60	49.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	21	7.41	77.78	5.77	27.17	13.20	62.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	23	7.41	85.19	11.37	38.54	26.03	88.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	3.70	88.89	3.72	42.27	8.52	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	27	11.11	100.00	1.42	43.68	3.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					43.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.36	3.36	29.74	29.74	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.13	3.50	0.07	29.81	0.00	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	32	0.81	4.31	0.53	29.27	0.03	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	43	1.48	5.79	6.94	36.21	0.45	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	74	4.17	9.96	6.20	42.42	0.40	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	93	2.56	12.52	10.66	31.76	0.69	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	116	3.10	15.61	17.95	49.71	1.16	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	46	162	6.19	21.80	27.91	77.62	1.80	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	208	6.19	27.99	34.89	112.51	2.24	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	226	2.42	30.42	40.75	153.26	2.62	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	238	1.62	32.03	14.84	168.10	0.95	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	98	336	13.19	45.22	146.49	314.59	9.43	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	54	390	7.27	52.49	82.36	396.94	5.30	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	76	466	10.23	62.72	166.54	563.48	10.72	36.26	3	3	37.50	37.50	57.54	57.54	84.99	84.99	34.55	10.21			
15	7,500	10,000	8,750	63	529	8.48	71.20	136.06	699.54	8.75	45.01	0	3	0.00	37.50	0.00	57.54	0.00	84.99	0.00	8.23			
16	10,000	20,000	15,000	81	610	10.90	82.10	402.40	1,101.94	25.89	70.90	1	4	12.50	50.00	5.00	62.54	7.38	92.38	1.24	5.68			
17	20,000	50,000	35,000	77	687	10.36	92.46	260.15	1,362.09	16.74	87.64	0	4	0.00	50.00	0.00	62.54	0.00	92.38	0.00	4.59			
18	50,000	100,000	75,000	26	713	3.50	95.96	70.11	1,432.20	4.51	92.15	0	4	0.00	50.00	0.00	62.54	0.00	92.38	0.00	4.37			
19	100,000	500,000	300,000	23	736	3.10	99.06	97.34	1,529.54	6.26	98.41	4	8	50.00	100.00	5.16	67.71	7.62	100.00	5.30	4.43			
20	500,000	<b>UP</b>		7	743	0.94	100.00	24.67	1,554.22	1.59	100.00	0	8	0.00	100.00	0.00	67.71	0.00	100.00	0.00	4.36			
				743					1,554.22					8					67.71					4.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2532

OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	646	646	6.24	6.24	238.29	238.29	0.79	0.79	5	5	4.46	4.46	29.72	29.72	0.40	0.40	12.47	12.47			
2	50	100	75	305	951	2.95	9.19	74.66	312.94	0.25	1.04	1	6	0.89	5.36	91.09	120.81	1.22	1.62	122.01	38.60			
3	100	200	150	528	1,479	5.10	14.29	175.27	488.21	0.58	1.62	1	7	0.89	6.25	28.82	149.63	0.39	2.00	16.44	30.65			
4	200	300	250	643	2,122	6.21	20.51	339.22	827.43	1.12	2.74	0	7	0.00	6.25	0.00	149.63	0.00	2.00	0.00	18.08			
5	300	500	400	851	2,973	8.22	28.73	556.04	1,383.46	1.84	4.58	7	14	6.25	12.50	806.95	956.58	10.81	12.82	145.13	69.14			
6	500	750	625	709	3,682	6.85	35.58	695.66	2,079.13	2.30	6.89	0	14	0.00	12.50	0.00	956.58	0.00	12.82	0.00	46.01			
7	750	1,000	875	704	4,386	6.80	42.39	887.01	2,966.14	2.94	9.82	2	16	1.79	14.29	81.84	1,038.42	1.10	13.91	9.23	35.01			
8	1,000	1,500	1,250	787	5,173	7.61	49.99	1,310.77	4,276.90	4.34	14.16	5	21	4.46	18.75	39.49	1,077.91	0.53	14.44	3.01	25.20			
9	1,500	2,000	1,750	710	5,883	6.86	56.85	1,579.69	5,856.60	5.23	19.40	1	22	0.89	19.64	189.70	1,267.61	2.54	16.98	12.01	21.64			
10	2,000	2,500	2,250	425	6,308	4.11	60.96	1,191.58	7,048.17	3.95	23.34	0	22	0.00	19.64	0.00	1,267.61	0.00	16.98	0.00	17.98			
11	2,500	3,000	2,750	362	6,670	3.50	64.46	1,181.54	8,229.71	3.91	27.25	1	23	0.89	20.54	0.99	1,268.60	0.01	17.00	0.08	15.41			
12	3,000	4,000	3,500	470	7,140	4.54	69.00	1,897.52	10,127.23	6.28	33.54	1	24	0.89	21.43	0.88	1,269.49	0.01	17.01	0.05	12.54			
13	4,000	5,000	4,500	376	7,516	3.63	72.63	1,617.13	11,744.36	5.36	38.89	2	26	1.79	23.21	17.51	1,287.00	0.23	17.24	1.08	10.96			
14	5,000	7,500	6,250	622	8,138	6.01	78.64	3,247.12	14,991.47	10.75	49.65	7	33	6.25	29.46	109.63	1,396.63	1.47	18.71	3.38	9.32			
15	7,500	10,000	8,750	415	8,553	4.01	82.65	2,781.97	17,773.44	9.21	58.86	6	39	5.36	34.82	363.24	1,759.86	4.87	23.58	13.06	9.90			
16	10,000	20,000	15,000	654	9,207	6.32	88.97	5,245.52	23,018.97	17.37	76.23	6	45	5.36	40.18	5,052.82	6,812.68	67.70	91.28	96.33	29.60			
17	20,000	50,000	35,000	568	9,775	5.49	94.46	3,929.35	26,948.31	13.01	89.24	41	86	36.61	76.79	525.78	7,338.46	7.04	98.32	13.38	27.23			
18	50,000	100,000	75,000	277	10,052	2.68	97.14	1,841.45	28,789.76	6.10	95.34	17	103	15.18	91.96	96.13	7,434.59	1.29	99.61	5.22	25.82			
19	100,000	500,000	300,000	235	10,287	2.27	99.41	1,024.70	29,814.46	3.39	98.74	7	110	6.25	98.21	10.16	7,444.75	0.14	99.75	0.99	24.97			
20	500,000	UP		61	10,348	0.59	100.00	381.58	30,196.04	1.26	100.00	2	112	1.79	100.00	18.76	7,463.51	0.25	100.00	4.92	24.72			
				10,348					30,196.04					112					7,463.51					24.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2533

TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.63	5.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.41	7.04	0.16	0.16	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.41	8.45	0.40	0.56	0.13	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	5.63	14.08	3.14	3.70	1.06	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	17	9.86	23.94	6.39	10.09	2.17	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	23	8.45	32.39	6.84	16.93	2.32	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	32	12.68	45.07	13.37	30.30	4.53	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	46	19.72	64.79	26.59	56.89	9.01	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	48	2.82	67.61	8.37	65.27	2.84	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	51	4.23	71.83	12.23	77.49	4.14	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	52	1.41	73.24	4.95	82.44	1.68	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	58	8.45	81.69	23.68	106.12	8.02	35.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	59	1.41	83.10	3.92	110.05	1.33	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	66	9.86	92.96	85.91	195.96	29.11	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	67	1.41	94.37	1.21	197.17	0.41	66.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	68	1.41	95.77	48.04	245.21	16.28	83.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	69	1.41	97.18	0.96	246.17	0.32	83.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	70	1.41	98.59	1.77	247.94	0.60	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	71	1.41	100.00	47.23	295.17	16.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	71	0.00	100.00	0.00	295.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				71					295.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	9.13	9.13	7.21	7.21	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	30	2.78	11.90	2.34	9.55	0.26	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	37	2.78	14.68	5.26	14.81	0.59	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	43	2.38	17.06	4.50	19.32	0.51	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	64	8.33	25.40	23.04	42.35	2.60	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	78	5.56	30.95	19.80	62.15	2.23	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	91	5.16	36.11	20.92	83.07	2.36	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	107	6.35	42.46	38.48	121.55	4.34	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	119	4.76	47.22	44.41	165.96	5.01	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	123	1.59	48.81	20.73	186.69	2.34	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	131	3.17	51.98	51.23	237.92	5.78	26.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	133	0.79	52.78	23.61	261.53	2.67	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	141	3.17	55.95	30.35	291.88	3.43	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	156	5.95	61.90	96.56	388.44	10.90	43.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	169	5.16	67.06	32.34	420.78	3.65	47.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	203	13.49	80.56	171.77	592.56	19.39	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	231	11.11	91.67	228.30	820.85	25.77	92.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	239	3.17	94.84	40.23	861.08	4.54	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	245	2.38	97.22	19.42	880.50	2.19	99.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	252	2.78	100.00	5.39	885.89	0.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				252					885.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	4.37	4.37	2.95	2.95	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	26	1.94	6.31	5.21	8.16	0.34	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	40	3.40	9.71	13.12	21.28	0.87	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	58	4.37	14.08	13.20	34.48	0.87	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	88	7.28	21.36	23.87	58.35	1.58	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	118	7.28	28.64	40.76	99.11	2.69	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	159	9.95	38.59	48.73	147.84	3.22	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	179	4.85	43.45	43.14	190.98	2.85	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	216	8.98	52.43	64.93	255.91	4.29	16.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	245	7.04	59.47	68.67	324.59	4.54	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	256	2.67	62.14	53.42	378.01	3.53	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	263	1.70	63.83	45.72	423.73	3.02	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	280	4.13	67.96	56.67	480.40	3.75	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	309	7.04	75.00	125.26	605.66	8.28	40.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	323	3.40	78.40	181.53	787.19	12.00	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	37	360	8.98	87.38	290.10	1,077.29	19.18	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	390	7.28	94.66	241.58	1,318.86	15.97	87.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	410	4.85	99.51	161.27	1,480.14	10.66	97.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	412	0.49	100.00	32.46	1,512.60	2.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	412	0.00	100.00	0.00	1,512.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				412					1,512.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	14.91	14.91	0.63	0.63	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	24	6.14	21.05	2.47	1.84	0.82	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	32	7.02	28.07	3.94	5.78	1.30	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	37	4.39	32.46	3.29	9.07	1.08	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	43	5.26	37.72	4.66	13.73	1.54	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	50	6.14	43.86	8.88	22.62	2.93	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	52	1.75	45.61	5.71	28.32	1.88	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	58	5.26	50.88	9.61	37.93	3.17	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	64	5.26	56.14	24.66	62.59	8.14	20.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	68	3.51	59.65	13.51	76.10	4.46	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	71	2.63	62.28	22.11	98.21	7.30	32.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	76	4.39	66.67	25.00	123.20	8.25	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	79	2.63	69.30	34.34	157.55	11.33	51.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	84	4.39	73.68	45.40	202.95	14.98	66.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	85	0.88	74.56	20.67	223.62	6.82	73.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	88	2.63	77.19	29.23	252.85	9.65	83.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	95	6.14	83.33	28.20	281.05	9.30	92.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	103	7.02	90.35	8.76	289.80	2.89	95.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	108	4.39	94.74	1.75	291.55	0.58	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	114	5.26	100.00	11.49	303.04	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				114					303.04					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	1.90	1.90	32.60	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.92	5.82	67.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	5.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					5.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.70	1.70	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	11	2.04	3.74	0.95	0.85	0.08	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	14	1.02	4.76	0.93	1.78	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	20	2.04	6.80	2.53	4.30	0.21	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	32	4.08	10.88	2.84	1.46	0.23	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	51	6.46	17.35	13.55	15.02	1.12	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	60	3.06	20.41	11.47	26.48	0.95	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	76	5.44	25.85	31.07	57.55	2.56	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	88	4.08	29.93	18.18	75.73	1.50	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	101	4.42	34.35	21.11	96.84	1.74	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	109	2.72	37.07	21.56	118.41	1.78	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	126	5.78	42.86	66.73	185.14	5.50	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	141	5.10	47.96	74.14	259.28	6.11	21.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	152	3.74	51.70	35.53	294.81	2.93	24.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	29	181	9.86	61.56	105.42	400.23	8.69	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	43	224	14.63	76.19	269.45	669.68	22.22	55.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	49	273	16.67	92.86	482.74	1,152.42	39.81	95.04	8	8	72.73	72.73	2.52	2.52	2.47	2.47	0.52	0.52	0.22	0.22	
18	50,000	100,000	75,000	10	283	3.40	96.26	53.87	1,206.29	4.44	99.48	3	11	27.27	100.00	99.47	101.99	97.53	100.00	184.67	8.45	8.45	8.45	
19	100,000	500,000	300,000	11	294	3.74	100.00	6.29	1,212.58	0.52	100.00	0	11	0.00	100.00	0.00	101.99	0.00	100.00	0.00	0.00	8.41	8.41	
20	500,000	UP		0	294	0.00	100.00	0.00	1,212.58	0.00	100.00	0	11	0.00	100.00	0.00	101.99	0.00	100.00	0.00	0.00	8.41	8.41	
				294					1,212.58					11					101.99					8.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.49	3.49	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.16	4.65	0.13	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.16	5.81	2.17	2.12	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.16	6.98	0.00	2.12	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	3.49	10.47	6.90	9.02	0.67	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.16	11.63	0.98	10.00	0.10	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	17	8.14	19.77	26.29	36.29	2.55	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	1.16	20.93	4.15	40.43	0.40	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	22	4.65	25.58	18.79	59.23	1.82	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	24	2.33	27.91	8.36	67.59	0.81	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	30	6.98	34.88	26.85	94.44	2.60	9.16	1	1	8.33	8.33	0.32	0.32	2.08	2.08	1.20	0.34			
12	3,000	4,000	3,500	4	34	4.65	39.53	45.91	140.35	4.45	13.61	0	1	0.00	8.33	0.00	0.32	0.00	2.08	0.00	0.23			
13	4,000	5,000	4,500	5	39	5.81	45.35	86.77	227.12	8.42	22.03	0	1	0.00	8.33	8.42	0.00	0.32	0.00	2.08	0.14			
14	5,000	7,500	6,250	11	50	12.79	58.14	148.30	375.41	14.38	36.42	0	1	0.00	8.33	0.00	0.32	0.00	2.08	0.00	0.09			
15	7,500	10,000	8,750	6	56	6.98	65.12	24.62	400.03	2.39	38.80	0	1	0.00	8.33	0.00	0.32	0.00	2.08	0.00	0.08			
16	10,000	20,000	15,000	4	60	4.65	69.77	104.11	504.14	10.10	48.90	1	2	8.33	16.67	11.89	12.22	76.70	78.79	11.42	2.42			
17	20,000	50,000	35,000	13	73	15.12	84.88	350.05	854.19	33.95	82.86	0	2	0.00	16.67	0.00	12.22	0.00	78.79	0.00	1.43			
18	50,000	100,000	75,000	5	78	5.81	90.70	97.49	951.68	9.46	92.31	4	6	33.33	50.00	0.45	12.67	2.93	81.72	0.47	1.33			
19	100,000	500,000	300,000	4	82	4.65	95.35	62.56	1,014.24	6.07	98.38	0	6	0.00	50.00	0.00	12.67	0.00	81.72	0.00	1.25			
20	500,000	UP		4	86	4.65	100.00	16.67	1,030.91	1.62	100.00	6	12	50.00	100.00	2.83	15.51	18.28	100.00	17.00	1.50			
				86					1,030.91					12					15.51					1.50



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	4.69	4.69	4.79	4.79	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	28	2.60	7.29	12.07	16.86	0.26	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	40	3.13	10.42	14.02	30.89	0.30	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	51	2.86	13.28	15.06	45.95	0.32	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	76	6.51	19.79	57.66	103.61	1.24	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	102	6.77	26.56	71.39	175.00	1.53	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	129	7.03	33.59	145.72	320.72	3.13	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	152	5.99	39.58	116.80	437.52	2.51	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	172	5.21	44.79	131.44	568.95	2.82	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	184	3.13	47.92	114.66	683.62	2.46	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	193	2.34	50.26	81.45	765.07	1.75	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	216	5.99	56.25	165.74	930.80	3.56	19.97	3	3	75.00	75.00	8.34	8.34	16.60	16.60	5.03	0.90			
13	4,000	5,000	4,500	18	234	4.69	60.94	217.66	1,148.46	4.67	24.64	0	3	0.00	75.00	0.00	8.34	0.00	16.60	0.00	0.73			
14	5,000	7,500	6,250	31	265	8.07	69.01	390.23	1,538.69	8.37	33.01	0	3	0.00	75.00	0.00	8.34	0.00	16.60	0.00	0.54			
15	7,500	10,000	8,750	14	279	3.65	72.66	390.55	1,929.24	8.38	41.39	0	3	0.00	75.00	0.00	8.34	0.00	16.60	0.00	0.43			
16	10,000	20,000	15,000	27	306	7.03	79.69	580.46	2,509.70	12.45	53.84	1	4	25.00	100.00	41.87	50.20	83.40	100.00	7.21	2.00			
17	20,000	50,000	35,000	39	345	10.16	89.84	1,155.49	3,665.19	24.79	78.63	0	4	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.37			
18	50,000	100,000	75,000	21	366	5.47	95.31	562.36	4,227.55	12.06	90.69	0	4	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.19			
19	100,000	500,000	300,000	16	382	4.17	99.48	425.85	4,653.40	9.14	99.83	0	4	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.08			
20	500,000	UP		2	384	0.52	100.00	7.94	4,661.35	0.17	100.00	0	4	0.00	100.00	0.00	50.20	0.00	100.00	0.00	1.08			
				384					4,661.35					4					50.20					1.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	7.13	7.13	27.23	27.23	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	99	1.37	8.51	78.08	105.31	0.69	0.93	1	1	0.64	0.64	5.25	5.25	0.40	0.40	6.73	4.99
3	100	200	150	18	117	1.55	10.05	11.79	117.10	0.10	1.03	1	2	0.64	1.28	0.00	5.25	0.00	0.40	0.00	4.49
4	200	300	250	9	126	0.77	10.82	12.30	129.40	0.11	1.14	0	2	0.00	1.28	0.00	5.25	0.00	0.40	0.00	4.06
5	300	500	400	42	168	3.61	14.43	87.30	216.71	0.77	1.91	0	2	0.00	1.28	0.00	5.25	0.00	0.40	0.00	2.42
6	500	750	625	43	211	3.69	18.13	61.36	278.07	0.54	2.45	18	20	11.54	12.82	1.58	6.83	0.12	0.52	2.57	2.46
7	750	1,000	875	26	237	2.23	20.36	61.04	339.11	0.54	2.99	1	21	0.64	13.46	0.39	7.23	0.03	0.55	0.65	2.13
8	1,000	1,500	1,250	47	284	4.04	24.40	143.47	482.58	1.27	4.26	8	29	5.13	18.59	0.60	7.83	0.05	0.59	0.42	1.62
9	1,500	2,000	1,750	22	306	1.89	26.29	97.05	579.63	0.86	5.11	1	30	0.64	19.23	0.26	8.08	0.02	0.61	0.26	1.39
10	2,000	2,500	2,250	26	332	2.23	28.52	113.46	693.08	1.00	6.11	0	30	0.00	19.23	0.00	8.08	0.00	0.61	0.00	1.17
11	2,500	3,000	2,750	43	375	3.69	32.22	91.91	784.99	0.81	6.93	12	42	7.69	26.92	7.18	15.26	0.54	1.16	7.81	1.94
12	3,000	4,000	3,500	68	443	5.84	38.06	404.30	1,189.29	3.57	10.49	4	46	2.56	29.49	0.49	15.75	0.04	1.19	0.12	1.32
13	4,000	5,000	4,500	36	479	3.09	41.15	340.72	1,530.01	3.01	13.50	1	47	0.64	30.13	9.91	25.66	0.75	1.94	2.91	1.68
14	5,000	7,500	6,250	99	578	8.51	49.66	767.08	2,297.10	6.77	20.27	23	70	14.74	44.87	63.68	89.34	4.82	6.77	8.30	3.89
15	7,500	10,000	8,750	48	626	4.12	53.78	479.59	2,776.69	4.23	24.50	1	71	0.64	45.51	0.06	89.40	0.00	6.77	0.01	3.22
16	10,000	20,000	15,000	119	745	10.22	64.00	1,598.26	4,374.95	14.10	38.60	24	95	15.38	60.90	84.80	174.19	6.42	13.19	5.31	3.98
17	20,000	50,000	35,000	164	909	14.09	78.09	2,233.62	6,608.57	19.71	58.31	31	126	19.87	80.77	300.34	474.53	22.74	35.94	13.45	7.18
18	50,000	100,000	75,000	80	989	6.87	84.97	1,267.66	7,876.23	11.18	69.49	3	129	1.92	82.69	2.87	477.41	0.22	36.15	0.23	6.06
19	100,000	500,000	300,000	134	1,123	11.51	96.48	3,025.42	10,901.65	26.69	96.18	13	142	8.33	91.03	838.88	1,316.29	63.53	99.68	27.73	12.07
20	500,000	<b>UP</b>		41	1,164	3.52	100.00	432.64	11,334.29	3.82	100.00	14	156	8.97	100.00	4.24	1,320.53	0.32	100.00	0.98	11.65
				1,164				11,334.29				156				1,320.53				11.65	



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	20	20	3.36	3.36	2.70	2.70	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	31	1.85	5.20	4.62	1.92	0.06	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	13	44	2.18	7.38	12.77	14.69	0.18	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	16	60	2.68	10.07	22.95	37.65	0.32	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	24	84	4.03	14.09	46.46	84.10	0.64	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	107	3.86	17.95	66.88	150.99	0.92	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	17	124	2.85	20.81	50.25	201.24	0.69	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	54	178	9.06	29.87	141.43	342.67	1.95	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	21	199	3.52	33.39	110.80	453.46	1.53	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	19	218	3.19	36.58	182.36	635.83	2.51	8.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	19	237	3.19	39.77	72.25	708.07	0.99	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	18	255	3.02	42.79	184.78	892.85	2.54	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	269	2.35	45.13	100.30	993.16	1.38	13.68	1	1	7.14	7.14	64.10	64.10	14.82	14.82	63.91	6.45
14	5,000	7,500	6,250	38	307	6.38	51.51	300.71	1,293.86	4.14	17.82	0	1	0.00	7.14	0.00	64.10	0.00	14.82	0.00	4.95
15	7,500	10,000	8,750	32	339	5.37	56.88	357.08	1,650.94	4.92	22.74	2	3	14.29	21.43	41.46	105.57	9.58	24.40	11.61	6.39
16	10,000	20,000	15,000	74	413	12.42	69.30	1,023.77	2,674.71	14.10	36.84	0	3	0.00	21.43	0.00	105.57	0.00	24.40	0.00	3.95
17	20,000	50,000	35,000	104	517	17.45	86.74	2,490.52	5,165.23	34.30	71.14	9	12	64.29	85.71	326.45	432.02	75.47	99.87	13.11	8.36
18	50,000	100,000	75,000	39	556	6.54	93.29	593.76	5,758.99	8.18	79.31	0	12	0.00	85.71	0.00	432.02	0.00	99.87	0.00	7.50
19	100,000	500,000	300,000	16	572	2.68	95.97	424.44	6,183.43	5.85	85.16	0	12	0.00	85.71	0.00	432.02	0.00	99.87	0.00	6.99
20	500,000	<b>UP</b>		24	596	4.03	100.00	1,077.74	7,261.16	14.84	100.00	2	14	14.29	100.00	0.56	432.57	0.13	100.00	0.05	5.96
				596				7,261.16				14				432.57				5.96	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	18.79	18.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	18.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					18.79					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	6	6	4.05	4.05	6.91	6.91	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	3.38	7.43	1.19	8.10	0.19	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	5.41	12.84	0.37	8.47	0.06	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	26	4.73	17.57	2.48	10.95	0.39	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	34	5.41	22.97	3.35	14.30	0.52	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	48	9.46	32.43	7.98	22.28	1.25	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	53	3.38	35.81	9.97	32.25	1.56	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	67	9.46	45.27	17.80	50.05	2.78	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	12	79	8.11	53.38	28.99	79.04	4.53	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	82	2.03	55.41	6.84	85.88	1.07	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	92	6.76	62.16	17.76	103.63	2.78	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	98	4.05	66.22	12.65	116.28	1.98	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	104	4.05	70.27	50.56	166.84	7.91	26.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	109	3.38	73.65	22.78	189.62	3.56	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	10	119	6.76	80.41	23.90	213.52	3.74	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	132	8.78	89.19	102.77	316.29	16.07	49.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	138	4.05	93.24	152.28	468.57	23.81	73.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	9	147	6.08	99.32	152.09	620.66	23.78	97.05	5	5	100.00	100.00	171.72	171.72	100.00	100.00	112.90	27.67
19	100,000	500,000	300,000	1	148	0.68	100.00	18.84	639.50	2.95	100.00	0	5	0.00	100.00	0.00	171.72	0.00	100.00	0.00	26.85
20	500,000	UP		0	148	0.00	100.00	0.00	639.50	0.00	100.00	0	5	0.00	100.00	0.00	171.72	0.00	100.00	0.00	26.85
				148				639.50				5				171.72				26.85	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	10	10	4.74	4.74	10.43	10.43	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	20	4.74	9.48	3.37	13.80	0.31	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	33	6.16	15.64	5.02	18.81	0.46	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	47	6.64	22.27	11.10	29.91	1.02	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	65	8.53	30.81	23.50	53.42	2.15	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	80	7.11	37.91	31.71	85.13	2.91	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	100	9.48	47.39	35.27	120.40	3.23	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	109	4.27	51.66	15.15	135.55	1.39	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	118	4.27	55.92	52.54	188.09	4.82	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	144	12.32	68.25	44.43	232.52	4.07	21.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	146	0.95	69.19	11.99	244.51	1.10	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	154	3.79	72.99	45.31	289.82	4.15	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	158	1.90	74.88	2.95	292.77	0.27	26.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	164	2.84	77.73	83.72	376.49	7.67	34.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	168	1.90	79.62	43.88	420.38	4.02	38.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	190	10.43	90.05	253.85	674.22	23.26	61.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	207	8.06	98.10	310.43	984.65	28.45	90.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	208	0.47	98.58	61.29	1,045.94	5.62	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	211	1.42	100.00	45.30	1,091.25	4.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	211	0.00	100.00	0.00	1,091.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				211					1,091.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.96	4.96	1.26	1.26	0.10	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	9	1.42	6.38	0.65	1.90	0.05	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	15	4.26	10.64	3.08	4.98	0.24	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	19	2.84	13.48	9.21	14.19	0.70	1.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	25	4.26	17.73	8.92	23.11	0.68	1.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	36	7.80	25.53	11.04	34.14	0.84	2.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	41	3.55	29.08	13.47	47.62	1.03	3.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	52	7.80	36.88	18.79	66.41	1.44	5.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	61	6.38	43.26	8.96	75.37	0.68	5.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	63	1.42	44.68	10.34	85.70	0.79	6.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	72	6.38	51.06	49.54	135.24	3.78	10.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	74	1.42	52.48	23.27	158.51	1.78	12.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	86	8.51	60.99	80.73	239.24	6.17	18.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	99	9.22	70.21	131.86	371.11	10.07	28.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	108	6.38	76.60	86.50	457.60	6.61	34.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	25	133	17.73	94.33	543.96	1,001.56	41.55	76.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	138	3.55	97.87	251.53	1,253.09	19.21	95.72	1	1	100.00	100.00	26.79	26.79	100.00	100.00	10.65	2.14	2.14	2.14	
18	50,000	100,000	75,000	1	139	0.71	98.58	4.15	1,257.25	0.32	96.04	0	1	0.00	100.00	0.00	26.79	0.00	100.00	0.00	2.05	2.05	2.05	
19	100,000	500,000	300,000	1	140	0.71	99.29	49.04	1,306.28	3.75	99.78	0	1	0.00	100.00	0.00	26.79	0.00	100.00	0.00	2.05	2.05	2.05	
20	500,000	UP		1	141	0.71	100.00	2.84	1,309.12	0.22	100.00	0	1	0.00	100.00	0.00	26.79	0.00	100.00	0.00	2.05	2.05	2.05	
				141					1,309.12					1					26.79					2.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	11.54	11.54	0.64	0.64	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.85	15.38	0.02	0.62	0.02	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.85	19.23	1.34	0.72	1.29	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.85	23.08	0.03	0.75	0.03	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.85	26.92	0.10	0.85	0.10	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.85	30.77	1.74	2.59	1.68	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.85	34.62	1.74	4.33	1.68	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.85	38.46	0.19	4.51	0.18	4.36	1	1	33.33	33.33	2.06	2.06	10.30	10.30	1106.03	45.67			
9	1,500	2,000	1,750	1	11	3.85	42.31	5.43	9.94	5.24	9.60	0	1	0.00	33.33	0.00	2.06	0.00	10.30	0.00	20.73			
10	2,000	2,500	2,250	1	12	3.85	46.15	2.99	12.92	2.88	12.48	0	1	0.00	33.33	0.00	2.06	0.00	10.30	0.00	15.94			
11	2,500	3,000	2,750	1	13	3.85	50.00	0.44	13.37	0.43	12.91	1	2	33.33	66.67	1.42	3.48	7.11	17.41	321.04	26.07			
12	3,000	4,000	3,500	1	14	3.85	53.85	1.77	15.14	1.71	14.62	0	2	0.00	66.67	0.00	3.48	0.00	17.41	0.00	23.01			
13	4,000	5,000	4,500	1	15	3.85	57.69	1.77	16.91	1.71	16.33	0	2	0.00	66.67	0.00	3.48	0.00	17.41	0.00	20.60			
14	5,000	7,500	6,250	1	16	3.85	61.54	1.75	18.66	1.69	18.02	0	2	0.00	66.67	0.00	3.48	0.00	17.41	0.00	18.67			
15	7,500	10,000	8,750	1	17	3.85	65.38	1.33	20.00	1.29	19.31	0	2	0.00	66.67	0.00	3.48	0.00	17.41	0.00	17.42			
16	10,000	20,000	15,000	1	18	3.85	69.23	35.39	55.39	34.18	53.49	0	2	0.00	66.67	0.00	3.48	0.00	17.41	0.00	6.29			
17	20,000	50,000	35,000	4	22	15.38	84.62	34.34	89.73	33.17	86.66	1	3	33.33	100.00	16.53	20.02	82.59	100.00	48.14	22.31			
18	50,000	100,000	75,000	1	23	3.85	88.46	8.00	97.73	7.72	94.38	0	3	0.00	100.00	0.00	20.02	0.00	100.00	0.00	20.48			
19	100,000	500,000	300,000	2	25	7.69	96.15	4.60	102.33	4.44	98.82	0	3	0.00	100.00	0.00	20.02	0.00	100.00	0.00	19.56			
20	500,000	UP		1	26	3.85	100.00	1.22	103.55	1.18	100.00	0	3	0.00	100.00	0.00	20.02	0.00	100.00	0.00	19.33			
				26					103.55					3					20.02					19.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM		
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM
1	0	50	25	311	311	15.80	15.80	186.46	186.46	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	54	365	2.74	18.55	14.65	201.11	0.15	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	85	450	4.32	22.87	20.46	221.57	0.20	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	63	513	3.20	26.07	5.94	227.50	0.06	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	67	580	3.40	29.47	20.66	248.17	0.21	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	636	2.85	32.32	31.48	279.65	0.31	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	51	687	2.59	34.91	80.18	359.82	0.80	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	65	752	3.30	38.21	91.69	451.51	0.91	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	67	819	3.40	41.62	148.24	599.76	1.47	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	860	2.08	43.70	99.14	698.90	0.99	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	43	903	2.18	45.88	188.90	887.80	1.88	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	77	980	3.91	49.80	287.53	1,175.33	2.86	11.69	1	1	5.00	5.00	12.63	12.63	13.99	13.99	4.39	1.07
13	4,000	5,000	4,500	62	1,042	3.15	52.95	329.83	1,505.16	3.28	14.97	2	3	10.00	15.00	70.31	82.94	77.93	91.92	21.32	5.51
14	5,000	7,500	6,250	114	1,156	5.79	58.74	812.08	2,317.24	8.07	23.04	0	3	0.00	15.00	0.00	82.94	0.00	91.92	0.00	3.58
15	7,500	10,000	8,750	76	1,232	3.86	62.60	632.98	2,950.22	6.29	29.34	2	5	10.00	25.00	0.00	82.94	0.00	91.92	0.00	2.81
16	10,000	20,000	15,000	188	1,420	9.55	72.15	1,505.98	4,456.20	14.97	44.31	2	7	10.00	35.00	0.26	83.20	0.29	92.21	0.02	1.87
17	20,000	50,000	35,000	196	1,616	9.96	82.11	2,499.34	6,955.54	24.85	69.16	0	7	0.00	35.00	0.00	83.20	0.00	92.21	0.00	1.20
18	50,000	100,000	75,000	107	1,723	5.44	87.55	1,139.96	8,095.50	11.34	80.50	1	8	5.00	40.00	2.90	86.09	3.21	95.42	0.25	1.06
19	100,000	500,000	300,000	195	1,918	9.91	97.46	1,695.04	9,790.55	16.85	97.35	6	14	30.00	70.00	3.27	89.36	3.62	99.03	0.19	0.91
20	500,000	<b>UP</b>		50	1,968	2.54	100.00	266.41	10,056.96	2.65	100.00	6	20	30.00	100.00	0.87	90.23	0.97	100.00	0.33	0.90
				1,968				10,056.96				20				90.23				0.90	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	15	15	4.35	4.35	26.64	26.64	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	1.16	5.51	3.71	30.35	0.12	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	22	0.87	6.38	1.52	31.87	0.05	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	23	0.29	6.67	4.06	35.92	0.13	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	41	5.22	11.88	17.73	53.66	0.56	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	60	5.51	17.39	34.14	87.80	1.08	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	66	1.74	19.13	36.29	124.09	1.15	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	85	5.51	24.64	109.70	233.80	3.47	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	102	4.93	29.57	122.66	356.46	3.88	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	22	124	6.38	35.94	127.65	484.10	4.04	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	138	4.06	40.00	67.13	551.23	2.13	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	168	8.70	48.70	192.45	743.69	6.09	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	191	6.67	55.36	60.74	804.42	1.92	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	42	233	12.17	67.54	452.26	1,256.68	14.32	39.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	257	6.96	74.49	471.69	1,728.38	14.93	54.72	4	4	22.22	22.22	944.62	944.62	21.98	21.98	200.26	54.65			
16	10,000	20,000	15,000	31	288	8.99	83.48	397.47	2,125.84	12.58	67.30	0	4	0.00	22.22	0.00	944.62	0.00	21.98	0.00	44.43			
17	20,000	50,000	35,000	28	316	8.12	91.59	432.14	2,557.98	13.68	80.98	9	13	50.00	72.22	1,663.74	2,608.36	38.71	60.68	385.00	101.97			
18	50,000	100,000	75,000	11	327	3.19	94.78	346.47	2,904.45	10.97	91.95	4	17	22.22	94.44	1,662.70	4,271.05	38.68	99.37	479.89	147.05			
19	100,000	500,000	300,000	18	345	5.22	100.00	254.32	3,158.77	8.05	100.00	1	18	5.56	100.00	27.28	4,298.33	0.63	100.00	10.73	136.08			
20	500,000	UP		0	345	0.00	100.00	0.00	3,158.77	0.00	100.00	0	18	0.00	100.00	0.00	4,298.33	0.00	100.00	0.00	136.08			
				345					3,158.77					18					4,298.33					136.08



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	7.02	7.02	37.71	37.71	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	45	1.29	8.32	3.39	34.32	0.18	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	63	3.33	11.65	3.59	30.73	0.19	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	72	1.66	13.31	5.17	25.56	0.28	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	100	5.18	18.48	10.63	14.93	0.57	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	124	4.44	22.92	12.78	2.15	0.68	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	140	2.96	25.88	17.13	14.98	0.91	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	156	2.96	28.84	24.48	39.45	1.31	2.11	1	1	50.00	50.00	233.86	233.86	64.12	64.12	955.45	592.73			
9	1,500	2,000	1,750	22	178	4.07	32.90	19.16	58.61	1.02	3.13	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	399.00			
10	2,000	2,500	2,250	14	192	2.59	35.49	22.14	80.75	1.18	4.31	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	289.61			
11	2,500	3,000	2,750	10	202	1.85	37.34	26.96	107.71	1.44	5.75	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	217.11			
12	3,000	4,000	3,500	27	229	4.99	42.33	96.63	204.35	5.16	10.92	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	114.44			
13	4,000	5,000	4,500	27	256	4.99	47.32	140.36	344.71	7.50	18.41	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	67.84			
14	5,000	7,500	6,250	21	277	3.88	51.20	104.22	448.93	5.57	23.98	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	52.09			
15	7,500	10,000	8,750	14	291	2.59	53.79	52.05	500.98	2.78	26.76	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	46.68			
16	10,000	20,000	15,000	52	343	9.61	63.40	412.76	913.74	22.05	48.81	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	25.59			
17	20,000	50,000	35,000	48	391	8.87	72.27	365.72	1,279.46	19.54	68.34	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	18.28			
18	50,000	100,000	75,000	16	407	2.96	75.23	207.44	1,486.90	11.08	79.42	0	1	0.00	50.00	0.00	233.86	0.00	64.12	0.00	15.73			
19	100,000	500,000	300,000	45	452	8.32	83.55	172.90	1,659.80	9.24	88.66	1	2	50.00	100.00	130.87	364.73	35.88	100.00	75.69	21.97			
20	500,000	<b>UP</b>		89	541	16.45	100.00	212.29	1,872.09	11.34	100.00	0	2	0.00	100.00	0.00	364.73	0.00	100.00	0.00	19.48			
				541					1,872.09					2					364.73					19.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.67	1.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.67	3.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.67	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.67	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.67	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.67	11.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	1.67	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	1.67	15.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	1.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	1.67	18.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	1.67	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	1.67	21.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	1.67	23.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	1.67	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	1.67	26.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	1.67	28.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	1.67	30.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		42	60	70.00	100.00	44.20	44.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					44.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	22.73	22.73	0.71	0.71	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	1.52	24.24	1.42	0.71	0.48	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	1.52	25.76	1.13	1.84	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	1.52	27.27	0.85	2.69	0.29	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	1.52	28.79	1.47	4.16	0.50	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	1.52	30.30	2.11	6.27	0.71	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	1.52	31.82	0.39	6.66	0.13	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	1.52	33.33	0.00	6.66	0.00	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	24	3.03	36.36	12.93	6.27	4.36	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	4.55	40.91	10.88	17.15	3.67	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	29	3.03	43.94	2.10	19.25	0.71	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	44	22.73	66.67	10.90	30.15	3.68	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	45	1.52	68.18	18.44	11.71	6.22	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	46	1.52	69.70	13.14	1.43	4.43	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	47	1.52	71.21	44.63	46.06	15.06	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	55	12.12	83.33	185.04	231.10	62.43	77.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	65	15.15	98.48	64.49	295.59	21.76	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	66	1.52	100.00	0.83	296.41	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	66	0.00	100.00	0.00	296.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	66	0.00	100.00	0.00	296.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					296.41					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	10.00	10.00	0.59	0.59	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	10.00	20.00	0.81	1.39	0.39	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	10.00	30.00	0.09	1.48	0.04	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	10.00	40.00	0.01	1.49	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	10.00	50.00	0.09	1.58	0.04	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	8	30.00	80.00	0.11	1.70	0.05	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	10.00	90.00	60.74	62.43	29.41	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	10	10.00	100.00	144.10	206.54	69.77	100.00	4	4	100.00	100.00	630.71	630.71	100.00	100.00	437.67	305.37	305.37	305.37
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
20	500,000	<b>UP</b>		0	10	0.00	100.00	0.00	206.54	0.00	100.00	0	4	0.00	100.00	0.00	630.71	0.00	100.00	0.00	305.37	305.37	305.37
				10				206.54				4				630.71				305.37			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	101	101	5.95	5.95	144.21	144.21	1.43	1.43	7	7	7	5.51	5.51	0.15	0.15	0.01	0.01	0.10	0.10		
2	50	100	75	22	123	1.30	7.24	108.22	35.99	1.07	0.36	0	7	0.00	5.51	0.00	0.15	0.00	0.01	0.00	0.00	0.42		
3	100	200	150	13	136	0.77	8.01	120.38	156.37	1.19	1.55	0	7	0.00	5.51	0.00	0.15	0.00	0.01	0.00	0.00	0.10		
4	200	300	250	27	163	1.59	9.60	2.47	158.84	0.02	1.57	1	8	0.79	6.30	0.06	0.21	0.00	0.01	2.61	0.14			
5	300	500	400	43	206	2.53	12.13	14.07	172.91	0.14	1.71	0	8	0.00	6.30	0.00	0.21	0.00	0.01	0.00	0.00	0.12		
6	500	750	625	35	241	2.06	14.19	18.77	191.68	0.19	1.90	2	10	1.57	7.87	0.61	0.83	0.03	0.04	3.25	0.43			
7	750	1,000	875	45	286	2.65	16.84	15.17	206.85	0.15	2.05	1	11	0.79	8.66	2.10	2.93	0.09	0.13	13.88	1.42			
8	1,000	1,500	1,250	69	355	4.06	20.91	51.66	258.51	0.51	2.56	0	11	0.00	8.66	0.00	2.93	0.00	0.13	0.00	1.13			
9	1,500	2,000	1,750	15	370	0.88	21.79	20.89	279.40	0.21	2.77	0	11	0.00	8.66	0.00	2.93	0.00	0.13	0.00	1.05			
10	2,000	2,500	2,250	10	380	0.59	22.38	15.29	294.68	0.15	2.92	0	11	0.00	8.66	0.00	2.93	0.00	0.13	0.00	0.99			
11	2,500	3,000	2,750	26	406	1.53	23.91	56.56	351.24	0.56	3.48	0	11	0.00	8.66	0.00	2.93	0.00	0.13	0.00	0.83			
12	3,000	4,000	3,500	33	439	1.94	25.85	137.24	488.48	1.36	4.84	0	11	0.00	8.66	0.00	2.93	0.00	0.13	0.00	0.60			
13	4,000	5,000	4,500	20	459	1.18	27.03	24.01	512.48	0.24	5.08	1	12	0.79	9.45	14.80	17.73	0.66	0.79	61.64	3.46			
14	5,000	7,500	6,250	38	497	2.24	29.27	278.32	790.81	2.76	7.83	0	12	0.00	9.45	0.00	17.73	0.00	0.79	0.00	2.24			
15	7,500	10,000	8,750	46	543	2.71	31.98	262.82	1,053.63	2.60	10.44	4	16	3.15	12.60	8.59	26.32	0.38	1.18	3.27	2.50			
16	10,000	20,000	15,000	150	693	8.83	40.81	1,123.27	2,176.90	11.13	21.57	2	18	1.57	14.17	0.00	26.32	0.00	1.18	0.00	1.21			
17	20,000	50,000	35,000	382	1,075	22.50	63.31	3,227.88	5,404.78	31.98	53.54	9	27	7.09	21.26	0.22	26.54	0.01	1.19	0.01	0.49			
18	50,000	100,000	75,000	263	1,338	15.49	78.80	2,325.91	7,730.69	23.04	76.58	20	47	15.75	37.01	257.01	283.55	11.49	12.68	11.05	3.67			
19	100,000	500,000	300,000	215	1,553	12.66	91.46	2,129.75	9,860.44	21.10	97.68	26	73	20.47	57.48	108.76	392.32	4.86	17.55	5.11	3.98			
20	500,000	UP		145	1,698	8.54	100.00	233.96	10,094.39	2.32	100.00	54	127	42.52	100.00	1,843.52	2,235.83	82.45	100.00	787.98	22.15			
				1,698					10,094.39					127					2,235.83					22.15



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	13	13	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	19	4.20	13.29	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	20	0.70	13.99	0.66	0.75	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	13	33	9.09	23.08	0.61	1.36	0.14	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	43	6.99	30.07	4.19	5.55	0.93	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	44	0.70	30.77	0.03	5.57	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	51	4.90	35.66	1.59	7.16	0.35	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	60	6.29	41.96	22.86	30.02	5.08	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	7	67	4.90	46.85	3.03	33.05	0.67	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	68	0.70	47.55	12.60	20.45	2.80	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	74	4.20	51.75	5.05	25.50	1.12	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	75	0.70	52.45	3.22	28.72	0.72	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	76	0.70	53.15	2.00	30.73	0.45	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	87	7.69	60.84	10.05	40.78	2.23	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	105	12.59	73.43	44.66	85.44	9.93	18.99	5	5	45.45	45.45	14.40	14.40	67.96	67.96	32.25	16.86	0.00	0.00
16	10,000	20,000	15,000	7	112	4.90	78.32	107.34	192.78	23.86	42.85	0	5	0.00	45.45	0.00	14.40	0.00	67.96	0.00	7.47	0.00	7.47
17	20,000	50,000	35,000	29	141	20.28	98.60	241.86	434.64	53.76	96.62	5	10	45.45	90.91	6.34	20.74	29.92	97.88	2.62	4.77	0.00	4.77
18	50,000	100,000	75,000	1	142	0.70	99.30	13.82	448.46	3.07	99.69	1	11	9.09	100.00	0.45	21.19	2.12	100.00	3.26	4.73	0.00	4.73
19	100,000	500,000	300,000	1	143	0.70	100.00	1.40	449.86	0.31	100.00	0	11	0.00	100.00	0.00	21.19	0.00	100.00	0.00	4.71	0.00	4.71
20	500,000	UP		0	143	0.00	100.00	0.00	449.86	0.00	100.00	0	11	0.00	100.00	0.00	21.19	0.00	100.00	0.00	4.71	0.00	4.71
				143				449.86				11				21.19				4.71			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	5	5	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.63	3.75	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.63	4.38	0.39	0.39	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.63	5.00	2.70	3.09	0.13	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.63	5.63	1.78	1.31	0.09	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	2.50	8.13	8.50	9.81	0.42	0.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	15	1.25	9.38	7.98	17.78	0.39	0.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	33	11.25	20.63	86.62	104.41	4.24	5.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	47	8.75	29.38	44.14	148.55	2.16	7.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	52	3.13	32.50	50.73	199.28	2.49	9.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	10	62	6.25	38.75	88.64	287.92	4.34	14.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	68	3.75	42.50	41.53	329.45	2.03	16.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	11	79	6.88	49.38	110.84	440.29	5.43	21.57	1	1	7.69	7.69	5.43	0.15	0.15	0.01	0.01	0.14	0.03	0.03
14	5,000	7,500	6,250	9	88	5.63	55.00	78.49	518.79	3.84	25.41	0	1	0.00	7.69	0.00	0.15	0.00	0.01	0.00	0.00	0.00	0.03
15	7,500	10,000	8,750	14	102	8.75	63.75	217.65	736.44	10.66	36.07	1	2	7.69	15.38	561.39	561.54	19.18	19.19	257.93	76.25	76.25	76.25
16	10,000	20,000	15,000	19	121	11.88	75.63	562.62	1,299.05	27.56	63.63	6	8	46.15	61.54	1,834.67	2,396.22	62.69	81.87	326.10	184.46	184.46	184.46
17	20,000	50,000	35,000	23	144	14.38	90.00	488.05	1,787.11	23.91	87.54	3	11	23.08	84.62	521.25	2,917.46	17.81	99.68	106.80	163.25	163.25	163.25
18	50,000	100,000	75,000	15	159	9.38	99.38	254.36	2,041.46	12.46	100.00	2	13	15.38	100.00	9.29	2,926.76	0.32	100.00	3.65	143.37	143.37	143.37
19	100,000	500,000	300,000	1	160	0.63	100.00	0.00	2,041.46	0.00	100.00	0	13	0.00	100.00	0.00	2,926.76	0.00	100.00	0.00	143.37	143.37	143.37
20	500,000	UP		0	160	0.00	100.00	0.00	2,041.46	0.00	100.00	0	13	0.00	100.00	0.00	2,926.76	0.00	100.00	0.00	143.37	143.37	143.37
				160				2,041.46				13				2,926.76				143.37			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 260

SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.43	0.43	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	1.76	2.19	1.09	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	0.40	2.59	0.25	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	1.31	3.90	0.82	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	1.31	5.21	0.82	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	7.01	12.23	4.36	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	0.81	13.04	0.50	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	0.81	13.84	0.50	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	0.95	14.79	0.59	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	1.62	16.41	1.00	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	1.62	18.03	1.00	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	15	9.68	48.39	9.59	27.61	5.96	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	17	6.45	54.84	23.46	51.07	14.57	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	20	9.68	64.52	54.05	105.12	33.58	65.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	23	9.68	74.19	11.15	116.27	6.93	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	30	22.58	96.77	42.16	158.43	26.19	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	31	3.23	100.00	2.54	160.97	1.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	160.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					160.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	193	193	13.33	13.33	100.31	100.31	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	146	339	10.08	23.41	141.77	242.07	1.35	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	143	482	9.88	33.29	200.20	442.28	1.91	4.23	3	3	14.29	14.29	210.90	210.90	5.12	5.12	105.34	47.68			
4	200	300	250	85	567	5.87	39.16	132.17	574.45	1.26	5.49	0	3	0.00	14.29	0.00	210.90	0.00	5.12	0.00	36.71			
5	300	500	400	97	664	6.70	45.86	202.61	777.06	1.94	7.42	0	3	0.00	14.29	0.00	210.90	0.00	5.12	0.00	27.14			
6	500	750	625	58	722	4.01	49.86	271.77	1,048.83	2.60	10.02	0	3	0.00	14.29	0.00	210.90	0.00	5.12	0.00	20.11			
7	750	1,000	875	60	782	4.14	54.01	270.30	1,319.13	2.58	12.60	1	4	4.76	19.05	157.79	368.69	3.83	8.95	58.38	27.95			
8	1,000	1,500	1,250	71	853	4.90	58.91	279.54	1,598.68	2.67	15.27	0	4	0.00	19.05	0.00	368.69	0.00	8.95	0.00	23.06			
9	1,500	2,000	1,750	64	917	4.42	63.33	431.91	2,030.58	4.13	19.40	0	4	0.00	19.05	0.00	368.69	0.00	8.95	0.00	18.16			
10	2,000	2,500	2,250	60	977	4.14	67.47	388.83	2,419.41	3.71	23.12	0	4	0.00	19.05	0.00	368.69	0.00	8.95	0.00	15.24			
11	2,500	3,000	2,750	19	996	1.31	68.78	260.88	2,680.29	2.49	25.61	3	7	14.29	33.33	512.48	881.17	12.44	21.38	196.44	32.88			
12	3,000	4,000	3,500	44	1,040	3.04	71.82	410.18	3,090.47	3.92	29.53	0	7	0.00	33.33	0.00	881.17	0.00	21.38	0.00	28.51			
13	4,000	5,000	4,500	23	1,063	1.59	73.41	344.65	3,435.12	3.29	32.82	0	7	0.00	33.33	0.00	881.17	0.00	21.38	0.00	25.65			
14	5,000	7,500	6,250	72	1,135	4.97	78.38	818.56	4,253.67	7.82	40.64	2	9	9.52	42.86	16.86	898.02	0.41	21.79	2.06	21.11			
15	7,500	10,000	8,750	54	1,189	3.73	82.11	499.81	4,753.48	4.78	45.42	2	11	9.52	52.38	1,712.98	2,611.00	41.56	63.36	342.73	54.93			
16	10,000	20,000	15,000	87	1,276	6.01	88.12	2,224.37	6,977.85	21.25	66.67	2	13	9.52	61.90	68.74	2,679.74	1.67	65.02	3.09	38.40			
17	20,000	50,000	35,000	135	1,411	9.32	97.44	2,461.18	9,439.02	23.52	90.18	8	21	38.10	100.00	1,441.46	4,121.21	34.98	100.00	58.57	43.66			
18	50,000	100,000	75,000	21	1,432	1.45	98.90	499.05	9,938.07	4.77	94.95	0	21	0.00	100.00	0.00	4,121.21	0.00	100.00	0.00	41.47			
19	100,000	500,000	300,000	13	1,445	0.90	99.79	232.77	10,170.84	2.22	97.18	0	21	0.00	100.00	0.00	4,121.21	0.00	100.00	0.00	40.52			
20	500,000	UP		3	1,448	0.21	100.00	295.54	10,466.38	2.82	100.00	0	21	0.00	100.00	0.00	4,121.21	0.00	100.00	0.00	39.38			
				1,448					10,466.38					21					4,121.21					39.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	9.42	9.42	39.28	39.28	0.72	0.72	1	1	1	2.70	2.70	40.67	40.67	2.19	2.19	103.55	103.55		
2	50	100	75	21	97	2.60	12.02	17.28	56.56	0.32	1.03	0	1	0.00	2.70	0.00	40.67	0.00	2.19	0.00	71.91	71.91		
3	100	200	150	28	125	3.47	15.49	14.90	71.46	0.27	1.30	0	1	0.00	2.70	0.00	40.67	0.00	2.19	0.00	56.92	56.92		
4	200	300	250	23	148	2.85	18.34	23.22	94.68	0.42	1.73	0	1	0.00	2.70	0.00	40.67	0.00	2.19	0.00	42.96	42.96		
5	300	500	400	38	186	4.71	23.05	71.75	166.43	1.31	3.04	2	3	5.41	8.11	179.61	220.28	9.69	11.88	250.33	132.36			
6	500	750	625	15	201	1.86	24.91	48.56	214.98	0.89	3.92	0	3	0.00	8.11	0.00	220.28	0.00	11.88	0.00	102.46	102.46		
7	750	1,000	875	23	224	2.85	27.76	54.11	269.09	0.99	4.91	0	3	0.00	8.11	0.00	220.28	0.00	11.88	0.00	81.86	81.86		
8	1,000	1,500	1,250	33	257	4.09	31.85	111.63	380.71	2.04	6.95	0	3	0.00	8.11	0.00	220.28	0.00	11.88	0.00	57.86	57.86		
9	1,500	2,000	1,750	46	303	5.70	37.55	135.21	515.93	2.47	9.42	0	3	0.00	8.11	0.00	220.28	0.00	11.88	0.00	42.70	42.70		
10	2,000	2,500	2,250	40	343	4.96	42.50	163.00	678.93	2.98	12.39	2	5	5.41	13.51	1,219.16	1,439.44	65.76	77.64	747.94	212.02			
11	2,500	3,000	2,750	12	355	1.49	43.99	62.08	741.01	1.13	13.53	0	5	0.00	13.51	0.00	1,439.44	0.00	77.64	0.00	194.25	194.25		
12	3,000	4,000	3,500	28	383	3.47	47.46	128.87	869.88	2.35	15.88	3	8	8.11	21.62	83.61	1,523.05	4.51	82.15	64.88	175.09	175.09		
13	4,000	5,000	4,500	26	409	3.22	50.68	154.10	1,023.98	2.81	18.69	3	11	8.11	29.73	0.30	1,523.35	0.02	82.17	0.19	148.77	148.77		
14	5,000	7,500	6,250	71	480	8.80	59.48	585.32	1,609.30	10.68	29.37	0	11	0.00	29.73	0.00	1,523.35	0.00	82.17	0.00	94.66	94.66		
15	7,500	10,000	8,750	35	515	4.34	63.82	367.89	1,977.19	6.72	36.09	0	11	0.00	29.73	0.00	1,523.35	0.00	82.17	0.00	77.05	77.05		
16	10,000	20,000	15,000	100	615	12.39	76.21	1,428.39	3,405.58	26.07	62.16	5	16	13.51	43.24	205.29	1,728.63	11.07	93.24	14.37	50.76	50.76		
17	20,000	50,000	35,000	73	688	9.05	85.25	908.02	4,313.60	16.57	78.73	0	16	0.00	43.24	0.00	1,728.63	0.00	93.24	0.00	40.07	40.07		
18	50,000	100,000	75,000	73	761	9.05	94.30	653.39	4,966.99	11.93	90.66	18	34	48.65	91.89	87.66	1,816.30	4.73	97.97	13.42	36.57	36.57		
19	100,000	500,000	300,000	33	794	4.09	98.39	263.00	5,229.99	4.80	95.46	0	34	0.00	91.89	0.00	1,816.30	0.00	97.97	0.00	34.73	34.73		
20	500,000	UP		13	807	1.61	100.00	248.69	5,478.68	4.54	100.00	3	37	8.11	100.00	37.70	1,854.00	2.03	100.00	15.16	33.84	33.84		
				807					5,478.68					37					1,854.00					33.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.82	0.82	9.60	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	1.07	1.89	12.44	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	4	18.18	36.36	2.34	4.23	27.26	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	8	36.36	72.73	0.00	4.23	0.00	49.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	9.09	81.82	2.04	6.27	23.76	73.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	9.09	90.91	1.07	7.33	12.44	85.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	9.09	100.00	1.24	8.58	14.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	8.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					8.58					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.70	3.70	0.96	0.96	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	2.22	5.93	1.81	2.77	0.14	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.74	6.67	0.14	2.92	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.74	7.41	2.24	5.16	0.18	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.74	8.15	1.79	6.94	0.14	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	13	1.48	9.63	5.97	12.91	0.48	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	16	2.22	11.85	72.52	85.43	5.79	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	18	1.48	13.33	4.69	90.12	0.37	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	20	1.48	14.81	5.99	96.11	0.48	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	28	5.93	20.74	22.45	118.56	1.79	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	33	3.70	24.44	5.41	123.98	0.43	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	48	11.11	35.56	38.37	162.35	3.06	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	18	66	13.33	48.89	45.88	208.22	3.66	16.63	1	1	12.50	12.50	308.09	308.09	54.83	54.83	671.54	147.96			
14	5,000	7,500	6,250	12	78	8.89	57.78	157.29	365.51	12.56	29.20	0	1	0.00	12.50	0.00	308.09	0.00	54.83	0.00	84.29			
15	7,500	10,000	8,750	15	93	11.11	68.89	289.78	655.30	23.15	52.34	1	2	12.50	25.00	0.00	308.09	0.00	54.83	0.00	47.02			
16	10,000	20,000	15,000	12	105	8.89	77.78	235.12	890.41	18.78	71.12	4	6	50.00	75.00	190.46	498.55	33.90	88.73	81.01	55.99			
17	20,000	50,000	35,000	21	126	15.56	93.33	174.52	1,064.93	13.94	85.06	0	6	0.00	75.00	0.00	498.55	0.00	88.73	0.00	46.82			
18	50,000	100,000	75,000	1	127	0.74	94.07	7.71	1,072.65	0.62	85.68	0	6	0.00	75.00	0.00	498.55	0.00	88.73	0.00	46.48			
19	100,000	500,000	300,000	7	134	5.19	99.26	167.13	1,239.78	13.35	99.03	2	8	25.00	100.00	63.34	561.90	11.27	100.00	37.90	45.32			
20	500,000	UP		1	135	0.74	100.00	12.16	1,251.93	0.97	100.00	0	8	0.00	100.00	0.00	561.90	0.00	100.00	0.00	44.88			
				135					1,251.93					8					561.90					44.88



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	13.33	13.33	0.59	0.59	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	20.00	33.33	2.37	2.96	2.60	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	7	13.33	46.67	2.18	5.14	2.40	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	6.67	53.33	1.90	7.05	2.09	7.74	1	1	100.00	100.00	12.42	12.42	100.00	100.00	653.16	176.33			
5	300	500	400	1	9	6.67	60.00	3.90	10.95	4.28	12.02	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	113.48			
6	500	750	625	1	10	6.67	66.67	12.80	23.74	14.05	26.07	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	52.32			
7	750	1,000	875	1	11	6.67	73.33	11.31	35.06	12.42	38.50	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	35.44			
8	1,000	1,500	1,250	1	12	6.67	80.00	32.71	67.77	35.92	74.42	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	18.33			
9	1,500	2,000	1,750	1	13	6.67	86.67	6.75	74.52	7.41	81.83	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	16.67			
10	2,000	2,500	2,250	1	14	6.67	93.33	8.27	82.79	9.08	90.92	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	15.01			
11	2,500	3,000	2,750	1	15	6.67	100.00	8.27	91.06	9.08	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
20	500,000	UP		0	15	0.00	100.00	0.00	91.06	0.00	100.00	0	1	0.00	100.00	0.00	12.42	0.00	100.00	0.00	13.64			
				15					91.06					1					12.42					13.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	2.80	2.80	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.22	4.44	0.34	3.14	0.17	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	4.44	8.89	0.88	4.02	0.45	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	6.67	15.56	3.67	7.69	1.86	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	11	8.89	24.44	6.61	14.30	3.36	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	2.22	26.67	0.00	14.30	0.00	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	22	22.22	48.89	11.76	26.07	5.97	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	27	11.11	60.00	6.68	32.75	3.39	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	30	6.67	66.67	12.97	45.72	6.58	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	31	2.22	68.89	1.11	46.83	0.56	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	33	4.44	73.33	20.23	67.06	10.27	34.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	2.22	75.56	1.24	68.30	0.63	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	2.22	77.78	19.00	87.30	9.64	44.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	43	17.78	95.56	91.86	179.16	46.62	90.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	44	2.22	97.78	11.19	190.35	5.68	96.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	45	2.22	100.00	6.69	197.04	3.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	197.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	197.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	197.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	197.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					197.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	593	593	7.95	7.95	271.91	271.91	0.59	0.59	3	3	3	1.19	1.19	4.75	4.75	0.01	0.01	1.75	1.75		
2	50	100	75	319	912	4.27	12.22	187.62	459.52	0.41	1.00	1	4	0.40	1.59	13.52	18.27	0.04	0.05	7.20	3.98			
3	100	200	150	461	1,373	6.18	18.40	474.77	934.30	1.04	2.04	1	5	0.40	1.98	54.60	72.87	0.15	0.20	11.50	7.80			
4	200	300	250	322	1,695	4.32	22.72	372.14	1,306.44	0.81	2.85	0	5	0.00	1.98	0.00	72.87	0.00	0.20	0.00	5.58			
5	300	500	400	412	2,107	5.52	28.24	602.19	1,908.63	1.31	4.16	5	10	1.98	3.97	310.01	382.88	0.86	1.07	51.48	20.06			
6	500	750	625	366	2,473	4.90	33.14	816.58	2,725.21	1.78	5.95	3	13	1.19	5.16	587.81	970.69	1.64	2.71	71.98	35.62			
7	750	1,000	875	353	2,826	4.73	37.87	846.55	3,571.75	1.85	7.79	0	13	0.00	5.16	0.00	970.69	0.00	2.71	0.00	27.18			
8	1,000	1,500	1,250	458	3,284	6.14	44.01	1,391.18	4,962.93	3.04	10.83	0	13	0.00	5.16	0.00	970.69	0.00	2.71	0.00	19.56			
9	1,500	2,000	1,750	361	3,645	4.84	48.85	1,447.46	6,410.40	3.16	13.99	5	18	1.98	7.14	2,053.09	3,023.78	5.72	8.43	141.84	47.17			
10	2,000	2,500	2,250	241	3,886	3.23	52.08	1,326.58	7,736.98	2.89	16.88	3	21	1.19	8.33	340.51	3,364.29	0.95	9.38	25.67	43.48			
11	2,500	3,000	2,750	267	4,153	3.58	55.66	1,650.59	9,387.56	3.60	20.48	10	31	3.97	12.30	10.09	3,374.38	0.03	9.40	0.61	35.95			
12	3,000	4,000	3,500	363	4,516	4.86	60.52	2,380.90	11,768.46	5.19	25.68	8	39	3.17	15.48	2,217.08	5,591.47	6.18	15.58	93.12	47.51			
13	4,000	5,000	4,500	305	4,821	4.09	64.61	2,103.88	13,872.34	4.59	30.27	7	46	2.78	18.25	1,549.95	7,141.41	4.32	19.90	73.67	51.48			
14	5,000	7,500	6,250	462	5,283	6.19	70.80	3,929.03	17,801.37	8.57	38.84	6	52	2.38	20.63	2,762.12	9,903.53	7.70	27.60	70.30	55.63			
15	7,500	10,000	8,750	347	5,630	4.65	75.45	2,924.04	20,725.42	6.38	45.22	16	68	6.35	26.98	969.28	10,872.81	2.70	30.30	33.15	52.46			
16	10,000	20,000	15,000	711	6,341	9.53	84.98	10,261.45	30,986.87	22.39	67.61	64	132	25.40	52.38	10,798.28	21,671.10	30.09	60.40	105.23	69.94			
17	20,000	50,000	35,000	586	6,927	7.85	92.83	8,897.45	39,884.32	19.41	87.02	49	181	19.44	71.83	10,140.46	31,811.56	28.26	88.66	113.97	79.76			
18	50,000	100,000	75,000	307	7,234	4.11	96.94	3,447.15	43,331.47	7.52	94.54	48	229	19.05	90.87	3,883.69	35,695.25	10.82	99.48	112.66	82.38			
19	100,000	500,000	300,000	184	7,418	2.47	99.41	1,618.04	44,949.51	3.53	98.07	22	251	8.73	99.60	196.82	35,892.07	0.55	100.03	12.16	79.85			
20	500,000	UP		44	7,462	0.59	100.00	885.43	45,834.94	1.93	100.00	1	252	0.40	100.00	11.23	35,880.85	0.03	100.00	1.27	78.28			
				7,462					45,834.94					252					35,880.85					78.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.42	2.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.81	3.23	0.75	0.75	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.81	4.03	0.02	0.74	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.81	4.84	0.30	1.04	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.81	5.65	0.74	1.78	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	2.42	8.06	4.42	6.20	0.38	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	0.81	8.87	1.18	7.38	0.10	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	16	4.03	12.90	23.21	30.59	2.01	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	25	7.26	20.16	25.59	56.18	2.22	4.88	2	2	14.29	14.29	286.31	286.31	19.99	19.99	1118.68	509.60			
10	2,000	2,500	2,250	1	26	0.81	20.97	1.86	58.04	0.16	5.04	3	5	21.43	35.71	378.34	664.65	26.41	46.40	20364.18	1145.13			
11	2,500	3,000	2,750	8	34	6.45	27.42	11.33	69.37	0.98	6.02	0	5	0.00	35.71	0.00	664.65	0.00	46.40	0.00	958.10			
12	3,000	4,000	3,500	3	37	2.42	29.84	22.56	91.93	1.96	7.98	2	7	14.29	50.00	252.79	917.44	17.65	64.04	1120.72	998.00			
13	4,000	5,000	4,500	9	46	7.26	37.10	48.04	139.97	4.17	12.15	0	7	0.00	50.00	0.00	917.44	0.00	64.04	0.00	655.48			
14	5,000	7,500	6,250	16	62	12.90	50.00	64.98	204.94	5.64	17.79	0	7	0.00	50.00	0.00	917.44	0.00	64.04	0.00	447.66			
15	7,500	10,000	8,750	6	68	4.84	54.84	57.08	262.02	4.95	22.74	0	7	0.00	50.00	0.00	917.44	0.00	64.04	0.00	350.14			
16	10,000	20,000	15,000	23	91	18.55	73.39	321.62	583.64	27.91	50.65	5	12	35.71	85.71	506.94	1,424.38	35.39	99.43	157.62	244.05			
17	20,000	50,000	35,000	24	115	19.35	92.74	475.94	1,059.58	41.31	91.96	2	14	14.29	100.00	8.17	1,432.55	0.57	100.00	1.72	135.20			
18	50,000	100,000	75,000	6	121	4.84	97.58	81.85	1,141.44	7.10	99.06	0	14	0.00	100.00	0.00	1,432.55	0.00	100.00	0.00	125.50			
19	100,000	500,000	300,000	1	122	0.81	98.39	8.93	1,150.37	0.78	99.84	0	14	0.00	100.00	0.00	1,432.55	0.00	100.00	0.00	124.53			
20	500,000	UP		2	124	1.61	100.00	1.89	1,152.26	0.16	100.00	0	14	0.00	100.00	0.00	1,432.55	0.00	100.00	0.00	124.32			
				124					1,152.26					14					1,432.55					124.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	17.13	17.13	11.78	11.78	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	44	0.40	17.53	0.04	11.74	0.00	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	46	0.80	18.33	0.14	11.88	0.01	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	48	0.80	19.12	0.20	11.68	0.02	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	52	1.59	20.72	1.44	10.24	0.15	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	55	1.20	21.91	3.59	13.83	0.37	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	58	1.20	23.11	5.33	19.16	0.54	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	63	1.99	25.10	9.37	28.53	0.96	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	71	3.19	28.29	12.73	41.26	1.30	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	85	5.58	33.86	23.88	65.15	2.43	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	94	3.59	37.45	13.43	78.58	1.37	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	98	1.59	39.04	19.37	97.95	1.97	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	104	2.39	41.43	45.94	143.89	4.68	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	108	1.59	43.03	39.10	183.00	3.99	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	114	2.39	45.42	13.75	196.74	1.40	20.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	141	10.76	56.18	188.59	385.33	19.22	39.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	172	12.35	68.53	163.43	548.77	16.66	55.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	183	4.38	72.91	79.09	627.86	8.06	64.00	5	5	31.25	31.25	31.87	31.87	20.40	20.40	40.29	5.08	16.21	16.21	
19	100,000	500,000	300,000	60	243	23.90	96.81	335.76	963.62	34.23	98.23	11	16	68.75	100.00	124.36	156.23	79.60	100.00	37.04	16.21	16.21	16.21	
20	500,000	UP		8	251	3.19	100.00	17.39	981.01	1.77	100.00	0	16	0.00	100.00	0.00	156.23	0.00	100.00	0.00	0.00	0.00	15.93	
				251					981.01					16					156.23					15.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	26	26	4.74	4.74	0.54	0.54	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	31	0.91	5.65	2.65	3.19	0.08	0.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	34	0.55	6.19	1.67	4.87	0.05	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	40	1.09	7.29	8.69	13.55	0.25	0.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	48	1.46	8.74	13.94	27.49	0.40	0.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	59	2.00	10.75	21.68	49.17	0.63	1.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	75	2.91	13.66	17.13	66.30	0.50	1.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	90	2.73	16.39	34.58	100.89	1.00	2.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	102	2.19	18.58	35.20	136.09	1.02	3.94	5	5	10.20	10.20	861.80	861.80	17.59	17.59	2448.38	633.28					
10	2,000	2,500	2,250	12	114	2.19	20.77	18.44	154.52	0.53	4.48	0	5	0.00	10.20	0.00	861.80	0.00	17.59	0.00	557.72					
11	2,500	3,000	2,750	18	132	3.28	24.04	60.19	214.71	1.74	6.22	9	14	18.37	28.57	814.37	1,676.17	16.63	34.22	1352.96	780.66					
12	3,000	4,000	3,500	18	150	3.28	27.32	75.49	290.20	2.19	8.41	0	14	0.00	28.57	0.00	1,676.17	0.00	34.22	0.00	577.58					
13	4,000	5,000	4,500	12	162	2.19	29.51	65.23	355.43	1.89	10.30	0	14	0.00	28.57	0.00	1,676.17	0.00	34.22	0.00	471.58					
14	5,000	7,500	6,250	45	207	8.20	37.70	361.06	716.50	10.46	20.76	0	14	0.00	28.57	0.00	1,676.17	0.00	34.22	0.00	233.94					
15	7,500	10,000	8,750	29	236	5.28	42.99	311.91	1,028.41	9.04	29.80	4	18	8.16	36.73	8.36	1,684.53	0.17	34.39	2.68	163.80					
16	10,000	20,000	15,000	127	363	23.13	66.12	703.20	1,731.61	20.38	50.18	18	36	36.73	73.47	3,056.34	4,740.87	62.40	96.79	434.63	273.78					
17	20,000	50,000	35,000	108	471	19.67	85.79	1,175.27	2,906.88	34.06	84.24	11	47	22.45	95.92	156.98	4,897.85	3.21	100.00	13.36	168.49					
18	50,000	100,000	75,000	25	496	4.55	90.35	309.79	3,216.67	8.98	93.22	0	47	0.00	95.92	0.00	4,897.85	0.00	100.00	0.00	152.26					
19	100,000	500,000	300,000	34	530	6.19	96.54	136.68	3,353.34	3.96	97.18	2	49	4.08	100.00	0.15	4,898.00	0.00	100.00	0.11	146.06					
20	500,000	UP		19	549	3.46	100.00	97.43	3,450.77	2.82	100.00	0	49	0.00	100.00	0.00	4,898.00	0.00	100.00	0.00	141.94					
				549					3,450.77					49					4,898.00					141.94		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	2.62	2.62	10.13	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	11.01	13.64	42.54	52.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	10.28	23.92	39.71	92.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	0.36	24.27	1.38	93.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	1.62	25.89	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	25.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					25.89					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	5.19	5.37	5.62	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	19.45	24.81	21.08	26.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	67.43	92.25	73.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	92.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					92.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	166	166	6.82	6.82	195.22	195.22	0.83	0.83	1	1	0.67	0.67	1.70	1.70	0.00	0.00	0.87	0.87			
2	50	100	75	14	180	0.57	7.39	5.57	200.79	0.02	0.85	0	1	0.00	0.67	0.00	1.70	0.00	0.00	0.00	0.85			
3	100	200	150	42	222	1.72	9.12	48.44	249.23	0.21	1.06	0	1	0.00	0.67	0.00	1.70	0.00	0.00	0.00	0.68			
4	200	300	250	31	253	1.27	10.39	31.07	280.30	0.13	1.19	0	1	0.00	0.67	0.00	1.70	0.00	0.00	0.00	0.61			
5	300	500	400	48	301	1.97	12.36	77.24	357.54	0.33	1.52	2	3	1.34	2.01	250.68	252.38	0.69	0.69	324.52	70.59			
6	500	750	625	58	359	2.38	14.74	162.59	520.13	0.69	2.21	2	5	1.34	3.36	431.75	684.13	1.18	1.88	265.54	131.53			
7	750	1,000	875	37	396	1.52	16.26	96.77	616.90	0.41	2.62	0	5	0.00	3.36	0.00	684.13	0.00	1.88	0.00	110.90			
8	1,000	1,500	1,250	68	464	2.79	19.06	288.55	905.45	1.23	3.85	6	11	4.03	7.38	1,745.64	2,429.77	4.79	6.66	604.97	268.35			
9	1,500	2,000	1,750	57	521	2.34	21.40	275.00	1,180.45	1.17	5.01	3	14	2.01	9.40	571.76	3,001.52	1.57	8.23	207.91	254.27			
10	2,000	2,500	2,250	69	590	2.83	24.23	282.02	1,462.47	1.20	6.21	0	14	0.00	9.40	0.00	3,001.52	0.00	8.23	0.00	205.24			
11	2,500	3,000	2,750	37	627	1.52	25.75	241.04	1,703.51	1.02	7.24	0	14	0.00	9.40	0.00	3,001.52	0.00	8.23	0.00	176.20			
12	3,000	4,000	3,500	81	708	3.33	29.08	485.84	2,189.35	2.06	9.30	4	18	2.68	12.08	283.56	3,285.09	0.78	9.01	58.37	150.05			
13	4,000	5,000	4,500	76	784	3.12	32.20	538.90	2,728.24	2.29	11.59	5	23	3.36	15.44	315.85	3,600.93	0.87	9.87	58.61	131.99			
14	5,000	7,500	6,250	145	929	5.95	38.15	1,180.77	3,909.01	5.02	16.60	0	23	0.00	15.44	0.00	3,600.93	0.00	9.87	0.00	92.12			
15	7,500	10,000	8,750	145	1,074	5.95	44.11	1,459.52	5,368.53	6.20	22.80	10	33	6.71	22.15	1,334.82	4,935.75	3.66	13.53	91.46	91.94			
16	10,000	20,000	15,000	332	1,406	13.63	57.74	4,741.76	10,110.29	20.14	42.95	20	53	13.42	35.57	18,139.62	23,075.37	49.73	63.26	382.55	228.24			
17	20,000	50,000	35,000	380	1,786	15.61	73.35	6,745.13	16,855.42	28.65	71.60	45	98	30.20	65.77	6,335.25	29,410.62	17.37	80.63	93.92	174.49			
18	50,000	100,000	75,000	261	2,047	10.72	84.07	3,218.07	20,073.49	13.67	85.27	16	114	10.74	76.51	5,171.88	34,582.50	14.18	94.81	160.71	172.28			
19	100,000	500,000	300,000	330	2,377	13.55	97.62	2,610.92	22,684.41	11.09	96.36	31	145	20.81	97.32	1,888.79	36,471.29	5.18	99.99	72.34	160.78			
20	500,000	UP		58	2,435	2.38	100.00	857.31	23,541.73	3.64	100.00	4	149	2.68	100.00	4.04	36,475.33	0.01	100.00	0.47	154.94			
				2,435					23,541.73					149					36,475.33					154.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	15.85	15.85	89.89	89.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	1.78	17.63	10.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	17.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					17.63					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	14.07	14.07	10.60	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	1.89	12.18	1.42	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	1.74	10.44	1.31	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	3.20	7.24	2.41	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	3.54	3.70	2.67	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	7.49	3.78	5.64	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	8.74	12.52	6.59	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	11.46	23.99	8.64	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	2.87	26.85	2.16	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	13.29	40.14	10.01	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	7.97	48.11	6.01	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	27.22	75.33	20.51	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	2.36	77.69	1.78	58.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	17.65	95.34	13.30	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	37.35	132.69	28.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	132.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					132.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	4.76	4.76	87.39	87.39	6.11	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	44	1.59	6.35	2.56	89.95	0.18	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	69	3.61	9.96	15.66	105.61	1.09	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	81	1.73	11.69	13.23	118.84	0.93	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	108	3.90	15.58	9.38	128.22	0.66	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	126	2.60	18.18	6.79	135.01	0.47	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	146	2.89	21.07	30.13	165.14	2.11	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	163	2.45	23.52	22.60	187.74	1.58	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	189	3.75	27.27	38.12	225.86	2.67	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	22	211	3.17	30.45	7.08	232.95	0.50	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	240	4.18	34.63	31.54	264.49	2.21	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	64	304	9.24	43.87	63.23	327.71	4.42	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	332	4.04	47.91	38.41	366.12	2.69	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	377	6.49	54.40	158.31	524.43	11.07	36.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	398	3.03	57.43	8.33	532.76	0.58	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	69	467	9.96	67.39	230.41	763.17	16.12	53.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	114	581	16.45	83.84	207.10	970.27	14.48	67.86	1	1	100.00	100.00	208.30	208.30	100.00	100.00	100.58	21.47			
18	50,000	100,000	75,000	45	626	6.49	90.33	119.92	1,090.19	8.39	76.25	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	19.11			
19	100,000	500,000	300,000	35	661	5.05	95.38	323.40	1,413.59	22.62	98.87	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	14.74			
20	500,000	<b>UP</b>		32	693	4.62	100.00	16.20	1,429.78	1.13	100.00	0	1	0.00	100.00	0.00	208.30	0.00	100.00	0.00	14.57			
				693					1,429.78					1					208.30					14.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	40.00	40.00	0.51	0.51	1.80	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	20.00	60.00	2.20	2.72	7.72	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	20.00	80.00	4.11	6.82	14.40	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	21.69	28.51	76.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	28.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					28.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	8.70	8.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.35	13.04	1.32	1.32	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.35	17.39	2.38	3.70	1.80	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.35	21.74	7.14	10.84	5.40	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	8.70	30.43	4.30	6.55	3.25	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	12	21.74	52.17	13.21	19.76	10.00	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	14	8.70	60.87	11.76	31.52	8.90	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	4.35	65.22	2.38	33.90	1.80	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	8.70	73.91	2.38	36.29	1.80	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.35	78.26	16.08	52.37	12.17	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	4.35	82.61	37.91	90.27	28.69	68.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	4.35	86.96	11.71	101.99	8.87	77.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	4.35	91.30	11.71	113.70	8.87	86.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	4.35	95.65	14.84	128.54	11.23	97.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	4.35	100.00	3.59	132.13	2.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	132.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	132.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	132.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	132.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	132.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					132.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.50	2.50	5.75	5.75	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	8	2.50	5.00	1.04	6.78	0.21	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	1.88	6.88	1.17	7.96	0.24	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	21	6.25	13.13	2.06	10.01	0.42	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	30	5.63	18.75	1.93	11.94	0.39	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	34	2.50	21.25	4.81	16.75	0.98	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	42	5.00	26.25	7.51	24.26	1.53	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	54	7.50	33.75	11.11	35.37	2.27	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	63	5.63	39.38	21.47	56.84	4.38	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	65	1.25	40.63	3.54	60.38	0.72	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	67	1.25	41.88	9.85	70.23	2.01	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	77	6.25	48.13	27.53	97.76	5.62	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	91	8.75	56.88	23.70	121.46	4.84	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	109	11.25	68.13	46.47	167.94	9.48	34.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	124	9.38	77.50	48.07	216.00	9.81	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	139	9.38	86.88	177.66	393.66	36.24	80.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	147	5.00	91.88	35.36	429.01	7.21	87.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	160	8.13	100.00	61.20	490.22	12.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	160	0.00	100.00	0.00	490.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	160	0.00	100.00	0.00	490.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				160					490.22					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	1.09	1.09	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	0.00	1.09	0.00	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	0.94	2.03	3.48	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	9	45.45	81.82	4.16	6.19	15.47	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	9.09	90.91	7.67	13.86	28.52	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	9.09	100.00	13.04	26.90	48.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	26.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					26.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.52	9.52	0.88	0.88	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	25	7.48	17.01	2.83	3.71	0.16	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	28	2.04	19.05	1.73	5.44	0.10	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	32	2.72	21.77	3.89	9.33	0.23	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	36	2.72	24.49	2.47	11.80	0.14	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	37	0.68	25.17	1.13	12.93	0.07	0.75	2	2	7.14	7.14	336.64	336.64	4.41	4.41	29923.95	2603.92			
7	750	1,000	875	7	44	4.76	29.93	7.90	20.83	0.46	1.21	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	1616.28			
8	1,000	1,500	1,250	2	46	1.36	31.29	4.64	25.47	0.27	1.48	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	1321.83			
9	1,500	2,000	1,750	1	47	0.68	31.97	6.41	31.88	0.37	1.86	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	1055.96			
10	2,000	2,500	2,250	2	49	1.36	33.33	25.63	57.51	1.49	3.35	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	585.35			
11	2,500	3,000	2,750	2	51	1.36	34.69	16.57	74.08	0.97	4.32	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	454.41			
12	3,000	4,000	3,500	1	52	0.68	35.37	8.65	82.74	0.50	4.82	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	406.89			
13	4,000	5,000	4,500	1	53	0.68	36.05	21.50	104.24	1.25	6.07	0	2	0.00	7.14	0.00	336.64	0.00	4.41	0.00	322.96			
14	5,000	7,500	6,250	9	62	6.12	42.18	96.92	201.15	5.65	11.72	4	6	14.29	21.43	1,208.48	1,545.13	15.82	20.23	1246.91	768.13			
15	7,500	10,000	8,750	2	64	1.36	43.54	10.31	211.47	0.60	12.32	0	6	0.00	21.43	0.00	1,545.13	0.00	20.23	0.00	730.67			
16	10,000	20,000	15,000	15	79	10.20	53.74	349.91	561.38	20.39	32.71	0	6	0.00	21.43	0.00	1,545.13	0.00	20.23	0.00	275.24			
17	20,000	50,000	35,000	12	91	8.16	61.90	173.13	734.51	10.09	42.80	0	6	0.00	21.43	0.00	1,545.13	0.00	20.23	0.00	210.36			
18	50,000	100,000	75,000	22	113	14.97	76.87	391.16	1,125.67	22.79	65.59	17	23	60.71	82.14	4,347.56	5,892.69	56.92	77.15	1111.45	523.48			
19	100,000	500,000	300,000	26	139	17.69	94.56	394.20	1,519.87	22.97	88.55	3	26	10.71	92.86	1,745.53	7,638.21	22.85	100.00	442.81	502.56			
20	500,000	<b>UP</b>		8	147	5.44	100.00	196.47	1,716.34	11.45	100.00	2	28	7.14	100.00	0.08	7,638.29	0.00	100.00	0.04	445.03			
				147					1,716.34					28					7,638.29					445.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.58	2.58	0.50	0.50	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	3.23	5.81	1.91	2.40	0.18	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	2.58	8.39	2.46	4.87	0.23	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	1.94	10.32	1.11	5.98	0.10	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	22	3.87	14.19	10.01	15.98	0.93	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	27	3.23	17.42	9.86	25.84	0.92	2.41	1	1	12.50	12.50	49.41	49.41	5.84	5.84	501.18	191.21			
7	750	1,000	875	4	31	2.58	20.00	6.67	32.51	0.62	3.04	0	1	0.00	12.50	0.00	49.41	0.00	5.84	0.00	151.97			
8	1,000	1,500	1,250	6	37	3.87	23.87	30.02	62.53	2.80	5.84	0	1	0.00	12.50	0.00	49.41	0.00	5.84	0.00	79.01			
9	1,500	2,000	1,750	3	40	1.94	25.81	7.16	69.69	0.67	6.51	0	1	0.00	12.50	0.00	49.41	0.00	5.84	0.00	70.90			
10	2,000	2,500	2,250	8	48	5.16	30.97	38.15	107.84	3.56	10.07	1	2	12.50	25.00	1.70	51.11	0.20	6.04	4.47	47.40			
11	2,500	3,000	2,750	3	51	1.94	32.90	28.26	136.10	2.64	12.71	0	2	0.00	25.00	0.00	51.11	0.00	6.04	0.00	37.56			
12	3,000	4,000	3,500	14	65	9.03	41.94	62.88	198.98	5.87	18.58	1	3	12.50	37.50	0.54	51.65	0.06	6.10	0.86	25.96			
13	4,000	5,000	4,500	10	75	6.45	48.39	81.15	280.13	7.58	26.15	0	3	0.00	37.50	0.00	51.65	0.00	6.10	0.00	18.44			
14	5,000	7,500	6,250	8	83	5.16	53.55	188.72	468.85	17.62	43.77	0	3	0.00	37.50	0.00	51.65	0.00	6.10	0.00	11.02			
15	7,500	10,000	8,750	2	85	1.29	54.84	46.18	515.03	4.31	48.08	0	3	0.00	37.50	0.00	51.65	0.00	6.10	0.00	10.03			
16	10,000	20,000	15,000	16	101	10.32	65.16	236.85	751.88	22.11	70.20	0	3	0.00	37.50	0.00	51.65	0.00	6.10	0.00	6.87			
17	20,000	50,000	35,000	20	121	12.90	78.06	179.54	931.42	16.76	86.96	3	6	37.50	75.00	4.30	55.96	0.51	6.61	2.40	6.01			
18	50,000	100,000	75,000	12	133	7.74	85.81	115.87	1,047.29	10.82	97.78	0	6	0.00	75.00	0.00	55.96	0.00	6.61	0.00	5.34			
19	100,000	500,000	300,000	12	145	7.74	93.55	3.85	1,051.14	0.36	98.13	0	6	0.00	75.00	0.00	55.96	0.00	6.61	0.00	5.32			
20	500,000	UP		10	155	6.45	100.00	19.98	1,071.11	1.87	100.00	2	8	25.00	100.00	790.78	846.73	93.39	100.00	3958.30	79.05			
				155					1,071.11					8					846.73					79.05



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	14.17	14.17	9.95	9.95	1.00	1.00	1	1	12.50	12.50	45.20	45.20	2.15	2.15	454.46	454.46			
2	50	100	75	1	19	0.79	14.96	1.57	11.52	0.16	1.16	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	392.42			
3	100	200	150	1	20	0.79	15.75	3.21	14.73	0.32	1.49	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	306.82			
4	200	300	250	1	21	0.79	16.54	3.32	18.05	0.33	1.82	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	250.40			
5	300	500	400	1	22	0.79	17.32	0.00	18.05	0.00	1.82	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	250.40			
6	500	750	625	1	23	0.79	18.11	1.06	19.11	0.11	1.93	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	236.52			
7	750	1,000	875	3	26	2.36	20.47	2.25	21.36	0.23	2.16	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	211.61			
8	1,000	1,500	1,250	4	30	3.15	23.62	9.44	30.80	0.95	3.11	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	146.74			
9	1,500	2,000	1,750	1	31	0.79	24.41	0.79	31.59	0.08	3.19	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	143.08			
10	2,000	2,500	2,250	5	36	3.94	28.35	22.54	54.13	2.27	5.46	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	83.49			
11	2,500	3,000	2,750	4	40	3.15	31.50	48.54	102.68	4.90	10.36	0	1	0.00	12.50	0.00	45.20	0.00	2.15	0.00	44.02			
12	3,000	4,000	3,500	10	50	7.87	39.37	24.81	127.48	2.50	12.86	2	3	25.00	37.50	1,386.29	1,431.48	65.85	67.99	5588.32	1122.89			
13	4,000	5,000	4,500	3	53	2.36	41.73	52.74	180.22	5.32	18.18	0	3	0.00	37.50	0.00	1,431.48	0.00	67.99	0.00	794.31			
14	5,000	7,500	6,250	8	61	6.30	48.03	82.55	262.77	8.33	26.51	0	3	0.00	37.50	0.00	1,431.48	0.00	67.99	0.00	544.77			
15	7,500	10,000	8,750	6	67	4.72	52.76	74.03	336.80	7.47	33.98	0	3	0.00	37.50	0.00	1,431.48	0.00	67.99	0.00	425.03			
16	10,000	20,000	15,000	23	90	18.11	70.87	306.74	643.54	30.95	64.93	4	7	50.00	87.50	630.16	2,061.64	29.93	97.92	205.44	320.36			
17	20,000	50,000	35,000	23	113	18.11	88.98	199.54	843.07	20.13	85.07	1	8	12.50	100.00	43.70	2,105.34	2.08	100.00	21.90	249.72			
18	50,000	100,000	75,000	6	119	4.72	93.70	152.45	995.52	15.38	100.45	0	8	0.00	100.00	0.00	2,105.34	0.00	100.00	0.00	211.48			
19	100,000	500,000	300,000	8	127	6.30	100.00	4.46	991.06	0.45	100.00	0	8	0.00	100.00	0.00	2,105.34	0.00	100.00	0.00	212.43			
20	500,000	UP		0	127	0.00	100.00	0.00	991.06	0.00	100.00	0	8	0.00	100.00	0.00	2,105.34	0.00	100.00	0.00	212.43			
				127					991.06					8					2,105.34					212.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.09	4.09	0.06	0.06	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	0.45	4.55	0.03	0.09	0.00	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	12	0.91	5.45	0.72	0.82	0.06	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.45	5.91	0.14	0.95	0.01	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	24	5.00	10.91	2.62	3.58	0.21	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	34	4.55	15.45	5.02	8.60	0.40	0.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	50	7.27	22.73	13.91	22.51	1.12	1.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	62	5.45	28.18	23.52	46.03	1.89	3.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	76	6.36	34.55	22.52	68.55	1.81	5.51	3	3	50.00	50.00	217.99	217.99	69.60	69.60	967.86	318.00	0.00	0.00	
10	2,000	2,500	2,250	7	83	3.18	37.73	17.73	86.28	1.43	6.94	0	3	0.00	50.00	0.00	217.99	0.00	69.60	0.00	252.66	0.00		
11	2,500	3,000	2,750	9	92	4.09	41.82	24.24	110.52	1.95	8.89	0	3	0.00	50.00	0.00	217.99	0.00	69.60	0.00	197.24	0.00		
12	3,000	4,000	3,500	17	109	7.73	49.55	66.14	176.67	5.32	14.21	1	4	16.67	66.67	0.14	218.13	0.04	69.64	0.21	123.47	0.00		
13	4,000	5,000	4,500	6	115	2.73	52.27	12.19	188.86	0.98	15.19	0	4	0.00	66.67	0.00	218.13	0.00	69.64	0.00	115.50	0.00		
14	5,000	7,500	6,250	13	128	5.91	58.18	105.40	294.26	8.48	23.66	0	4	0.00	66.67	0.00	218.13	0.00	69.64	0.00	74.13	0.00		
15	7,500	10,000	8,750	11	139	5.00	63.18	107.86	402.11	8.67	32.34	0	4	0.00	66.67	0.00	218.13	0.00	69.64	0.00	54.25	0.00		
16	10,000	20,000	15,000	34	173	15.45	78.64	461.24	863.36	37.09	69.43	1	5	16.67	83.33	93.20	311.33	29.76	99.40	20.21	36.06	0.00		
17	20,000	50,000	35,000	29	202	13.18	91.82	270.28	1,133.64	21.73	91.16	1	6	16.67	100.00	1.87	313.20	0.60	100.00	0.69	27.63	0.00		
18	50,000	100,000	75,000	18	220	8.18	100.00	109.92	1,243.56	8.84	100.00	0	6	0.00	100.00	0.00	313.20	0.00	100.00	0.00	25.19	0.00		
19	100,000	500,000	300,000	0	220	0.00	100.00	0.00	1,243.56	0.00	100.00	0	6	0.00	100.00	0.00	313.20	0.00	100.00	0.00	25.19	0.00		
20	500,000	UP		0	220	0.00	100.00	0.00	1,243.56	0.00	100.00	0	6	0.00	100.00	0.00	313.20	0.00	100.00	0.00	25.19	0.00		
				220					1,243.56					6					313.20					25.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 270 CORN MILLS PADDY ( RICE ) GAMBIR

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	0.43	0.43	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.00	10.00	1.38	1.81	0.74	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.00	15.00	2.63	4.44	1.42	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.00	20.00	1.98	6.42	1.06	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.00	25.00	0.99	7.41	0.53	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.00	30.00	0.32	7.73	0.17	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.00	35.00	0.74	8.47	0.40	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.00	40.00	4.67	13.15	2.52	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.00	45.00	5.78	18.93	3.11	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.00	50.00	4.09	23.02	2.20	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.00	55.00	5.43	28.45	2.92	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.00	60.00	4.03	32.48	2.17	17.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.00	65.00	4.33	36.81	2.33	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.00	70.00	21.16	57.97	11.39	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.00	75.00	47.26	105.23	25.43	56.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.00	80.00	47.84	153.06	25.74	82.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.00	85.00	4.16	157.22	2.24	84.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	19	10.00	95.00	21.47	178.69	11.55	96.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	20	5.00	100.00	7.12	185.81	3.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	185.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					185.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	5.38	5.38	5.46	5.46	0.53	0.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	33	1.45	6.83	1.48	6.94	0.14	0.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	42	1.86	8.70	0.94	7.88	0.09	0.76	1	1	7.69	7.69	0.39	0.39	0.26	0.26	41.34	4.93			
4	200	300	250	19	61	3.93	12.63	3.83	11.71	0.37	1.13	1	2	7.69	15.38	0.00	0.39	0.00	0.26	0.00	3.32			
5	300	500	400	5	66	1.04	13.66	2.56	14.28	0.25	1.37	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	2.72			
6	500	750	625	9	75	1.86	15.53	4.75	19.03	0.46	1.83	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	2.04			
7	750	1,000	875	10	85	2.07	17.60	10.02	29.04	0.96	2.80	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	1.34			
8	1,000	1,500	1,250	18	103	3.73	21.33	15.49	44.53	1.49	4.29	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.87			
9	1,500	2,000	1,750	12	115	2.48	23.81	29.29	73.82	2.82	7.11	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.53			
10	2,000	2,500	2,250	20	135	4.14	27.95	7.23	81.05	0.70	7.80	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.48			
11	2,500	3,000	2,750	18	153	3.73	31.68	38.99	120.03	3.75	11.56	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.32			
12	3,000	4,000	3,500	27	180	5.59	37.27	46.74	166.78	4.50	16.06	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.23			
13	4,000	5,000	4,500	20	200	4.14	41.41	18.31	185.08	1.76	17.82	0	2	0.00	15.38	0.00	0.39	0.00	0.26	0.00	0.21			
14	5,000	7,500	6,250	44	244	9.11	50.52	110.69	295.77	10.66	28.48	2	4	15.38	30.77	77.47	77.86	52.59	52.85	69.99	26.32			
15	7,500	10,000	8,750	17	261	3.52	54.04	57.33	353.10	5.52	34.00	0	4	0.00	30.77	0.00	77.86	0.00	52.85	0.00	22.05			
16	10,000	20,000	15,000	65	326	13.46	67.49	158.51	511.61	15.26	49.26	0	4	0.00	30.77	0.00	77.86	0.00	52.85	0.00	15.22			
17	20,000	50,000	35,000	97	423	20.08	87.58	269.99	781.60	25.99	75.25	7	11	53.85	84.62	67.03	144.89	45.50	98.35	24.83	18.54			
18	50,000	100,000	75,000	34	457	7.04	94.62	190.74	972.35	18.36	93.61	0	11	0.00	84.62	0.00	144.89	0.00	98.35	0.00	14.90			
19	100,000	500,000	300,000	12	469	2.48	97.10	33.85	1,006.20	3.26	96.87	2	13	15.38	100.00	2.43	147.32	1.65	100.00	7.19	14.64			
20	500,000	UP		14	483	2.90	100.00	32.48	1,038.68	3.13	100.00	0	13	0.00	100.00	0.00	147.32	0.00	100.00	0.00	14.18			
				483					1,038.68					13					147.32					14.18



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	5.81	5.81	11.49	11.49	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	116	0.37	6.18	6.79	4.70	0.14	0.10	2	2	2.04	2.04	7.02	7.02	0.23	0.23	103.28	149.39			
3	100	200	150	19	135	1.01	7.19	2.04	2.65	0.04	0.06	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	264.30			
4	200	300	250	17	152	0.91	8.10	1.31	1.34	0.03	0.03	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	522.13			
5	300	500	400	44	196	2.34	10.44	10.32	8.98	0.21	0.19	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	78.15			
6	500	750	625	37	233	1.97	12.41	6.45	15.42	0.13	0.32	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	45.49			
7	750	1,000	875	25	258	1.33	13.75	17.43	32.85	0.36	0.68	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	21.35			
8	1,000	1,500	1,250	38	296	2.02	15.77	57.09	89.94	1.19	1.87	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	7.80			
9	1,500	2,000	1,750	25	321	1.33	17.10	35.82	125.77	0.74	2.61	0	2	0.00	2.04	0.00	7.02	0.00	0.23	0.00	5.58			
10	2,000	2,500	2,250	41	362	2.18	19.29	26.71	152.48	0.55	3.17	2	4	2.04	4.08	157.04	164.06	5.24	5.48	587.88	107.59			
11	2,500	3,000	2,750	35	397	1.86	21.15	26.61	179.08	0.55	3.72	0	4	0.00	4.08	0.00	164.06	0.00	5.48	0.00	91.61			
12	3,000	4,000	3,500	40	437	2.13	23.28	108.36	287.44	2.25	5.97	3	7	3.06	7.14	118.94	282.99	3.97	9.45	109.77	98.45			
13	4,000	5,000	4,500	43	480	2.29	25.57	59.49	346.93	1.24	7.20	0	7	0.00	7.14	0.00	282.99	0.00	9.45	0.00	81.57			
14	5,000	7,500	6,250	49	529	2.61	28.18	170.86	517.79	3.55	10.75	0	7	0.00	7.14	0.00	282.99	0.00	9.45	0.00	54.65			
15	7,500	10,000	8,750	74	603	3.94	32.13	178.84	696.63	3.71	14.46	1	8	1.02	8.16	3.70	286.69	0.12	9.57	2.07	41.15			
16	10,000	20,000	15,000	170	773	9.06	41.18	626.36	1,322.98	13.00	27.47	7	15	7.14	15.31	148.93	435.62	4.97	14.54	23.78	32.93			
17	20,000	50,000	35,000	235	1,008	12.52	53.70	974.57	2,297.55	20.23	47.70	7	22	7.14	22.45	23.23	458.85	0.78	15.32	2.38	19.97			
18	50,000	100,000	75,000	182	1,190	9.70	63.40	594.14	2,891.69	12.34	60.04	7	29	7.14	29.59	31.99	490.84	1.07	16.39	5.38	16.97			
19	100,000	500,000	300,000	523	1,713	27.86	91.26	1,639.57	4,531.26	34.04	94.08	62	91	63.27	92.86	1,480.77	1,971.61	49.43	65.82	90.31	43.51			
20	500,000	<b>UP</b>		164	1,877	8.74	100.00	285.02	4,816.28	5.92	100.00	7	98	7.14	100.00	1,023.82	2,995.43	34.18	100.00	359.20	62.19			
				1,877					4,816.28					98					2,995.43					62.19





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.94	6.94	4.86	4.86	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	30	6.94	13.89	1.10	5.96	0.18	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	49	8.80	22.69	2.56	8.52	0.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	74	11.57	34.26	3.68	12.20	0.62	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	89	6.94	41.20	5.02	17.22	0.84	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	96	3.24	44.44	3.71	20.92	0.62	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	100	1.85	46.30	2.61	23.54	0.44	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	110	4.63	50.93	10.10	33.63	1.69	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	119	4.17	55.09	17.97	51.60	3.01	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	124	2.31	57.41	9.41	61.01	1.58	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	127	1.39	58.80	6.59	67.60	1.10	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	135	3.70	62.50	17.32	84.92	2.90	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	151	7.41	69.91	44.06	128.98	7.38	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	166	6.94	76.85	35.55	164.53	5.95	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	171	2.31	79.17	51.64	216.17	8.65	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	182	5.09	84.26	61.78	277.94	10.35	46.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	206	11.11	95.37	141.20	419.15	23.65	70.20	4	4	50.00	50.00	670.36	670.36	86.76	86.76	474.75	159.93			
18	50,000	100,000	75,000	4	210	1.85	97.22	58.58	477.73	9.81	80.01	4	8	50.00	100.00	102.32	772.68	13.24	100.00	174.67	161.74			
19	100,000	500,000	300,000	6	216	2.78	100.00	119.35	597.08	19.99	100.00	0	8	0.00	100.00	0.00	772.68	0.00	100.00	0.00	129.41			
20	500,000	UP		0	216	0.00	100.00	0.00	597.08	0.00	100.00	0	8	0.00	100.00	0.00	772.68	0.00	100.00	0.00	129.41			
				216					597.08					8					772.68					129.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	2.29	2.29	6.55	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	4.51	6.79	12.92	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.00	6.79	0.00	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	0.00	6.79	0.00	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	10.81	4.02	30.99	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	10.81	6.79	30.99	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	28.10	34.90	80.53	100.00	1	1	100.00	100.00	15.50	15.50	100.00	100.00	55.16	44.42
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
20	500,000	UP		0	8	0.00	100.00	0.00	34.90	0.00	100.00	0	1	0.00	100.00	0.00	15.50	0.00	100.00	0.00	44.42
				8				34.90				1				15.50				44.42	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	76	76	9.61	9.61	15.37	15.37	0.54	0.54	1	1	1	1	5.56	5.56	0.08	0.08	0.02	0.02	0.50	0.50			
2	50	100	75	14	90	1.77	11.38	0.92	16.29	0.03	0.58	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.47	0.47		
3	100	200	150	20	110	2.53	13.91	4.69	20.98	0.17	0.74	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.36	0.36		
4	200	300	250	11	121	1.39	15.30	1.88	22.86	0.07	0.81	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.33	0.33		
5	300	500	400	14	135	1.77	17.07	3.87	26.73	0.14	0.94	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.29	0.29		
6	500	750	625	9	144	1.14	18.20	6.40	33.13	0.23	1.17	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.23	0.23		
7	750	1,000	875	10	154	1.26	19.47	8.75	41.88	0.31	1.48	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.18	0.18		
8	1,000	1,500	1,250	32	186	4.05	23.51	29.80	71.67	1.05	2.53	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.11	0.11		
9	1,500	2,000	1,750	20	206	2.53	26.04	11.71	83.38	0.41	2.95	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.09	0.09		
10	2,000	2,500	2,250	14	220	1.77	27.81	19.10	102.48	0.67	3.62	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.07	0.07		
11	2,500	3,000	2,750	11	231	1.39	29.20	1.34	101.15	0.05	3.57	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.08	0.08		
12	3,000	4,000	3,500	16	247	2.02	31.23	42.29	143.44	1.49	5.07	0	1	0.00	5.56	0.00	0.08	0.00	0.02	0.00	0.02	0.00	0.05	0.05		
13	4,000	5,000	4,500	34	281	4.30	35.52	75.36	218.80	2.66	7.73	1	2	5.56	11.11	2.66	0.07	0.01	0.00	0.02	0.00	0.01	0.03	0.03		
14	5,000	7,500	6,250	45	326	5.69	41.21	161.01	379.81	5.69	13.42	1	3	5.56	16.67	0.00	0.07	0.00	0.02	0.00	0.02	0.00	0.02	0.02		
15	7,500	10,000	8,750	22	348	2.78	43.99	89.91	469.72	3.18	16.59	0	3	0.00	16.67	0.00	0.07	0.00	0.02	0.00	0.02	0.00	0.01	0.01		
16	10,000	20,000	15,000	88	436	11.13	55.12	579.62	1,049.34	20.48	37.07	2	5	11.11	27.78	348.54	0.07	348.60	79.83	79.85	60.13	60.13	33.22	33.22		
17	20,000	50,000	35,000	90	526	11.38	66.50	479.22	1,528.56	16.93	54.00	2	7	11.11	38.89	8.19	0.07	356.80	1.88	81.72	1.71	1.71	23.34	23.34		
18	50,000	100,000	75,000	79	605	9.99	76.49	415.49	1,944.05	14.68	68.68	5	12	27.78	66.67	60.71	0.07	417.51	13.91	95.63	14.61	14.61	21.48	21.48		
19	100,000	500,000	300,000	119	724	15.04	91.53	617.26	2,561.31	21.81	90.48	1	13	5.56	72.22	1.27	0.07	418.78	0.29	95.92	0.21	0.21	16.35	16.35		
20	500,000	UP		67	791	8.47	100.00	269.45	2,830.75	9.52	100.00	5	18	27.78	100.00	17.81	0.07	436.60	4.08	100.00	6.61	6.61	15.42	15.42		
				791					2,830.75					18					436.60					15.42		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	8.94	8.94	4.31	4.31	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	16	4.07	13.01	0.12	4.43	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	19	2.44	15.45	1.91	6.34	0.24	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	21	1.63	17.07	1.42	7.76	0.18	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	25	3.25	20.33	3.04	10.80	0.38	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	29	3.25	23.58	1.26	12.06	0.16	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	31	1.63	25.20	10.19	22.26	1.28	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	37	4.88	30.08	17.60	39.86	2.21	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	39	1.63	31.71	5.95	45.82	0.75	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	43	3.25	34.96	22.77	68.59	2.85	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	49	4.88	39.84	19.65	88.24	2.46	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	56	5.69	45.53	35.12	123.36	4.40	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	59	2.44	47.97	24.85	148.21	3.11	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	68	7.32	55.28	62.04	210.25	7.77	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	75	5.69	60.98	95.93	306.18	12.02	38.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	84	7.32	68.29	183.11	489.29	22.94	61.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	92	6.50	74.80	148.25	637.54	18.57	79.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	97	4.07	78.86	41.29	678.84	5.17	85.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	116	15.45	94.31	113.66	792.49	14.24	99.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	123	5.69	100.00	5.79	798.29	0.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				123					798.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	685	685	12.59	12.59	48.41	48.41	0.57	0.57	1	1	2.70	2.70	33.25	33.25	2.98	2.98	68.69	68.69			
2	50	100	75	635	1,320	11.67	24.26	103.72	152.13	1.21	1.78	0	1	0.00	2.70	0.00	33.25	0.00	2.98	0.00	21.86			
3	100	200	150	890	2,210	16.35	40.61	221.18	373.31	2.59	4.36	4	5	10.81	13.51	217.14	250.39	19.47	22.46	98.17	67.07			
4	200	300	250	508	2,718	9.33	49.94	199.05	572.37	2.33	6.69	0	5	0.00	13.51	0.00	250.39	0.00	22.46	0.00	43.75			
5	300	500	400	583	3,301	10.71	60.66	330.60	902.96	3.86	10.56	1	6	2.70	16.22	37.20	287.59	3.34	25.79	11.25	31.85			
6	500	750	625	364	3,665	6.69	67.35	322.43	1,225.40	3.77	14.33	2	8	5.41	21.62	387.45	675.04	34.75	60.54	120.16	55.09			
7	750	1,000	875	219	3,884	4.02	71.37	220.53	1,445.92	2.58	16.90	0	8	0.00	21.62	0.00	675.04	0.00	60.54	0.00	46.69			
8	1,000	1,500	1,250	253	4,137	4.65	76.02	410.99	1,856.91	4.80	21.71	0	8	0.00	21.62	0.00	675.04	0.00	60.54	0.00	36.35			
9	1,500	2,000	1,750	214	4,351	3.93	79.95	332.75	2,189.66	3.89	25.60	2	10	5.41	27.03	15.77	690.80	1.41	61.95	4.74	31.55			
10	2,000	2,500	2,250	120	4,471	2.21	82.16	302.03	2,491.69	3.53	29.13	0	10	0.00	27.03	0.00	690.80	0.00	61.95	0.00	27.72			
11	2,500	3,000	2,750	129	4,600	2.37	84.53	361.63	2,853.31	4.23	33.36	1	11	2.70	29.73	1.25	692.05	0.11	62.06	0.35	24.25			
12	3,000	4,000	3,500	152	4,752	2.79	87.32	518.69	3,372.00	6.06	39.42	4	15	10.81	40.54	3.28	695.33	0.29	62.36	0.63	20.62			
13	4,000	5,000	4,500	122	4,874	2.24	89.56	501.07	3,873.07	5.86	45.28	4	19	10.81	51.35	143.01	838.34	12.83	75.18	28.54	21.65			
14	5,000	7,500	6,250	160	5,034	2.94	92.50	908.42	4,781.50	10.62	55.90	0	19	0.00	51.35	0.00	838.34	0.00	75.18	0.00	17.53			
15	7,500	10,000	8,750	103	5,137	1.89	94.40	619.40	5,400.90	7.24	63.14	0	19	0.00	51.35	0.00	838.34	0.00	75.18	0.00	15.52			
16	10,000	20,000	15,000	130	5,267	2.39	96.78	1,176.92	6,577.82	13.76	76.90	2	21	5.41	56.76	119.19	957.54	10.69	85.87	10.13	14.56			
17	20,000	50,000	35,000	86	5,353	1.58	98.36	1,155.19	7,733.01	13.51	90.41	5	26	13.51	70.27	25.51	983.05	2.29	88.16	2.21	12.71			
18	50,000	100,000	75,000	59	5,412	1.08	99.45	476.19	8,209.20	5.57	95.97	4	30	10.81	81.08	25.03	1,008.08	2.24	90.41	5.26	12.28			
19	100,000	500,000	300,000	28	5,440	0.51	99.96	333.73	8,542.93	3.90	99.87	7	37	18.92	100.00	106.98	1,115.05	9.59	100.00	32.05	13.05			
20	500,000	UP		2	5,442	0.04	100.00	10.70	8,553.63	0.13	100.00	0	37	0.00	100.00	0.00	1,115.05	0.00	100.00	0.00	13.04			
				5,442					8,553.63					37					1,115.05					13.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	8.75	8.75	21.97	21.97	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	35	1.46	10.20	0.13	22.10	0.01	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	38	0.87	11.08	0.25	22.35	0.03	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	44	1.75	12.83	0.57	22.92	0.06	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	53	2.62	15.45	0.02	22.95	0.00	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	57	1.17	16.62	0.90	23.84	0.10	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	58	0.29	16.91	0.00	23.85	0.00	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	65	2.04	18.95	3.06	26.91	0.33	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	72	2.04	20.99	4.90	31.80	0.53	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	76	1.17	22.16	4.06	35.86	0.43	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	86	2.92	25.07	31.31	67.17	3.36	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	93	2.04	27.11	30.78	97.95	3.30	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	107	4.08	31.20	35.67	133.63	3.82	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	110	0.87	32.07	27.27	160.90	2.92	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	120	2.92	34.99	88.29	249.19	9.47	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	134	4.08	39.07	135.34	384.53	14.51	41.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	164	8.75	47.81	50.79	435.31	5.44	46.67	17	17	38.64	38.64	17.13	17.13	24.39	24.39	33.73	3.94			
18	50,000	100,000	75,000	37	201	10.79	58.60	102.08	537.39	10.94	57.61	5	22	11.36	50.00	0.13	17.26	0.18	24.57	0.13	3.21			
19	100,000	500,000	300,000	59	260	17.20	75.80	196.55	733.94	21.07	78.68	1	23	2.27	52.27	0.01	17.26	0.01	24.58	0.00	2.35			
20	500,000	<b>UP</b>		83	343	24.20	100.00	198.88	932.83	21.32	100.00	21	44	47.73	100.00	52.98	70.24	75.42	100.00	26.64	7.53			
				343					932.83					44					70.24					7.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	13.60	13.60	60.42	60.42	6.12	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	79	1.53	15.13	0.94	61.37	0.10	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	86	1.34	16.48	0.95	62.31	0.10	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	98	2.30	18.77	0.99	63.30	0.10	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	110	2.30	21.07	5.19	68.49	0.53	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	118	1.53	22.61	2.59	71.08	0.26	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	127	1.72	24.33	15.11	86.19	1.53	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	132	0.96	25.29	0.14	86.33	0.01	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	138	1.15	26.44	1.80	88.13	0.18	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	144	1.15	27.59	14.88	103.01	1.51	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	149	0.96	28.54	23.62	126.63	2.39	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	154	0.96	29.50	20.86	147.49	2.11	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	156	0.38	29.89	9.70	157.19	0.98	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	162	1.15	31.03	18.25	175.44	1.85	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	169	1.34	32.38	39.50	214.94	4.00	21.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	187	3.45	35.82	25.57	240.51	2.59	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	42	229	8.05	43.87	216.94	457.45	21.97	46.32	2	2	4.44	4.44	16.95	16.95	12.03	12.03	7.81	3.70			
18	50,000	100,000	75,000	39	268	7.47	51.34	231.99	225.45	23.49	22.83	0	2	0.00	4.44	0.00	16.95	0.00	12.03	0.00	7.52			
19	100,000	500,000	300,000	92	360	17.62	68.97	26.35	251.80	2.67	25.50	9	11	20.00	24.44	3.11	20.06	2.21	14.24	11.81	7.97			
20	500,000	<b>UP</b>		162	522	31.03	100.00	735.81	987.61	74.50	100.00	34	45	75.56	100.00	120.75	140.81	85.76	100.00	16.41	14.26			
				522					987.61					45					140.81					14.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.51	3.51	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	1.75	5.26	0.48	0.59	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	9	2.63	7.89	0.40	1.00	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	11	1.75	9.65	0.58	1.57	0.08	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	0.88	10.53	0.53	2.11	0.07	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	0.88	11.40	1.32	3.43	0.18	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	0.88	12.28	1.11	4.54	0.15	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	17	2.63	14.91	0.93	5.48	0.13	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	18	0.88	15.79	3.05	8.52	0.42	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	0.88	16.67	4.48	13.01	0.62	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	0.88	17.54	4.43	17.44	0.61	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	21	0.88	18.42	9.02	26.46	1.25	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	22	0.88	19.30	8.58	35.04	1.18	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	26	3.51	22.81	2.64	32.40	0.36	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	0.88	23.68	3.24	35.65	0.45	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	30	2.63	26.32	6.84	42.49	0.94	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	17	47	14.91	41.23	112.28	154.76	15.50	21.37	5	5	15.15	15.15	13.12	13.12	13.19	13.19	11.69	11.69	8.48	8.48	
18	50,000	100,000	75,000	17	64	14.91	56.14	102.14	256.91	14.10	35.48	8	13	24.24	39.39	50.39	63.51	50.65	63.84	49.33	49.33	24.72	24.72	
19	100,000	500,000	300,000	18	82	15.79	71.93	139.56	396.46	19.27	54.75	4	17	12.12	51.52	5.45	68.95	5.47	69.32	3.90	3.90	17.39	17.39	
20	500,000	<b>UP</b>		32	114	28.07	100.00	327.72	724.18	45.25	100.00	16	33	48.48	100.00	30.52	99.48	30.68	100.00	9.31	9.31	13.74	13.74	
				114					724.18					33					99.48					13.74





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	5.09	5.09	2.70	2.70	0.18	0.18	1	1	1.59	1.59	18.48	18.48	4.44	4.44	683.69	683.69			
2	50	100	75	8	34	1.57	6.65	0.05	2.75	0.00	0.19	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	671.84			
3	100	200	150	17	51	3.33	9.98	0.89	3.64	0.06	0.25	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	507.24			
4	200	300	250	18	69	3.52	13.50	1.64	5.28	0.11	0.36	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	349.81			
5	300	500	400	39	108	7.63	21.14	5.61	10.89	0.38	0.74	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	169.67			
6	500	750	625	14	122	2.74	23.87	3.40	14.29	0.23	0.97	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	129.30			
7	750	1,000	875	13	135	2.54	26.42	6.35	20.64	0.43	1.40	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	89.51			
8	1,000	1,500	1,250	22	157	4.31	30.72	10.69	31.33	0.73	2.13	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	58.98			
9	1,500	2,000	1,750	14	171	2.74	33.46	19.95	51.28	1.36	3.49	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	36.03			
10	2,000	2,500	2,250	18	189	3.52	36.99	29.22	80.50	1.99	5.47	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	22.96			
11	2,500	3,000	2,750	7	196	1.37	38.36	9.15	89.65	0.62	6.09	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	20.61			
12	3,000	4,000	3,500	11	207	2.15	40.51	15.83	105.48	1.08	7.17	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	17.52			
13	4,000	5,000	4,500	11	218	2.15	42.66	22.02	127.50	1.50	8.67	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	14.49			
14	5,000	7,500	6,250	30	248	5.87	48.53	124.84	252.34	8.49	17.15	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	7.32			
15	7,500	10,000	8,750	25	273	4.89	53.42	91.24	343.58	6.20	23.36	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	5.38			
16	10,000	20,000	15,000	41	314	8.02	61.45	353.34	696.92	24.02	47.38	0	1	0.00	1.59	0.00	18.48	0.00	4.44	0.00	2.65			
17	20,000	50,000	35,000	52	366	10.18	71.62	154.86	851.77	10.53	57.90	3	4	4.76	6.35	0.23	18.71	0.05	4.49	0.15	2.20			
18	50,000	100,000	75,000	38	404	7.44	79.06	165.41	1,017.19	11.24	69.15	40	44	63.49	69.84	235.48	254.18	56.54	61.03	142.36	24.99			
19	100,000	500,000	300,000	49	453	9.59	88.65	287.29	1,304.47	19.53	88.68	5	49	7.94	77.78	22.61	276.79	5.43	66.45	7.87	21.22			
20	500,000	UP		58	511	11.35	100.00	166.58	1,471.05	11.32	100.00	14	63	22.22	100.00	139.72	416.51	33.55	100.00	83.88	28.31			
				511					1,471.05					63					416.51					28.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	33.33	33.33	0.91	0.91	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	16.67	50.00	0.73	0.18	2.49	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	16.67	66.67	7.58	7.40	25.96	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	16.67	83.33	14.99	22.39	51.30	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	16.67	100.00	6.82	29.21	23.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	29.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					29.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	5.41	5.41	0.58	0.58	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	13	6.31	11.71	1.41	1.99	0.34	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	28	13.51	25.23	6.48	8.47	1.55	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	6.31	31.53	1.30	9.77	0.31	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	43	7.21	38.74	5.80	15.56	1.38	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	53	9.01	47.75	7.94	23.50	1.89	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	55	1.80	49.55	2.23	25.73	0.53	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	62	6.31	55.86	6.31	32.04	1.50	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	65	2.70	58.56	12.99	45.03	3.10	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	70	4.50	63.06	5.47	50.50	1.30	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	72	1.80	64.86	10.25	60.75	2.44	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	76	3.60	68.47	12.03	72.77	2.87	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	85	8.11	76.58	31.58	104.35	7.53	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	89	3.60	80.18	34.33	138.68	8.19	33.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	91	1.80	81.98	14.89	153.57	3.55	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	97	5.41	87.39	39.03	192.60	9.31	45.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	101	3.60	90.99	70.16	262.76	16.74	62.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	108	6.31	97.30	78.57	341.33	18.74	81.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	111	2.70	100.00	77.88	419.21	18.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	111	0.00	100.00	0.00	419.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				111					419.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,780	3,780	36.73	36.73	226.99	226.99	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	505	4,285	4.91	41.63	108.08	335.07	1.13	3.50	7	7	7.69	7.69	90.48	90.48	1.19	1.19	83.71	27.00			
3	100	200	150	251	4,536	2.44	44.07	70.21	405.28	0.73	4.23	1	8	1.10	8.79	88.99	179.47	1.17	2.37	126.76	44.28			
4	200	300	250	441	4,977	4.28	48.36	98.65	503.93	1.03	5.26	0	8	0.00	8.79	0.00	179.47	0.00	2.37	0.00	35.61			
5	300	500	400	733	5,710	7.12	55.48	249.07	753.01	2.60	7.86	4	12	4.40	13.19	223.01	402.49	2.94	5.31	89.54	53.45			
6	500	750	625	997	6,707	9.69	65.17	304.51	1,057.52	3.18	11.04	6	18	6.59	19.78	365.55	768.03	4.82	10.13	120.05	72.63			
7	750	1,000	875	288	6,995	2.80	67.97	289.64	1,347.16	3.02	14.06	0	18	0.00	19.78	0.00	768.03	0.00	10.13	0.00	57.01			
8	1,000	1,500	1,250	597	7,592	5.80	73.77	609.71	1,956.87	6.36	20.43	3	21	3.30	23.08	20.49	788.52	0.27	10.40	3.36	40.29			
9	1,500	2,000	1,750	802	8,394	7.79	81.56	130.43	2,087.30	1.36	21.79	15	36	16.48	39.56	717.60	1,506.11	9.47	19.87	550.17	72.16			
10	2,000	2,500	2,250	542	8,936	5.27	86.82	957.63	3,044.94	10.00	31.79	16	52	17.58	57.14	186.24	1,692.35	2.46	22.33	19.45	55.58			
11	2,500	3,000	2,750	191	9,127	1.86	88.68	334.02	3,378.96	3.49	35.27	5	57	5.49	62.64	14.29	1,706.64	0.19	22.52	4.28	50.51			
12	3,000	4,000	3,500	126	9,253	1.22	89.90	365.20	3,744.16	3.81	39.09	0	57	0.00	62.64	0.00	1,706.64	0.00	22.52	0.00	45.58			
13	4,000	5,000	4,500	178	9,431	1.73	91.63	78.51	3,665.65	0.82	38.27	2	59	2.20	64.84	1,682.49	3,389.13	22.20	44.72	2143.00	92.46			
14	5,000	7,500	6,250	177	9,608	1.72	93.35	804.98	4,470.63	8.40	46.67	3	62	3.30	68.13	3,366.79	6,755.92	44.42	89.14	418.24	151.12			
15	7,500	10,000	8,750	78	9,686	0.76	94.11	557.16	5,027.79	5.82	52.49	2	64	2.20	70.33	201.48	6,957.40	2.66	91.80	36.16	138.38			
16	10,000	20,000	15,000	172	9,858	1.67	95.78	1,746.02	6,773.81	18.23	70.71	1	65	1.10	71.43	57.67	7,015.08	0.76	92.56	3.30	103.56			
17	20,000	50,000	35,000	159	10,017	1.54	97.33	1,490.65	8,264.46	15.56	86.27	8	73	8.79	80.22	148.39	7,163.47	1.96	94.52	9.95	86.68			
18	50,000	100,000	75,000	98	10,115	0.95	98.28	584.85	8,849.31	6.11	92.38	2	75	2.20	82.42	7.51	7,170.98	0.10	94.61	1.28	81.03			
19	100,000	500,000	300,000	121	10,236	1.18	99.46	544.20	9,393.51	5.68	98.06	16	91	17.58	100.00	408.18	7,579.16	5.39	100.00	75.00	80.69			
20	500,000	<b>UP</b>		56	10,292	0.54	100.00	185.81	9,579.32	1.94	100.00	0	91	0.00	100.00	0.00	7,579.16	0.00	100.00	0.00	79.12			
				10,292					9,579.32					91					7,579.16					79.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	261	261	10.78	10.78	31.32	31.32	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	141	402	5.82	16.60	33.19	64.51	0.42	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	230	632	9.50	26.10	93.06	157.57	1.17	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	159	791	6.57	32.67	99.25	256.82	1.25	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	199	990	8.22	40.89	160.41	417.23	2.02	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	133	1,123	5.49	46.39	145.53	562.76	1.83	7.08	2	2	6.67	6.67	97.71	97.71	17.10	17.10	67.14	17.36			
7	750	1,000	875	114	1,237	4.71	51.09	202.26	765.01	2.54	9.62	0	2	0.00	6.67	0.00	97.71	0.00	17.10	0.00	12.77			
8	1,000	1,500	1,250	122	1,359	5.04	56.13	259.07	1,024.09	3.26	12.88	1	3	3.33	10.00	7.50	105.21	1.31	18.41	2.89	10.27			
9	1,500	2,000	1,750	104	1,463	4.30	60.43	280.99	1,305.07	3.53	16.41	0	3	0.00	10.00	0.00	105.21	0.00	18.41	0.00	8.06			
10	2,000	2,500	2,250	87	1,550	3.59	64.02	235.33	1,540.41	2.96	19.37	0	3	0.00	10.00	0.00	105.21	0.00	18.41	0.00	6.83			
11	2,500	3,000	2,750	60	1,610	2.48	66.50	199.44	1,739.84	2.51	21.88	2	5	6.67	16.67	119.03	224.24	20.83	39.25	59.68	12.89			
12	3,000	4,000	3,500	73	1,683	3.02	69.52	341.26	2,081.11	4.29	26.17	0	5	0.00	16.67	0.00	224.24	0.00	39.25	0.00	10.78			
13	4,000	5,000	4,500	76	1,759	3.14	72.66	523.83	2,604.94	6.59	32.76	2	7	6.67	23.33	10.09	234.34	1.77	41.01	1.93	9.00			
14	5,000	7,500	6,250	116	1,875	4.79	77.45	789.89	3,394.82	9.93	42.69	0	7	0.00	23.33	0.00	234.34	0.00	41.01	0.00	6.90			
15	7,500	10,000	8,750	88	1,963	3.63	81.08	949.83	4,344.66	11.94	54.63	0	7	0.00	23.33	0.00	234.34	0.00	41.01	0.00	5.39			
16	10,000	20,000	15,000	122	2,085	5.04	86.12	1,573.82	5,918.48	19.79	74.43	7	14	23.33	46.67	62.34	296.68	10.91	51.92	3.96	5.01			
17	20,000	50,000	35,000	101	2,186	4.17	90.29	1,226.13	7,144.61	15.42	89.84	2	16	6.67	53.33	55.39	352.07	9.69	61.62	4.52	4.93			
18	50,000	100,000	75,000	89	2,275	3.68	93.97	330.20	7,474.81	4.15	94.00	4	20	13.33	66.67	64.48	416.55	11.28	72.90	19.53	5.57			
19	100,000	500,000	300,000	123	2,398	5.08	99.05	411.46	7,886.28	5.17	99.17	6	26	20.00	86.67	151.00	567.55	26.43	99.33	36.70	7.20			
20	500,000	UP		23	2,421	0.95	100.00	65.93	7,952.21	0.83	100.00	4	30	13.33	100.00	3.84	571.39	0.67	100.00	5.83	7.19			
				2,421					7,952.21					30					571.39					7.19



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	16.82	16.82	2.15	2.15	0.13	0.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	28	122	5.01	21.82	4.14	6.28	0.24	0.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	39	161	6.98	28.80	14.64	20.92	0.86	1.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	203	7.51	36.31	23.67	44.59	1.39	2.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	41	244	7.33	43.65	32.58	77.17	1.91	4.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	28	272	5.01	48.66	35.88	113.06	2.11	6.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	25	297	4.47	53.13	39.03	152.08	2.29	8.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	29	326	5.19	58.32	47.05	199.14	2.76	11.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	344	3.22	61.54	61.96	261.09	3.64	15.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	358	2.50	64.04	43.49	304.58	2.55	17.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	366	1.43	65.47	29.46	334.04	1.73	19.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	18	384	3.22	68.69	69.80	403.85	4.10	23.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	398	2.50	71.20	69.37	473.21	4.07	27.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	421	4.11	75.31	172.76	645.97	10.14	37.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	430	1.61	76.92	85.67	731.64	5.03	42.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	40	470	7.16	84.08	494.91	1,226.56	29.04	71.96	3	3	3	27.27	27.27	89.18	89.18	5.50	5.50	18.02	7.27		
17	20,000	50,000	35,000	17	487	3.04	87.12	189.76	1,416.32	11.13	83.10	1	4	4	9.09	36.36	676.80	765.97	41.73	47.23	356.65	54.08		
18	50,000	100,000	75,000	30	517	5.37	92.49	138.97	1,555.29	8.15	91.25	0	4	4	0.00	36.36	0.00	765.97	0.00	47.23	0.00	49.25		
19	100,000	500,000	300,000	28	545	5.01	97.50	100.48	1,655.77	5.90	97.15	4	8	8	36.36	72.73	151.26	917.23	9.33	56.55	150.54	55.40		
20	500,000	UP		14	559	2.50	100.00	48.64	1,704.41	2.85	100.00	3	11	11	27.27	100.00	704.73	1,621.96	43.45	100.00	1448.95	95.16		
				559					1,704.41					11					1,621.96					95.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 273

PRESERVES FACTORIES (JAMS ETC) PABRIK SARI GULA MONOSODIUM G

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	10.00	10.00	0.17	0.17	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	10.00	20.00	0.29	0.46	1.49	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	20.00	40.00	0.65	1.11	3.35	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	10.00	50.00	0.62	1.73	3.18	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6	10.00	60.00	2.14	3.87	10.96	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	7	10.00	70.00	0.01	3.88	0.03	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	8	10.00	80.00	0.01	3.89	0.06	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	9	10.00	90.00	10.33	14.22	52.88	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	1	10	10.00	100.00	5.31	19.53	27.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	10	0.00	100.00	0.00	19.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				10					19.53					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	4.55	4.55	1.37	1.37	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	31	1.09	5.65	1.43	2.80	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	37	1.09	6.74	1.08	3.88	0.05	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	49	2.19	8.93	4.85	8.73	0.20	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	22	71	4.01	12.93	10.45	19.17	0.44	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	89	3.28	16.21	16.12	35.29	0.67	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	105	2.91	19.13	13.19	48.48	0.55	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	122	3.10	22.22	25.58	74.05	1.07	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	24	146	4.37	26.59	47.94	122.00	2.01	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	156	1.82	28.42	4.63	126.63	0.19	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	167	2.00	30.42	25.06	151.69	1.05	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	188	3.83	34.24	79.94	231.63	3.35	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	205	3.10	37.34	76.44	308.07	3.20	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	28	233	5.10	42.44	125.49	433.56	5.25	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	248	2.73	45.17	106.42	539.98	4.46	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	67	315	12.20	57.38	542.44	1,082.42	22.71	45.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	68	383	12.39	69.76	412.07	1,494.50	17.25	62.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	52	435	9.47	79.23	333.01	1,827.51	13.94	76.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	61	496	11.11	90.35	317.15	2,144.66	13.28	89.80	3	3	23.08	23.08	293.73	293.73	97.35	97.35	92.62	13.70			
20	500,000	UP		53	549	9.65	100.00	243.64	2,388.29	10.20	100.00	10	13	76.92	100.00	8.00	301.74	2.65	100.00	3.29	12.63			
				549					2,388.29					13					301.74					12.63





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	125	125	6.32	6.32	118.55	118.55	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	151	1.32	7.64	4.02	122.56	0.05	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	174	1.16	8.80	4.81	127.37	0.06	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	46	220	2.33	11.13	1.75	129.12	0.02	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	285	3.29	14.42	24.37	153.49	0.32	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	334	2.48	16.89	29.76	183.25	0.39	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	58	392	2.93	19.83	838.84	1,022.09	11.00	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	439	2.38	22.21	57.31	1,079.40	0.75	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	490	2.58	24.79	41.92	1,121.32	0.55	14.71	3	3	5.17	5.17	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	55	545	2.78	27.57	58.83	1,180.16	0.77	15.48	0	3	0.00	5.17	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	41	586	2.07	29.64	76.27	1,256.43	1.00	16.48	0	3	0.00	5.17	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	649	3.19	32.83	125.59	1,382.02	1.65	18.13	0	3	0.00	5.17	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	73	722	3.69	36.52	231.48	1,613.50	3.04	21.16	2	5	3.45	8.62	24.96	24.96	4.73	4.73	10.78	1.55			
14	5,000	7,500	6,250	99	821	5.01	41.53	219.31	1,832.81	2.88	24.04	0	5	0.00	8.62	0.00	24.96	0.00	4.73	0.00	1.36			
15	7,500	10,000	8,750	72	893	3.64	45.17	364.79	2,197.61	4.78	28.82	1	6	1.72	10.34	4.82	29.78	0.91	5.64	1.32	1.35			
16	10,000	20,000	15,000	145	1,038	7.33	52.50	1,040.57	3,238.17	13.65	42.47	3	9	5.17	15.52	96.01	125.79	18.19	23.84	9.23	3.88			
17	20,000	50,000	35,000	300	1,338	15.17	67.68	2,022.37	5,260.54	26.53	69.00	21	30	36.21	51.72	341.28	467.06	64.67	88.51	16.88	8.88			
18	50,000	100,000	75,000	221	1,559	11.18	78.86	1,221.99	6,482.53	16.03	85.02	7	37	12.07	63.79	14.19	481.25	2.69	91.20	1.16	7.42			
19	100,000	500,000	300,000	288	1,847	14.57	93.42	901.51	7,384.04	11.82	96.85	13	50	22.41	86.21	35.73	516.99	6.77	97.97	3.96	7.00			
20	500,000	UP		130	1,977	6.58	100.00	240.28	7,624.32	3.15	100.00	8	58	13.79	100.00	10.71	527.69	2.03	100.00	4.46	6.92			
				1,977					7,624.32					58					527.69					6.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	9.32	9.32	1.45	1.45	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	49	94	10.14	19.46	3.47	4.92	0.38	0.54	1	1	7.14	7.14	0.20	0.20	0.85	0.85	5.89	4.15	4.15		
3	100	200	150	34	128	7.04	26.50	7.34	12.27	0.80	1.34	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	1.67	1.67		
4	200	300	250	28	156	5.80	32.30	7.86	20.12	0.86	2.19	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	1.02	1.02		
5	300	500	400	42	198	8.70	40.99	19.21	39.33	2.09	4.28	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.52	0.52		
6	500	750	625	27	225	5.59	46.58	15.25	54.59	1.66	5.94	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.37	0.37		
7	750	1,000	875	17	242	3.52	50.10	18.80	73.39	2.05	7.99	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.28	0.28		
8	1,000	1,500	1,250	27	269	5.59	55.69	27.52	100.91	3.00	10.99	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.20	0.20		
9	1,500	2,000	1,750	21	290	4.35	60.04	37.98	138.89	4.14	15.12	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.15	0.15		
10	2,000	2,500	2,250	13	303	2.69	62.73	26.23	165.12	2.86	17.98	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.12	0.12		
11	2,500	3,000	2,750	9	312	1.86	64.60	20.06	185.18	2.18	20.16	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.11	0.11		
12	3,000	4,000	3,500	29	341	6.00	70.60	101.51	286.69	11.05	31.21	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.07	0.07		
13	4,000	5,000	4,500	12	353	2.48	73.08	41.95	328.64	4.57	35.78	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.06	0.06		
14	5,000	7,500	6,250	17	370	3.52	76.60	56.98	385.62	6.20	41.98	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.05	0.05		
15	7,500	10,000	8,750	23	393	4.76	81.37	89.10	474.72	9.70	51.68	0	1	0.00	7.14	0.00	0.20	0.00	0.85	0.00	0.04	0.04		
16	10,000	20,000	15,000	24	417	4.97	86.34	191.96	666.68	20.90	72.58	2	3	14.29	21.43	6.12	6.32	25.31	26.15	3.19	0.95	0.95		
17	20,000	50,000	35,000	17	434	3.52	89.86	173.27	839.95	18.86	91.44	0	3	0.00	21.43	0.00	6.32	0.00	26.15	0.00	0.75	0.75		
18	50,000	100,000	75,000	10	444	2.07	91.93	32.53	872.49	3.54	94.98	0	3	0.00	21.43	0.00	6.32	0.00	26.15	0.00	0.72	0.72		
19	100,000	500,000	300,000	38	482	7.87	99.79	45.09	917.57	4.91	99.89	11	14	78.57	100.00	17.85	24.18	73.85	100.00	39.60	2.63	2.63		
20	500,000	UP		1	483	0.21	100.00	1.03	918.60	0.11	100.00	0	14	0.00	100.00	0.00	24.18	0.00	100.00	0.00	2.63	2.63		
				483					918.60					14					24.18					2.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,923	1,923	5.61	5.61	33.83	33.83	0.19	0.19	5	5	1.31	1.31	25.98	25.98	0.56	0.56	76.81	76.81			
2	50	100	75	1,492	3,415	4.35	9.97	185.74	219.57	1.07	1.26	7	12	1.83	3.14	57.04	83.03	1.23	1.79	30.71	37.81			
3	100	200	150	2,697	6,112	7.87	17.84	561.23	780.79	3.22	4.48	16	28	4.19	7.33	32.88	115.91	0.71	2.49	5.86	14.85			
4	200	300	250	1,799	7,911	5.25	23.09	366.28	1,147.07	2.10	6.59	4	32	1.05	8.38	270.54	386.46	5.82	8.32	73.86	33.69			
5	300	500	400	3,036	10,947	8.86	31.95	567.59	1,714.66	3.26	9.85	9	41	2.36	10.73	300.50	686.95	6.47	14.78	52.94	40.06			
6	500	750	625	3,329	14,276	9.72	41.67	641.13	2,355.78	3.68	13.53	7	48	1.83	12.57	275.05	962.01	5.92	20.70	42.90	40.84			
7	750	1,000	875	2,428	16,704	7.09	48.76	438.32	2,794.10	2.52	16.05	11	59	2.88	15.45	86.15	1,048.16	1.85	22.56	19.65	37.51			
8	1,000	1,500	1,250	2,193	18,897	6.40	55.16	574.36	3,368.46	3.30	19.35	24	83	6.28	21.73	214.07	1,262.22	4.61	27.16	37.27	37.47			
9	1,500	2,000	1,750	1,738	20,635	5.07	60.23	469.87	3,838.33	2.70	22.05	15	98	3.93	25.65	108.98	1,371.21	2.35	29.51	23.19	35.72			
10	2,000	2,500	2,250	1,267	21,902	3.70	63.93	583.83	4,422.16	3.35	25.40	12	110	3.14	28.80	266.80	1,638.00	5.74	35.25	45.70	37.04			
11	2,500	3,000	2,750	2,526	24,428	7.37	71.30	627.21	5,049.37	3.60	29.00	15	125	3.93	32.72	69.85	1,707.85	1.50	36.75	11.14	33.82			
12	3,000	4,000	3,500	2,260	26,688	6.60	77.90	875.77	5,925.14	5.03	34.03	12	137	3.14	35.86	88.35	1,796.20	1.90	38.66	10.09	30.31			
13	4,000	5,000	4,500	873	27,561	2.55	80.44	568.35	6,493.49	3.26	37.30	15	152	3.93	39.79	615.61	2,411.81	13.25	51.90	108.32	37.14			
14	5,000	7,500	6,250	1,450	29,011	4.23	84.68	1,431.32	7,924.81	8.22	45.52	13	165	3.40	43.19	104.34	2,516.14	2.25	54.15	7.29	31.75			
15	7,500	10,000	8,750	772	29,783	2.25	86.93	885.07	8,809.88	5.08	50.61	14	179	3.66	46.86	210.42	2,726.56	4.53	58.68	23.77	30.95			
16	10,000	20,000	15,000	1,535	31,318	4.48	91.41	2,480.84	11,290.72	14.25	64.86	40	219	10.47	57.33	896.93	3,623.49	19.30	77.98	36.15	32.09			
17	20,000	50,000	35,000	1,244	32,562	3.63	95.04	3,730.05	15,020.78	21.43	86.28	79	298	20.68	78.01	781.70	4,405.19	16.82	94.80	20.96	29.33			
18	50,000	100,000	75,000	572	33,134	1.67	96.71	1,671.93	16,692.70	9.60	95.89	67	365	17.54	95.55	131.28	4,536.47	2.83	97.63	7.85	27.18			
19	100,000	500,000	300,000	278	33,412	0.81	97.52	283.04	16,975.74	1.63	97.51	10	375	2.62	98.17	99.87	4,636.34	2.15	99.78	35.28	27.31			
20	500,000	UP		849	34,261	2.48	100.00	433.31	17,409.05	2.49	100.00	7	382	1.83	100.00	10.38	4,646.72	0.22	100.00	2.40	26.69			
				34,261					17,409.05					382					4,646.72					26.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27341

POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	8.63	8.63	52.98	52.98	5.59	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	40	109	5.00	13.63	7.34	60.32	0.77	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	49	158	6.13	19.75	16.77	77.08	1.77	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	27	185	3.38	23.13	14.79	91.87	1.56	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	44	229	5.50	28.63	23.42	115.29	2.47	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	32	261	4.00	32.63	36.53	151.82	3.85	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	282	2.63	35.25	14.70	166.52	1.55	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	26	308	3.25	38.50	31.69	198.21	3.34	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	316	1.00	39.50	16.71	214.92	1.76	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	376	692	47.00	86.50	235.35	450.28	24.82	47.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	698	0.75	87.25	33.31	483.58	3.51	51.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	703	0.63	87.88	37.87	521.45	3.99	54.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	61	764	7.63	95.50	106.19	627.64	11.20	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	773	1.13	96.63	0.05	627.68	0.00	66.19	1	1	11.11	11.11	35.41	35.41	59.56	59.56	77800.63	5.64	5.64	5.64	
15	7,500	10,000	8,750	8	781	1.00	97.63	73.33	701.01	7.73	73.93	0	1	0.00	11.11	0.00	35.41	0.00	59.56	0.00	59.56	0.00	5.05	
16	10,000	20,000	15,000	9	790	1.13	98.75	76.41	777.42	8.06	81.98	0	1	0.00	11.11	0.00	35.41	0.00	59.56	0.00	59.56	0.00	4.56	
17	20,000	50,000	35,000	8	798	1.00	99.75	93.13	870.55	9.82	91.80	0	1	0.00	11.11	0.00	35.41	0.00	59.56	0.00	59.56	0.00	4.07	
18	50,000	100,000	75,000	2	800	0.25	100.00	77.71	948.26	8.20	100.00	8	9	88.89	100.00	24.04	59.45	40.44	100.00	30.94	6.27	6.27	6.27	
19	100,000	500,000	300,000	0	800	0.00	100.00	0.00	948.26	0.00	100.00	0	9	0.00	100.00	0.00	59.45	0.00	100.00	0.00	100.00	0.00	6.27	
20	500,000	UP		0	800	0.00	100.00	0.00	948.26	0.00	100.00	0	9	0.00	100.00	0.00	59.45	0.00	100.00	0.00	100.00	0.00	6.27	
				800					948.26					9					59.45					6.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	4.02	4.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					4.02					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	451	451	13.25	13.25	39.76	39.76	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	279	730	8.19	21.44	52.74	92.50	1.49	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	433	1,163	12.72	34.16	142.54	235.04	4.03	6.64	2	2	2.86	2.86	6.85	6.85	0.25	0.25	4.80	2.91			
4	200	300	250	298	1,461	8.75	42.91	126.51	361.56	3.57	10.21	0	2	0.00	2.86	0.00	6.85	0.00	0.25	0.00	1.89			
5	300	500	400	404	1,865	11.86	54.77	237.05	598.61	6.69	16.91	0	2	0.00	2.86	0.00	6.85	0.00	0.25	0.00	1.14			
6	500	750	625	335	2,200	9.84	64.61	271.13	869.74	7.66	24.56	0	2	0.00	2.86	0.00	6.85	0.00	0.25	0.00	0.79			
7	750	1,000	875	195	2,395	5.73	70.34	199.03	1,068.77	5.62	30.18	0	2	0.00	2.86	0.00	6.85	0.00	0.25	0.00	0.64			
8	1,000	1,500	1,250	210	2,605	6.17	76.51	234.06	1,302.83	6.61	36.80	4	6	5.71	8.57	33.40	40.24	1.21	1.46	14.27	3.09			
9	1,500	2,000	1,750	93	2,698	2.73	79.24	167.35	1,470.18	4.73	41.52	0	6	0.00	8.57	0.00	40.24	0.00	1.46	0.00	2.74			
10	2,000	2,500	2,250	79	2,777	2.32	81.56	144.25	1,614.43	4.07	45.60	1	7	1.43	10.00	47.23	87.48	1.71	3.17	32.75	5.42			
11	2,500	3,000	2,750	38	2,815	1.12	82.67	100.31	1,714.74	2.83	48.43	0	7	0.00	10.00	0.00	87.48	0.00	3.17	0.00	5.10			
12	3,000	4,000	3,500	40	2,855	1.17	83.85	65.64	1,780.38	1.85	50.28	0	7	0.00	10.00	0.00	87.48	0.00	3.17	0.00	4.91			
13	4,000	5,000	4,500	21	2,876	0.62	84.46	49.65	1,830.03	1.40	51.68	0	7	0.00	10.00	0.00	87.48	0.00	3.17	0.00	4.78			
14	5,000	7,500	6,250	68	2,944	2.00	86.46	153.00	1,983.04	4.32	56.01	3	10	4.29	14.29	93.10	180.58	3.37	6.55	60.85	9.11			
15	7,500	10,000	8,750	47	2,991	1.38	87.84	135.14	2,118.17	3.82	59.82	0	10	0.00	14.29	0.00	180.58	0.00	6.55	0.00	8.53			
16	10,000	20,000	15,000	79	3,070	2.32	90.16	494.02	2,612.20	13.95	73.77	2	12	2.86	17.14	1,153.39	1,333.97	41.81	48.35	233.47	51.07			
17	20,000	50,000	35,000	94	3,164	2.76	92.92	526.67	3,138.87	14.87	88.65	11	23	15.71	32.86	1,319.39	2,653.36	47.82	96.18	250.51	84.53			
18	50,000	100,000	75,000	65	3,229	1.91	94.83	178.63	3,317.50	5.04	93.69	19	42	27.14	60.00	68.71	2,722.07	2.49	98.67	38.46	82.05			
19	100,000	500,000	300,000	148	3,377	4.35	99.18	143.33	3,460.84	4.05	97.74	28	70	40.00	100.00	36.78	2,758.85	1.33	100.00	25.66	79.72			
20	500,000	<b>UP</b>		28	3,405	0.82	100.00	79.95	3,540.78	2.26	100.00	0	70	0.00	100.00	0.00	2,758.85	0.00	100.00	0.00	77.92			
				3,405					3,540.78					70					2,758.85					77.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	154	154	9.67	9.67	39.70	39.70	1.64	1.64	1	1	2.78	2.78	0.42	0.42	0.01	0.01	1.06	1.06			
2	50	100	75	23	177	1.44	11.11	0.84	38.85	0.03	1.61	0	1	0.00	2.78	0.00	0.42	0.00	0.01	0.00	1.08			
3	100	200	150	30	207	1.88	12.99	3.08	35.78	0.13	1.48	0	1	0.00	2.78	0.00	0.42	0.00	0.01	0.00	1.17			
4	200	300	250	40	247	2.51	15.51	5.89	29.88	0.24	1.24	0	1	0.00	2.78	0.00	0.42	0.00	0.01	0.00	1.41			
5	300	500	400	58	305	3.64	19.15	16.55	13.33	0.69	0.55	0	1	0.00	2.78	0.00	0.42	0.00	0.01	0.00	3.15			
6	500	750	625	21	326	1.32	20.46	9.78	3.55	0.41	0.15	1	2	2.78	5.56	0.23	0.65	0.01	0.02	2.39	18.39			
7	750	1,000	875	40	366	2.51	22.98	17.35	13.80	0.72	0.57	2	4	5.56	11.11	0.54	1.20	0.02	0.04	3.13	8.67			
8	1,000	1,500	1,250	75	441	4.71	27.68	18.97	32.77	0.79	1.36	0	4	0.00	11.11	0.00	1.20	0.00	0.04	0.00	3.65			
9	1,500	2,000	1,750	52	493	3.26	30.95	4.46	37.23	0.18	1.54	0	4	0.00	11.11	0.00	1.20	0.00	0.04	0.00	3.21			
10	2,000	2,500	2,250	41	534	2.57	33.52	21.74	58.97	0.90	2.44	0	4	0.00	11.11	0.00	1.20	0.00	0.04	0.00	2.03			
11	2,500	3,000	2,750	14	548	0.88	34.40	1.41	60.38	0.06	2.50	1	5	2.78	13.89	49.90	51.10	1.51	1.55	3549.74	84.62			
12	3,000	4,000	3,500	30	578	1.88	36.28	10.11	70.49	0.42	2.92	0	5	0.00	13.89	0.00	51.10	0.00	1.55	0.00	72.49			
13	4,000	5,000	4,500	56	634	3.52	39.80	51.21	121.70	2.12	5.04	0	5	0.00	13.89	2.12	51.10	0.00	1.55	0.00	41.99			
14	5,000	7,500	6,250	96	730	6.03	45.83	130.59	252.29	5.41	10.45	0	5	0.00	13.89	0.00	51.10	0.00	1.55	0.00	20.25			
15	7,500	10,000	8,750	94	824	5.90	51.73	202.40	454.69	8.39	18.84	6	11	16.67	30.56	2,781.53	2,832.63	84.23	85.77	1374.31	622.99			
16	10,000	20,000	15,000	225	1,049	14.12	65.85	508.98	963.66	21.09	39.93	4	15	11.11	41.67	48.11	2,880.74	1.46	87.23	9.45	298.94			
17	20,000	50,000	35,000	306	1,355	19.21	85.06	961.02	1,924.68	39.82	79.76	10	25	27.78	69.44	60.58	2,941.32	1.83	89.07	6.30	152.82			
18	50,000	100,000	75,000	98	1,453	6.15	91.21	169.96	2,094.65	7.04	86.80	3	28	8.33	77.78	177.83	3,119.15	5.38	94.45	104.63	148.91			
19	100,000	500,000	300,000	65	1,518	4.08	95.29	171.55	2,266.20	7.11	93.91	5	33	13.89	91.67	2.55	3,121.70	0.08	94.53	1.49	137.75			
20	500,000	UP		75	1,593	4.71	100.00	147.00	2,413.20	6.09	100.00	3	36	8.33	100.00	180.71	3,302.41	5.47	100.00	122.93	136.85			
				1,593					2,413.20					36					3,302.41					136.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	9.58	9.58	1.04	1.04	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	34	4.58	14.17	0.77	1.81	0.53	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	49	6.25	20.42	4.88	6.69	3.40	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	58	3.75	24.17	2.24	8.93	1.56	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	79	8.75	32.92	0.37	9.30	0.26	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	94	6.25	39.17	1.82	11.12	1.27	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	95	0.42	39.58	0.81	11.93	0.57	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	100	2.08	41.67	2.47	14.40	1.73	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	101	0.42	42.08	0.18	14.58	0.12	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	102	0.42	42.50	0.15	14.73	0.10	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	111	3.75	46.25	1.21	15.94	0.84	11.11	3	3	10.71	10.71	6.78	6.78	4.61	4.61	561.31	42.57			
12	3,000	4,000	3,500	4	115	1.67	47.92	0.40	16.34	0.28	11.39	2	5	7.14	17.86	3.49	10.27	2.37	6.98	872.90	62.87			
13	4,000	5,000	4,500	15	130	6.25	54.17	11.03	27.37	7.69	19.08	10	15	35.71	53.57	77.28	87.55	52.51	59.49	700.78	319.93			
14	5,000	7,500	6,250	14	144	5.83	60.00	4.48	31.85	3.12	22.20	0	15	0.00	53.57	0.00	87.55	0.00	59.49	0.00	274.92			
15	7,500	10,000	8,750	28	172	11.67	71.67	39.32	71.17	27.41	49.62	0	15	0.00	53.57	0.00	87.55	0.00	59.49	0.00	123.03			
16	10,000	20,000	15,000	35	207	14.58	86.25	12.86	84.02	8.97	58.58	3	18	10.71	64.29	3.52	91.07	2.39	61.89	27.38	108.39			
17	20,000	50,000	35,000	15	222	6.25	92.50	25.03	109.06	17.45	76.03	6	24	21.43	85.71	53.80	144.88	36.56	98.44	214.93	132.84			
18	50,000	100,000	75,000	18	240	7.50	100.00	34.38	143.43	23.97	100.00	4	28	14.29	100.00	2.29	147.17	1.56	100.00	6.66	102.60			
19	100,000	500,000	300,000	0	240	0.00	100.00	0.00	143.43	0.00	100.00	0	28	0.00	100.00	0.00	147.17	0.00	100.00	0.00	102.60			
20	500,000	UP		0	240	0.00	100.00	0.00	143.43	0.00	100.00	0	28	0.00	100.00	0.00	147.17	0.00	100.00	0.00	102.60			
				240					143.43					28					147.17					102.60





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	21.98	21.98	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	21.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				21.98				0				0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	5.00	5.00	0.69	0.69	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.50	7.50	25.74	26.43	6.17	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.50	10.00	5.70	32.14	1.37	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.50	12.50	6.02	38.16	1.44	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.50	15.00	18.94	57.10	4.54	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.50	17.50	4.76	61.85	1.14	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.50	20.00	7.33	69.18	1.76	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.50	22.50	5.94	75.12	1.42	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.50	25.00	3.03	78.15	0.73	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.50	27.50	3.95	82.10	0.95	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.50	30.00	4.66	86.76	1.12	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.50	32.50	36.61	123.37	8.77	29.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.50	35.00	6.08	129.45	1.46	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	2.50	37.50	40.10	169.55	9.61	40.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	2.50	40.00	28.60	198.15	6.85	47.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	2.50	42.50	10.02	208.17	2.40	49.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	2.50	45.00	2.36	210.53	0.57	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	26	20.00	65.00	94.93	305.46	22.74	73.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	39	32.50	97.50	101.57	407.03	24.33	97.50	5	5	100.00	100.00	164.28	164.28	100.00	100.00	161.75	40.36	
20	500,000	<b>UP</b>		1	40	2.50	100.00	10.45	417.48	2.50	100.00	0	5	0.00	100.00	0.00	164.28	0.00	100.00	0.00	39.35	
				40					417.48					5					164.28			39.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	374	374	3.76	3.76	612.44	612.44	2.43	2.43	3	3	0.35	0.35	33.25	33.25	0.16	0.16	5.43	5.43	
2	50	100	75	84	458	0.84	4.60	10.53	622.97	0.04	2.48	0	3	0.00	0.35	0.00	33.25	0.00	0.16	0.00	5.34	
3	100	200	150	116	574	1.17	5.77	3.76	626.73	0.01	2.49	0	3	0.00	0.35	0.00	33.25	0.00	0.16	0.00	5.31	
4	200	300	250	99	673	1.00	6.77	8.38	635.11	0.03	2.52	1	4	0.12	0.47	76.52	109.77	0.37	0.53	913.46	17.28	
5	300	500	400	99	772	1.00	7.76	15.38	650.49	0.06	2.59	5	9	0.59	1.06	0.06	109.83	0.00	0.53	0.36	16.88	
6	500	750	625	182	954	1.83	9.59	25.59	676.07	0.10	2.69	5	14	0.59	1.65	647.87	757.70	3.15	3.68	2532.18	112.07	
7	750	1,000	875	119	1,073	1.20	10.79	22.05	698.13	0.09	2.77	0	14	0.00	1.65	0.00	757.70	0.00	3.68	0.00	108.53	
8	1,000	1,500	1,250	287	1,360	2.89	13.67	63.43	761.56	0.25	3.03	1	15	0.12	1.77	0.03	757.73	0.00	3.68	0.05	99.50	
9	1,500	2,000	1,750	242	1,602	2.43	16.11	60.82	822.38	0.24	3.27	3	18	0.35	2.12	32.62	790.35	0.16	3.84	53.64	96.11	
10	2,000	2,500	2,250	199	1,801	2.00	18.11	88.01	910.39	0.35	3.62	4	22	0.47	2.59	0.58	790.94	0.00	3.84	0.66	86.88	
11	2,500	3,000	2,750	175	1,976	1.76	19.87	73.08	983.47	0.29	3.91	0	22	0.00	2.59	0.00	790.94	0.00	3.84	0.00	80.42	
12	3,000	4,000	3,500	291	2,267	2.93	22.79	128.36	1,111.83	0.51	4.42	0	22	0.00	2.59	0.00	790.94	0.00	3.84	0.00	71.14	
13	4,000	5,000	4,500	246	2,513	2.47	25.26	180.60	1,292.43	0.72	5.14	5	27	0.59	3.18	153.65	944.58	0.75	4.59	85.08	73.09	
14	5,000	7,500	6,250	565	3,078	5.68	30.94	356.29	1,648.73	1.42	6.55	26	53	3.06	6.24	658.04	1,602.63	3.19	7.78	184.69	97.20	
15	7,500	10,000	8,750	356	3,434	3.58	34.52	536.67	2,185.39	2.13	8.69	20	73	2.36	8.60	9,049.73	10,652.35	43.93	51.72	1686.29	487.43	
16	10,000	20,000	15,000	902	4,336	9.07	43.59	2,161.92	4,347.31	8.59	17.28	38	111	4.48	13.07	507.05	11,159.40	2.46	54.18	23.45	256.70	
17	20,000	50,000	35,000	1,262	5,598	12.69	56.28	3,594.53	7,941.84	14.29	31.56	67	178	7.89	20.97	2,461.79	13,621.20	11.95	66.13	68.49	171.51	
18	50,000	100,000	75,000	1,437	7,035	14.45	70.72	6,850.56	14,792.40	27.23	58.79	69	247	8.13	29.09	516.67	14,137.87	2.51	68.64	7.54	95.58	
19	100,000	500,000	300,000	2,392	9,427	24.05	94.77	9,448.11	24,240.51	37.55	96.34	508	755	59.84	88.93	6,050.69	20,188.56	29.38	98.01	64.04	83.28	
20	500,000	<b>UP</b>		520	9,947	5.23	100.00	920.85	25,161.37	3.66	100.00	94	849	11.07	100.00	409.50	20,598.06	1.99	100.00	44.47	81.86	
				9,947					25,161.37					849					20,598.06			81.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2743

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	10.09	10.09	80.28	80.28	3.26	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	82	1.73	11.82	1.04	81.32	0.04	3.31	1	1	2.13	2.13	50.30	50.30	7.10	7.10	4822.98	61.86
3	100	200	150	11	93	1.59	13.40	3.92	85.24	0.16	3.47	0	1	0.00	2.13	0.00	50.30	0.00	7.10	0.00	59.01
4	200	300	250	5	98	0.72	14.12	2.23	87.47	0.09	3.56	0	1	0.00	2.13	0.00	50.30	0.00	7.10	0.00	57.51
5	300	500	400	35	133	5.04	19.16	89.28	176.76	3.63	7.19	0	1	0.00	2.13	0.00	50.30	0.00	7.10	0.00	28.46
6	500	750	625	19	152	2.74	21.90	7.14	183.89	0.29	7.48	0	1	0.00	2.13	0.00	50.30	0.00	7.10	0.00	27.35
7	750	1,000	875	13	165	1.87	23.78	9.10	192.99	0.37	7.85	0	1	0.00	2.13	0.00	50.30	0.00	7.10	0.00	26.07
8	1,000	1,500	1,250	42	207	6.05	29.83	63.68	256.67	2.59	10.43	6	7	12.77	14.89	18.38	68.69	2.59	9.69	28.87	26.76
9	1,500	2,000	1,750	5	212	0.72	30.55	17.78	274.45	0.72	11.16	0	7	0.00	14.89	0.00	68.69	0.00	9.69	0.00	25.03
10	2,000	2,500	2,250	8	220	1.15	31.70	0.32	274.77	0.01	11.17	0	7	0.00	14.89	0.00	68.69	0.00	9.69	0.00	25.00
11	2,500	3,000	2,750	34	254	4.90	36.60	66.94	341.72	2.72	13.89	0	7	0.00	14.89	0.00	68.69	0.00	9.69	0.00	20.10
12	3,000	4,000	3,500	21	275	3.03	39.63	28.46	370.18	1.16	15.05	1	8	2.13	17.02	0.33	69.02	0.05	9.74	1.17	18.64
13	4,000	5,000	4,500	27	302	3.89	43.52	49.10	419.28	2.00	17.05	0	8	0.00	17.02	0.00	69.02	0.00	9.74	0.00	16.46
14	5,000	7,500	6,250	19	321	2.74	46.25	38.07	457.36	1.55	18.59	0	8	0.00	17.02	0.00	69.02	0.00	9.74	0.00	15.09
15	7,500	10,000	8,750	53	374	7.64	53.89	98.85	556.20	4.02	22.61	0	8	0.00	17.02	0.00	69.02	0.00	9.74	0.00	12.41
16	10,000	20,000	15,000	110	484	15.85	69.74	593.72	1,149.92	24.14	46.75	12	20	25.53	42.55	149.36	218.38	21.07	30.80	25.16	18.99
17	20,000	50,000	35,000	96	580	13.83	83.57	630.60	1,780.52	25.64	72.38	6	26	12.77	55.32	24.74	243.13	3.49	34.29	3.92	13.65
18	50,000	100,000	75,000	29	609	4.18	87.75	187.34	1,967.86	7.62	80.00	0	26	0.00	55.32	0.00	243.13	0.00	34.29	0.00	12.35
19	100,000	500,000	300,000	76	685	10.95	98.70	464.05	2,431.91	18.87	98.87	21	47	44.68	100.00	465.84	708.97	65.71	100.00	100.39	29.15
20	500,000	UP		9	694	1.30	100.00	27.91	2,459.82	1.13	100.00	0	47	0.00	100.00	0.00	708.97	0.00	100.00	0.00	28.82
				694				2,459.82				47				708.97				28.82	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	3.77	3.77	1.23	1.23	0.06	0.06	1	1	1.23	1.23	57.89	57.89	2.40	2.40	4712.18	4712.18			
2	50	100	75	1	60	0.06	3.83	0.72	0.51	0.03	0.02	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	11315.85			
3	100	200	150	1	61	0.06	3.90	0.81	0.30	0.04	0.01	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	19185.31			
4	200	300	250	2	63	0.13	4.02	1.06	1.36	0.05	0.06	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	4262.87			
5	300	500	400	3	66	0.19	4.21	0.03	1.39	0.00	0.06	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	4158.40			
6	500	750	625	1	67	0.06	4.28	2.71	4.10	0.13	0.19	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	1412.20			
7	750	1,000	875	5	72	0.32	4.60	10.77	14.87	0.50	0.69	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	389.37			
8	1,000	1,500	1,250	4	76	0.26	4.85	0.82	15.69	0.04	0.73	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	368.94			
9	1,500	2,000	1,750	14	90	0.89	5.75	15.12	30.82	0.70	1.42	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	187.87			
10	2,000	2,500	2,250	5	95	0.32	6.07	7.51	38.33	0.35	1.77	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	151.05			
11	2,500	3,000	2,750	8	103	0.51	6.58	5.37	43.69	0.25	2.02	0	1	0.00	1.23	0.00	57.89	0.00	2.40	0.00	132.50			
12	3,000	4,000	3,500	29	132	1.85	8.43	19.08	62.77	0.88	2.90	1	2	1.23	2.47	0.08	57.97	0.00	2.40	0.43	92.36			
13	4,000	5,000	4,500	34	166	2.17	10.60	2.79	65.56	0.13	3.03	0	2	0.00	2.47	0.00	57.97	0.00	2.40	0.00	88.43			
14	5,000	7,500	6,250	69	235	4.41	15.01	66.39	131.95	3.07	6.10	8	10	9.88	12.35	1,106.98	1,164.96	45.89	48.29	1667.45	882.90			
15	7,500	10,000	8,750	37	272	2.36	17.37	11.80	143.74	0.55	6.65	0	10	0.00	12.35	0.00	1,164.96	0.00	48.29	0.00	810.44			
16	10,000	20,000	15,000	92	364	5.87	23.24	153.34	297.08	7.09	13.74	11	21	13.58	25.93	5.78	1,170.74	0.24	48.53	3.77	394.08			
17	20,000	50,000	35,000	249	613	15.90	39.14	616.45	913.53	28.50	42.24	9	30	11.11	37.04	3.36	1,174.10	0.14	48.67	0.55	128.52			
18	50,000	100,000	75,000	307	920	19.60	58.75	471.09	1,384.62	21.78	64.02	14	44	17.28	54.32	1,034.68	2,208.78	42.89	91.56	219.64	159.52			
19	100,000	500,000	300,000	518	1,438	33.08	91.83	630.00	2,014.62	29.13	93.15	15	59	18.52	72.84	187.30	2,396.08	7.76	99.32	29.73	118.93			
20	500,000	UP		128	1,566	8.17	100.00	148.15	2,162.77	6.85	100.00	22	81	27.16	100.00	16.30	2,412.38	0.68	100.00	11.00	111.54			
				1,566					2,162.77					81					2,412.38					111.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	150	150	35.89	35.89	4.23	4.23	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	190	9.57	45.45	0.37	4.60	0.05	0.64	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	200	2.39	47.85	1.09	5.69	0.15	0.79	3	5	25.00	41.67	2.44	2.44	13.34	13.34	224.05	42.82			
4	200	300	250	9	209	2.15	50.00	0.65	6.34	0.09	0.88	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	38.45			
5	300	500	400	2	211	0.48	50.48	0.95	7.29	0.13	1.02	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	33.43			
6	500	750	625	8	219	1.91	52.39	3.11	10.40	0.43	1.45	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	23.44			
7	750	1,000	875	3	222	0.72	53.11	1.14	9.26	0.16	1.29	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	26.32			
8	1,000	1,500	1,250	7	229	1.67	54.78	6.66	15.92	0.93	2.22	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	15.31			
9	1,500	2,000	1,750	2	231	0.48	55.26	1.14	14.78	0.16	2.06	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	16.49			
10	2,000	2,500	2,250	4	235	0.96	56.22	2.94	17.72	0.41	2.47	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	13.75			
11	2,500	3,000	2,750	1	236	0.24	56.46	1.48	19.20	0.21	2.68	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	12.69			
12	3,000	4,000	3,500	1	237	0.24	56.70	3.13	22.33	0.44	3.11	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	10.91			
13	4,000	5,000	4,500	1	238	0.24	56.94	5.90	28.23	0.82	3.94	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	8.63			
14	5,000	7,500	6,250	8	246	1.91	58.85	3.60	31.84	0.50	4.44	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	7.66			
15	7,500	10,000	8,750	4	250	0.96	59.81	0.75	32.59	0.10	4.54	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	7.48			
16	10,000	20,000	15,000	24	274	5.74	65.55	36.99	69.58	5.16	9.70	0	5	0.00	41.67	0.00	2.44	0.00	13.34	0.00	3.50			
17	20,000	50,000	35,000	27	301	6.46	72.01	85.11	154.69	11.87	21.57	2	7	16.67	58.33	3.02	5.46	16.56	29.90	3.55	3.53			
18	50,000	100,000	75,000	30	331	7.18	79.19	240.83	395.52	33.57	55.14	0	7	0.00	58.33	0.00	5.46	0.00	29.90	0.00	1.38			
19	100,000	500,000	300,000	58	389	13.88	93.06	155.72	551.24	21.71	76.85	1	8	8.33	66.67	0.14	5.60	0.77	30.67	0.09	1.02			
20	500,000	UP		29	418	6.94	100.00	166.07	717.31	23.15	100.00	4	12	33.33	100.00	12.66	18.26	69.33	100.00	7.62	2.55			
				418					717.31					12					18.26					2.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	1.69	1.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	1.12	2.81	0.23	0.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.56	3.37	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	2.25	5.62	0.00	0.23	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	12	1.12	6.74	1.03	1.27	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.56	7.30	0.50	1.76	0.08	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	1.69	8.99	1.05	2.81	0.16	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	22	3.37	12.36	4.02	6.83	0.61	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	29	3.93	16.29	2.55	9.38	0.39	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	35	3.37	19.66	5.25	14.63	0.80	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	37	1.12	20.79	4.95	19.59	0.75	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	38	0.56	21.35	1.91	21.50	0.29	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	40	1.12	22.47	3.74	17.75	0.57	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	48	4.49	26.97	28.85	46.60	4.38	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	59	6.18	33.15	46.47	93.06	7.05	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	86	15.17	48.31	138.20	231.26	20.97	35.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	101	8.43	56.74	64.99	296.25	9.86	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	114	7.30	64.04	53.57	349.82	8.13	53.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	148	19.10	83.15	162.28	512.10	24.62	77.70	3	3	100.00	100.00	2.14	2.14	100.00	100.00	1.32	0.42			
20	500,000	UP		30	178	16.85	100.00	146.95	659.05	22.30	100.00	0	3	0.00	100.00	0.00	2.14	0.00	100.00	0.00	0.32			
				178					659.05					3					2.14					0.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.05	0.05	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.47	0.53	1.91	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	24.26	24.79	97.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	24.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					24.79					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	5.84	5.84	7.42	7.42	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	60	0.77	6.61	0.78	8.20	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	75	1.65	8.26	4.04	12.24	0.12	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	89	1.54	9.80	4.11	16.35	0.13	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	113	2.64	12.44	12.02	28.38	0.37	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	130	1.87	14.32	11.93	40.31	0.37	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	149	2.09	16.41	15.90	56.21	0.49	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	177	3.08	19.49	29.20	85.42	0.90	2.63	1	1	1.09	1.09	90.00	90.00	10.07	10.07	308.19	105.37			
9	1,500	2,000	1,750	20	197	2.20	21.70	25.09	110.50	0.77	3.40	0	1	0.00	1.09	0.00	90.00	0.00	10.07	0.00	81.45			
10	2,000	2,500	2,250	18	215	1.98	23.68	59.51	170.01	1.83	5.24	0	1	0.00	1.09	0.00	90.00	0.00	10.07	0.00	52.94			
11	2,500	3,000	2,750	16	231	1.76	25.44	19.02	189.03	0.59	5.82	0	1	0.00	1.09	0.00	90.00	0.00	10.07	0.00	47.61			
12	3,000	4,000	3,500	33	264	3.63	29.07	52.04	241.07	1.60	7.43	0	1	0.00	1.09	0.00	90.00	0.00	10.07	0.00	37.33			
13	4,000	5,000	4,500	31	295	3.41	32.49	78.22	319.28	2.41	9.84	0	1	0.00	1.09	0.00	90.00	0.00	10.07	0.00	28.19			
14	5,000	7,500	6,250	50	345	5.51	38.00	269.74	589.03	8.31	18.15	1	2	1.09	2.17	186.16	276.16	20.82	30.88	69.01	46.88			
15	7,500	10,000	8,750	34	379	3.74	41.74	253.01	842.03	7.80	25.95	0	2	0.00	2.17	0.00	276.16	0.00	30.88	0.00	32.80			
16	10,000	20,000	15,000	94	473	10.35	52.09	455.44	1,297.48	14.03	39.98	0	2	0.00	2.17	0.00	276.16	0.00	30.88	0.00	21.28			
17	20,000	50,000	35,000	144	617	15.86	67.95	814.76	2,112.23	25.10	65.08	3	5	3.26	5.43	593.44	869.59	66.37	97.25	72.84	41.17			
18	50,000	100,000	75,000	106	723	11.67	79.63	491.12	2,603.35	15.13	80.22	17	22	18.48	23.91	1.84	871.43	0.21	97.46	0.37	33.47			
19	100,000	500,000	300,000	122	845	13.44	93.06	504.11	3,107.46	15.53	95.75	23	45	25.00	48.91	1.40	872.83	0.16	97.62	0.28	28.09			
20	500,000	UP		63	908	6.94	100.00	137.96	3,245.41	4.25	100.00	47	92	51.09	100.00	21.32	894.15	2.38	100.00	15.45	27.55			
				908					3,245.41					92					894.15					27.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	25.00	75.00	3.42	3.42	42.91	42.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	25.00	100.00	4.55	7.97	57.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					7.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	10.58	10.58	6.19	6.19	0.47	0.47	1	1	11.11	11.11	4.89	4.89	0.73	0.73	79.04	79.04			
2	50	100	75	18	56	5.01	15.60	1.16	7.34	0.09	0.55	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	66.59	66.59		
3	100	200	150	23	79	6.41	22.01	2.78	10.12	0.21	0.76	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	48.31	48.31		
4	200	300	250	15	94	4.18	26.18	1.47	11.60	0.11	0.87	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	42.17	42.17		
5	300	500	400	15	109	4.18	30.36	1.50	13.10	0.11	0.98	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	37.33	37.33		
6	500	750	625	8	117	2.23	32.59	8.19	21.29	0.62	1.60	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	22.97	22.97		
7	750	1,000	875	6	123	1.67	34.26	8.61	29.90	0.65	2.25	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	16.36	16.36		
8	1,000	1,500	1,250	26	149	7.24	41.50	24.76	54.66	1.86	4.11	0	1	0.00	11.11	0.00	4.89	0.00	0.73	0.00	8.95	8.95		
9	1,500	2,000	1,750	20	169	5.57	47.08	48.80	103.46	3.67	7.78	1	2	11.11	22.22	132.77	137.66	19.80	20.53	272.04	133.05			
10	2,000	2,500	2,250	16	185	4.46	51.53	24.18	127.65	1.82	9.60	0	2	0.00	22.22	0.00	137.66	0.00	20.53	0.00	107.84	107.84		
11	2,500	3,000	2,750	8	193	2.23	53.76	13.97	141.61	1.05	10.65	0	2	0.00	22.22	0.00	137.66	0.00	20.53	0.00	97.21	97.21		
12	3,000	4,000	3,500	18	211	5.01	58.77	106.44	248.05	8.00	18.65	0	2	0.00	22.22	0.00	137.66	0.00	20.53	0.00	55.49	55.49		
13	4,000	5,000	4,500	7	218	1.95	60.72	35.13	283.18	2.64	21.29	0	2	0.00	22.22	0.00	137.66	0.00	20.53	0.00	48.61	48.61		
14	5,000	7,500	6,250	46	264	12.81	73.54	238.21	521.39	17.91	39.20	0	2	0.00	22.22	0.00	137.66	0.00	20.53	0.00	26.40	26.40		
15	7,500	10,000	8,750	22	286	6.13	79.67	106.22	627.61	7.98	47.18	2	4	22.22	44.44	498.61	636.26	74.36	94.89	469.43	101.38			
16	10,000	20,000	15,000	29	315	8.08	87.74	258.71	886.32	19.45	66.63	0	4	0.00	44.44	0.00	636.26	0.00	94.89	0.00	71.79	71.79		
17	20,000	50,000	35,000	32	347	8.91	96.66	385.56	1,271.88	28.98	95.61	5	9	55.56	100.00	34.24	670.51	5.11	100.00	8.88	52.72	52.72		
18	50,000	100,000	75,000	6	353	1.67	98.33	59.74	1,331.62	4.49	100.11	0	9	0.00	100.00	0.00	670.51	0.00	100.00	0.00	50.35	50.35		
19	100,000	500,000	300,000	3	356	0.84	99.16	4.40	1,336.01	0.33	100.44	0	9	0.00	100.00	0.00	670.51	0.00	100.00	0.00	50.19	50.19		
20	500,000	UP		3	359	0.84	100.00	5.80	1,330.21	0.44	100.00	0	9	0.00	100.00	0.00	670.51	0.00	100.00	0.00	50.41	50.41		
				359					1,330.21					9					670.51					50.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	5.00	15.00	2.99	2.99	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	5.00	20.00	5.34	8.33	1.69	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	5.00	25.00	5.41	13.74	1.72	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	5.00	30.00	10.02	23.76	3.18	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.00	35.00	11.29	35.05	3.58	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	5.00	40.00	6.26	41.31	1.99	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	5.00	45.00	3.73	45.05	1.18	14.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	5.00	50.00	36.59	8.45	11.61	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	5.00	55.00	21.85	13.40	6.93	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	5.00	60.00	8.97	4.43	2.85	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	5.00	65.00	23.01	18.58	7.30	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	5.00	70.00	40.59	59.17	12.88	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	5.00	75.00	0.91	60.08	0.29	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	5.00	80.00	79.44	139.52	25.21	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	5.00	85.00	47.45	186.97	15.06	59.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	5.00	90.00	15.11	202.08	4.79	64.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	5.00	95.00	24.01	226.09	7.62	71.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	20	5.00	100.00	89.06	315.15	28.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	315.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					315.15					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.00	8.00	0.18	0.18	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.00	12.00	0.35	0.53	0.37	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	0.52	1.05	0.55	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	0.53	1.58	0.56	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	0.83	2.41	0.88	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	0.96	3.37	1.02	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.00	32.00	1.38	4.76	1.47	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.00	36.00	1.48	6.23	1.57	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.00	40.00	3.10	9.34	3.29	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	13	12.00	52.00	8.28	17.62	8.79	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	15	8.00	60.00	5.84	23.46	6.20	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	20	20.00	80.00	32.12	55.58	34.08	58.98	2	2	100.00	100.00	216.75	216.75	100.00	100.00	674.85	389.99			
14	5,000	7,500	6,250	3	23	12.00	92.00	25.14	80.72	26.68	85.66	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	268.53			
15	7,500	10,000	8,750	1	24	4.00	96.00	8.16	88.88	8.66	94.32	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	243.87			
16	10,000	20,000	15,000	1	25	4.00	100.00	5.36	94.24	5.68	100.00	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01			
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01			
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01			
20	500,000	UP		0	25	0.00	100.00	0.00	94.24	0.00	100.00	0	2	0.00	100.00	0.00	216.75	0.00	100.00	0.00	230.01			
				25					94.24					2					216.75					230.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	105	105	4.45	4.45	27.68	27.68	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	129	1.02	5.47	30.09	57.77	0.31	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	187	2.46	7.93	20.37	78.14	0.21	0.80	2	2	8.33	8.33	5.50	5.50	0.24	0.24	27.00	7.04			
4	200	300	250	45	232	1.91	9.83	22.67	100.81	0.23	1.04	0	2	0.00	8.33	0.00	5.50	0.00	0.24	0.00	5.46			
5	300	500	400	82	314	3.48	13.31	45.60	146.41	0.47	1.50	0	2	0.00	8.33	0.00	5.50	0.00	0.24	0.00	3.76			
6	500	750	625	152	466	6.44	19.75	58.90	205.31	0.61	2.11	0	2	0.00	8.33	0.00	5.50	0.00	0.24	0.00	2.68			
7	750	1,000	875	142	608	6.02	25.77	151.16	356.47	1.55	3.66	0	2	0.00	8.33	0.00	5.50	0.00	0.24	0.00	1.54			
8	1,000	1,500	1,250	143	751	6.06	31.84	155.92	512.39	1.60	5.27	2	4	8.33	16.67	0.01	5.51	0.00	0.24	0.01	1.08			
9	1,500	2,000	1,750	113	864	4.79	36.63	176.96	689.35	1.82	7.09	0	4	0.00	16.67	0.00	5.51	0.00	0.24	0.00	0.80			
10	2,000	2,500	2,250	108	972	4.58	41.20	214.94	904.29	2.21	9.29	0	4	0.00	16.67	0.00	5.51	0.00	0.24	0.00	0.61			
11	2,500	3,000	2,750	89	1,061	3.77	44.98	244.42	1,148.71	2.51	11.81	0	4	0.00	16.67	0.00	5.51	0.00	0.24	0.00	0.48			
12	3,000	4,000	3,500	128	1,189	5.43	50.40	439.16	1,587.88	4.51	16.32	0	4	0.00	16.67	0.00	5.51	0.00	0.24	0.00	0.35			
13	4,000	5,000	4,500	98	1,287	4.15	54.56	425.57	2,013.44	4.37	20.69	4	8	16.67	33.33	2,069.23	2,074.74	91.65	91.90	486.23	103.04			
14	5,000	7,500	6,250	217	1,504	9.20	63.76	891.16	2,904.61	9.16	29.85	1	9	4.17	37.50	4.95	2,079.69	0.22	92.12	0.56	71.60			
15	7,500	10,000	8,750	123	1,627	5.21	68.97	792.80	3,697.40	8.15	38.00	1	10	4.17	41.67	0.00	2,079.69	0.00	92.12	0.00	56.25			
16	10,000	20,000	15,000	201	1,828	8.52	77.49	1,732.25	5,429.65	17.80	55.81	0	10	0.00	41.67	0.00	2,079.69	0.00	92.12	0.00	38.30			
17	20,000	50,000	35,000	240	2,068	10.17	87.66	2,273.72	7,703.37	23.37	79.18	3	13	12.50	54.17	69.67	2,149.36	3.09	95.20	3.06	27.90			
18	50,000	100,000	75,000	133	2,201	5.64	93.30	1,197.83	8,901.20	12.31	91.49	1	14	4.17	58.33	8.63	2,157.99	0.38	95.59	0.72	24.24			
19	100,000	500,000	300,000	144	2,345	6.10	99.41	822.48	9,723.67	8.45	99.94	9	23	37.50	95.83	97.94	2,255.93	4.34	99.92	11.91	23.20			
20	500,000	UP		14	2,359	0.59	100.00	5.59	9,729.26	0.06	100.00	1	24	4.17	100.00	1.71	2,257.64	0.08	100.00	30.63	23.20			
				2,359					9,729.26					24					2,257.64					23.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	9.23	9.23	2.76	2.76	0.33	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	26	69	5.58	14.81	4.79	7.55	0.57	0.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	20	89	4.29	19.10	6.61	14.16	0.79	1.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	29	118	6.22	25.32	17.27	31.43	2.06	3.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	33	151	7.08	32.40	14.90	46.33	1.77	5.52	1	1	7.14	7.14	8.79	8.79	29.93	29.93	58.97	18.97	18.97	18.97	
6	500	750	625	13	164	2.79	35.19	10.03	56.37	1.19	6.71	0	1	0.00	7.14	0.00	8.79	0.00	29.93	0.00	15.59	15.59	15.59	
7	750	1,000	875	16	180	3.43	38.63	17.33	73.69	2.06	8.77	1	2	7.14	14.29	4.71	13.50	16.04	45.96	27.18	18.32	18.32		
8	1,000	1,500	1,250	22	202	4.72	43.35	35.91	109.61	4.28	13.05	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	12.31	12.31		
9	1,500	2,000	1,750	8	210	1.72	45.06	13.41	123.02	1.60	14.65	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	10.97	10.97		
10	2,000	2,500	2,250	9	219	1.93	47.00	20.65	143.67	2.46	17.10	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	9.39	9.39		
11	2,500	3,000	2,750	5	224	1.07	48.07	13.14	156.81	1.56	18.67	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	8.61	8.61		
12	3,000	4,000	3,500	10	234	2.15	50.21	43.16	199.97	5.14	23.81	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	6.75	6.75		
13	4,000	5,000	4,500	7	241	1.50	51.72	23.21	223.18	2.76	26.57	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	6.05	6.05		
14	5,000	7,500	6,250	14	255	3.00	54.72	26.47	249.64	3.15	29.72	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	5.41	5.41		
15	7,500	10,000	8,750	23	278	4.94	59.66	57.70	307.35	6.87	36.59	0	2	0.00	14.29	0.00	13.50	0.00	45.96	0.00	4.39	4.39		
16	10,000	20,000	15,000	42	320	9.01	68.67	81.64	388.99	9.72	46.31	3	5	21.43	35.71	9.92	23.41	33.77	79.74	12.15	6.02	6.02		
17	20,000	50,000	35,000	72	392	15.45	84.12	188.29	577.28	22.42	68.73	3	8	21.43	57.14	2.20	25.61	7.49	87.23	1.17	4.44	4.44		
18	50,000	100,000	75,000	60	452	12.88	97.00	198.61	775.89	23.65	92.38	6	14	42.86	100.00	3.75	29.37	12.77	100.00	1.89	3.78	3.78		
19	100,000	500,000	300,000	11	463	2.36	99.36	15.34	791.23	1.83	94.20	0	14	0.00	100.00	0.00	29.37	0.00	100.00	0.00	3.71	3.71		
20	500,000	UP		3	466	0.64	100.00	48.71	839.94	5.80	100.00	0	14	0.00	100.00	0.00	29.37	0.00	100.00	0.00	3.50	3.50		
				466					839.94					14					29.37					3.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.56	5.56	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.22	0.29	0.15	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	3.20	3.50	2.13	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.27	3.76	0.18	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	4.39	8.15	2.92	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	3.84	11.99	2.55	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	6.59	18.58	4.38	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	3.29	21.88	2.19	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	3.29	25.17	2.19	16.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	27.00	52.17	17.96	34.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	14.83	67.00	9.87	44.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	7.57	74.57	5.03	49.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	5.93	80.50	3.95	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	10.37	90.87	6.90	60.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	17.81	108.68	11.85	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	20.86	129.54	13.88	86.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	18	11.11	100.00	20.78	150.31	13.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	150.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	150.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	150.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					150.31					0					0.00					0.00





IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	91	91	30.95	30.95	6.03	6.03	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	41	132	13.95	44.90	7.38	13.41	2.88	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	45	177	15.31	60.20	19.55	32.96	7.61	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	215	12.93	73.13	20.18	53.13	7.86	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	244	9.86	82.99	21.30	74.43	8.30	29.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	258	4.76	87.76	15.88	90.31	6.19	35.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	264	2.04	89.80	0.01	90.30	0.00	35.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	273	3.06	92.86	1.92	92.22	0.75	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	280	2.38	95.24	10.79	103.01	4.20	40.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	282	0.68	95.92	8.87	111.87	3.45	43.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	283	0.34	96.26	0.00	111.87	0.00	43.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	284	0.34	96.60	8.57	120.44	3.34	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	285	0.34	96.94	11.61	132.05	4.52	51.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	286	0.34	97.28	6.40	138.45	2.49	53.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	287	0.34	97.62	8.96	147.42	3.49	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	289	0.68	98.30	40.04	187.46	15.60	73.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	290	0.34	98.64	24.54	212.00	9.56	82.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	294	1.36	100.00	44.70	256.69	17.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	294	0.00	100.00	0.00	256.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	294	0.00	100.00	0.00	256.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				294					256.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	0.68	0.68	10.99	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	0.67	1.35	10.89	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.82	6.17	78.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	6.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3			6.17				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	4.11	4.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.37	5.48	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.37	6.85	0.05	0.06	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	7	2.74	9.59	0.05	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.37	10.96	0.78	0.89	0.22	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.37	12.33	0.78	1.67	0.22	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	13	5.48	17.81	0.38	2.05	0.11	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	1.37	19.18	0.00	2.05	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.37	20.55	0.00	2.05	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.37	21.92	0.25	2.30	0.07	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.37	23.29	0.35	2.65	0.10	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	21	5.48	28.77	1.20	3.85	0.33	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	1.37	30.14	2.96	6.81	0.81	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	1.37	31.51	0.94	7.75	0.26	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	1.37	32.88	0.94	8.69	0.26	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	25	1.37	34.25	18.83	27.51	5.18	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	30	6.85	41.10	17.62	45.13	4.85	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	46	21.92	63.01	70.39	115.52	19.38	31.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	63	23.29	86.30	48.31	163.83	13.31	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		10	73	13.70	100.00	199.29	363.12	54.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					363.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	143	143	6.08	6.08	29.03	29.03	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	98	241	4.16	10.24	10.32	39.35	0.13	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	89	330	3.78	14.02	83.38	122.73	1.07	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	76	406	3.23	17.25	52.00	174.72	0.67	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	137	543	5.82	23.08	64.58	239.30	0.83	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	98	641	4.16	27.24	65.95	305.25	0.84	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	82	723	3.48	30.73	76.79	382.05	0.98	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	115	838	4.89	35.61	140.37	522.41	1.80	6.68	1	1	3.33	3.33	14.90	14.90	8.12	8.12	10.62	2.85			
9	1,500	2,000	1,750	87	925	3.70	39.31	113.72	636.13	1.46	8.14	0	1	0.00	3.33	1.46	14.90	0.00	14.90	0.00	8.12	0.00	2.34	
10	2,000	2,500	2,250	51	976	2.17	41.48	113.23	749.35	1.45	9.59	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	1.99			
11	2,500	3,000	2,750	50	1,026	2.12	43.60	147.39	896.74	1.89	11.47	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	1.66			
12	3,000	4,000	3,500	85	1,111	3.61	47.22	212.83	1,109.57	2.72	14.20	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	1.34			
13	4,000	5,000	4,500	43	1,154	1.83	49.04	178.06	1,287.64	2.28	16.48	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	1.16			
14	5,000	7,500	6,250	128	1,282	5.44	54.48	486.52	1,774.16	6.23	22.70	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	0.84			
15	7,500	10,000	8,750	102	1,384	4.33	58.82	412.93	2,187.09	5.28	27.99	0	1	0.00	3.33	0.00	14.90	0.00	8.12	0.00	0.68			
16	10,000	20,000	15,000	255	1,639	10.84	69.66	1,352.94	3,540.03	17.31	45.30	6	7	20.00	23.33	30.03	44.93	16.36	24.48	2.22	1.27			
17	20,000	50,000	35,000	262	1,901	11.13	80.79	1,881.65	5,421.68	24.08	69.38	8	15	26.67	50.00	85.63	130.56	46.66	71.14	4.55	2.41			
18	50,000	100,000	75,000	177	2,078	7.52	88.31	903.57	6,325.25	11.56	80.94	10	25	33.33	83.33	40.11	170.68	21.86	93.00	4.44	2.70			
19	100,000	500,000	300,000	207	2,285	8.80	97.11	1,104.52	7,429.78	14.13	95.07	2	27	6.67	90.00	9.43	180.11	5.14	98.13	0.85	2.42			
20	500,000	UP		68	2,353	2.89	100.00	385.13	7,814.90	4.93	100.00	3	30	10.00	100.00	3.43	183.53	1.87	100.00	0.89	2.35			
				2,353					7,814.90					30					183.53					2.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	1.96	1.96	0.33	0.33	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.96	3.92	0.05	0.38	0.02	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.96	5.88	0.09	0.47	0.03	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.96	7.84	0.02	0.49	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	3.92	11.76	0.05	0.54	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.96	13.73	1.58	2.11	0.56	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.96	15.69	1.76	3.87	0.62	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	3.92	19.61	0.66	4.53	0.23	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	5.88	25.49	8.07	12.60	2.85	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.96	27.45	2.07	14.66	0.73	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.96	29.41	1.26	15.93	0.45	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	17	3.92	33.33	38.51	54.44	13.62	19.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	19	3.92	37.25	15.19	69.63	5.37	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.96	39.22	0.16	69.79	0.06	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	1.96	41.18	1.76	71.54	0.62	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	32	21.57	62.75	38.90	110.44	13.76	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	34	3.92	66.67	0.57	111.01	0.20	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	40	11.76	78.43	76.31	187.32	26.99	66.24	1	1	100.00	100.00	84.37	84.37	100.00	100.00	110.57	45.04			
19	100,000	500,000	300,000	7	47	13.73	92.16	21.37	208.69	7.56	73.80	0	1	0.00	100.00	0.00	84.37	0.00	100.00	0.00	40.43			
20	500,000	UP		4	51	7.84	100.00	74.09	282.78	26.20	100.00	0	1	0.00	100.00	0.00	84.37	0.00	100.00	0.00	29.84			
				51					282.78					1					84.37					29.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	85.39	85.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	77	1.12	86.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	78	1.12	87.64	0.50	0.50	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	79	1.12	88.76	0.00	0.50	0.00	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	80	1.12	89.89	0.66	1.16	1.13	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	81	1.12	91.01	2.74	3.90	4.64	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	82	1.12	92.13	1.82	5.72	3.08	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	83	1.12	93.26	5.48	11.20	9.27	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	84	1.12	94.38	3.64	14.83	6.16	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	85	1.12	95.51	12.05	26.88	20.40	45.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	86	1.12	96.63	7.78	34.66	13.17	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	87	1.12	97.75	9.86	44.52	16.69	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	88	1.12	98.88	6.55	51.06	11.08	86.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	89	1.12	100.00	8.00	59.06	13.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	89	0.00	100.00	0.00	59.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				89					59.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	9.43	9.43	0.42	0.42	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	36	24.53	33.96	2.92	3.34	2.56	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	46	9.43	43.40	2.42	5.76	2.12	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	58	11.32	54.72	4.13	9.90	3.62	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	66	7.55	62.26	4.16	14.06	3.65	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	72	5.66	67.92	5.33	19.39	4.68	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	80	7.55	75.47	10.41	29.80	9.13	26.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	88	7.55	83.02	12.09	41.89	10.61	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	90	1.89	84.91	1.02	42.92	0.90	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	91	0.94	85.85	0.72	43.64	0.63	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	95	3.77	89.62	15.55	59.19	13.64	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	96	0.94	90.57	3.56	62.75	3.12	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	97	0.94	91.51	4.98	67.73	4.37	59.42	2	2	16.67	16.67	0.17	0.17	15.89	15.89	3.36	0.25
14	5,000	7,500	6,250	1	98	0.94	92.45	17.01	84.74	14.92	74.33	2	4	16.67	33.33	0.64	0.81	60.79	76.68	3.76	0.95
15	7,500	10,000	8,750	1	99	0.94	93.40	1.56	86.30	1.37	75.70	4	8	33.33	66.67	0.10	0.91	9.41	86.09	6.36	1.05
16	10,000	20,000	15,000	1	100	0.94	94.34	1.01	87.30	0.88	76.58	0	8	0.00	66.67	0.00	0.91	0.00	86.09	0.00	1.04
17	20,000	50,000	35,000	1	101	0.94	95.28	11.00	98.30	9.65	86.23	0	8	0.00	66.67	0.00	0.91	0.00	86.09	0.00	0.92
18	50,000	100,000	75,000	1	102	0.94	96.23	3.22	101.53	2.83	89.06	0	8	0.00	66.67	0.00	0.91	0.00	86.09	0.00	0.89
19	100,000	500,000	300,000	1	103	0.94	97.17	4.00	105.53	3.51	92.57	0	8	0.00	66.67	0.00	0.91	0.00	86.09	0.00	0.86
20	500,000	UP		3	106	2.83	100.00	8.47	114.00	7.43	100.00	4	12	33.33	100.00	0.15	1.05	13.91	100.00	1.73	0.92
				106				114.00				12				1.05				0.92	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.08	0.08	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.73	0.81	1.41	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	3.57	4.38	6.86	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	2.19	6.57	4.22	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	3.25	9.82	6.26	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	8.38	18.20	16.12	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	13.24	31.45	25.49	60.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.51	51.96	39.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	51.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8			51.96				0				0.00					0.00





IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	9.09	9.09	1.45	1.45	5.57	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	9.09	18.18	2.50	3.95	9.62	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	9.09	27.27	1.50	5.45	5.77	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	9.09	36.36	4.12	9.57	15.86	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	9.09	45.45	0.03	9.60	0.13	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	9.09	54.55	0.03	9.63	0.13	37.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	9.09	63.64	3.22	12.85	12.37	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	9.09	72.73	5.79	18.64	22.27	71.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	9.09	81.82	6.43	25.07	24.74	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	9.09	90.91	0.46	25.53	1.77	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	9.09	100.00	0.46	25.99	1.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	11	0.00	100.00	0.00	25.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				11					25.99					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.00	4.00	43.80	43.80	86.75	86.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.02	43.82	0.03	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.03	43.85	0.05	86.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	0.05	43.90	0.10	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	0.05	43.95	0.10	87.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	0.13	44.07	0.25	87.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	0.13	44.21	0.26	87.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	0.17	44.37	0.33	87.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	0.24	44.61	0.47	88.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	0.25	44.86	0.50	88.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	0.28	45.14	0.55	89.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	0.41	45.55	0.82	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.00	52.00	0.49	46.04	0.97	91.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.00	56.00	0.64	46.68	1.26	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.00	60.00	0.07	46.75	0.13	92.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.00	64.00	0.01	46.76	0.03	92.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	21	20.00	84.00	0.27	47.03	0.53	93.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	23	8.00	92.00	3.06	50.09	6.06	99.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	25	8.00	100.00	0.40	50.49	0.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					50.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	293	293	9.09	9.09	49.45	49.45	1.08	1.08	1	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	48	341	1.49	10.58	1.51	50.96	0.03	1.11	2	3	7.69	11.54	0.23	0.23	0.65	0.65	15.27	0.45			
3	100	200	150	77	418	2.39	12.97	21.19	72.15	0.46	1.57	1	4	3.85	15.38	0.11	0.34	0.32	0.97	0.53	0.48			
4	200	300	250	70	488	2.17	15.15	2.89	75.04	0.06	1.63	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.46			
5	300	500	400	67	555	2.08	17.23	8.17	83.22	0.18	1.81	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.41			
6	500	750	625	99	654	3.07	20.30	13.33	96.55	0.29	2.10	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.36			
7	750	1,000	875	63	717	1.96	22.25	23.11	119.66	0.50	2.60	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.29			
8	1,000	1,500	1,250	142	859	4.41	26.66	58.81	178.47	1.28	3.88	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.19			
9	1,500	2,000	1,750	87	946	2.70	29.36	93.12	271.59	2.03	5.91	0	4	0.00	15.38	0.00	0.34	0.00	0.97	0.00	0.13			
10	2,000	2,500	2,250	55	1,001	1.71	31.07	36.49	308.07	0.79	6.70	1	5	3.85	19.23	0.20	0.54	0.56	1.53	0.55	0.18			
11	2,500	3,000	2,750	38	1,039	1.18	32.25	50.13	358.20	1.09	7.80	0	5	0.00	19.23	0.00	0.54	0.00	1.53	0.00	0.15			
12	3,000	4,000	3,500	166	1,205	5.15	37.40	173.19	531.39	3.77	11.57	0	5	0.00	19.23	0.00	0.54	0.00	1.53	0.00	0.10			
13	4,000	5,000	4,500	106	1,311	3.29	40.69	136.98	668.37	2.98	14.55	0	5	0.00	19.23	0.00	0.54	0.00	1.53	0.00	0.08			
14	5,000	7,500	6,250	262	1,573	8.13	48.82	296.41	964.78	6.45	21.00	2	7	7.69	26.92	28.73	29.27	80.92	82.45	9.69	3.03			
15	7,500	10,000	8,750	127	1,700	3.94	52.76	246.87	1,211.65	5.37	26.37	1	8	3.85	30.77	0.08	29.35	0.23	82.69	0.03	2.42			
16	10,000	20,000	15,000	381	2,081	11.82	64.59	839.38	2,051.03	18.27	44.64	0	8	0.00	30.77	0.00	29.35	0.00	82.69	0.00	1.43			
17	20,000	50,000	35,000	373	2,454	11.58	76.16	854.47	2,905.50	18.60	63.23	3	11	11.54	42.31	0.16	29.52	0.46	83.15	0.02	1.02			
18	50,000	100,000	75,000	207	2,661	6.42	82.59	675.36	3,580.86	14.70	77.93	2	13	7.69	50.00	0.11	29.63	0.31	83.45	0.02	0.83			
19	100,000	500,000	300,000	374	3,035	11.61	94.20	678.37	4,259.23	14.76	92.70	5	18	19.23	69.23	2.25	31.88	6.33	89.79	0.33	0.75			
20	500,000	<b>UP</b>		187	3,222	5.80	100.00	335.54	4,594.78	7.30	100.00	8	26	30.77	100.00	3.63	35.50	10.21	100.00	1.08	0.77			
				3,222					4,594.78					26					35.50					0.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	366	366	66.30	66.30	2,880.23	2,880.23	47.18	47.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	96	462	17.39	83.70	1,495.13	4,375.36	24.49	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	501	7.07	90.76	1,424.38	5,799.75	23.33	95.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	502	0.18	90.94	1.56	5,801.31	0.03	95.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	509	1.27	92.21	4.75	5,806.05	0.08	95.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	512	0.54	92.75	1.56	5,807.62	0.03	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	514	0.36	93.12	3.84	5,811.46	0.06	95.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	517	0.54	93.66	13.73	5,825.18	0.22	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	521	0.72	94.38	39.88	5,865.06	0.65	96.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	523	0.36	94.75	2.02	5,867.08	0.03	96.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	524	0.18	94.93	0.86	5,867.95	0.01	96.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	528	0.72	95.65	3.25	5,871.20	0.05	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	529	0.18	95.83	6.84	5,878.04	0.11	96.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	532	0.54	96.38	11.35	5,889.39	0.19	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	540	1.45	97.83	26.12	5,915.51	0.43	96.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	545	0.91	98.73	65.98	5,981.50	1.08	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	548	0.54	99.28	34.81	6,016.31	0.57	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	551	0.54	99.82	68.97	6,085.28	1.13	99.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	552	0.18	100.00	19.19	6,104.46	0.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	552	0.00	100.00	0.00	6,104.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				552					6,104.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	6.90	6.90	0.27	0.27	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	10.34	17.24	0.51	0.78	0.24	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	1.72	18.97	0.21	0.99	0.10	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	14	5.17	24.14	1.09	2.08	0.51	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	3.45	27.59	0.71	2.79	0.34	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	3.45	31.03	0.78	3.57	0.37	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	1.72	32.76	3.21	6.78	1.52	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	27	13.79	46.55	34.52	41.31	16.28	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	28	1.72	48.28	5.29	46.60	2.49	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	32	6.90	55.17	77.15	123.74	36.37	58.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	35	5.17	60.34	2.25	126.00	1.06	59.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	37	3.45	63.79	13.24	139.24	6.24	65.64	60	60	95.24	95.24	126.92	126.92	94.96	94.96	958.62	91.15	91.15	91.15
13	4,000	5,000	4,500	2	39	3.45	67.24	0.50	139.74	0.24	65.88	0	60	0.00	95.24	0.24	126.92	0.00	126.92	0.00	94.96	0.00	90.83
14	5,000	7,500	6,250	5	44	8.62	75.86	8.36	148.09	3.94	69.82	0	60	0.00	95.24	0.00	126.92	0.00	126.92	0.00	94.96	0.00	85.70
15	7,500	10,000	8,750	7	51	12.07	87.93	24.17	172.26	11.39	81.21	3	63	4.76	100.00	6.74	133.66	5.04	100.00	27.89	77.59	77.59	77.59
16	10,000	20,000	15,000	4	55	6.90	94.83	28.04	200.30	13.22	94.43	0	63	0.00	100.00	0.00	133.66	0.00	100.00	0.00	100.00	0.00	66.73
17	20,000	50,000	35,000	3	58	5.17	100.00	11.82	212.12	5.57	100.00	0	63	0.00	100.00	0.00	133.66	0.00	100.00	0.00	100.00	0.00	63.01
18	50,000	100,000	75,000	0	58	0.00	100.00	0.00	212.12	0.00	100.00	0	63	0.00	100.00	0.00	133.66	0.00	100.00	0.00	100.00	0.00	63.01
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	212.12	0.00	100.00	0	63	0.00	100.00	0.00	133.66	0.00	100.00	0.00	100.00	0.00	63.01
20	500,000	UP		0	58	0.00	100.00	0.00	212.12	0.00	100.00	0	63	0.00	100.00	0.00	133.66	0.00	100.00	0.00	100.00	0.00	63.01
				58				212.12				63					133.66						63.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	7.65	7.65	162.32	162.32	5.93	5.93	1	1	16.67	16.67	9.90	9.90	16.36	16.36	6.10	6.10			
2	50	100	75	4	34	1.02	8.67	189.94	352.26	6.94	12.88	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	2.81			
3	100	200	150	13	47	3.32	11.99	495.92	848.18	18.13	31.01	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	1.17			
4	200	300	250	16	63	4.08	16.07	3.83	852.00	0.14	31.15	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	1.16			
5	300	500	400	10	73	2.55	18.62	3.66	855.67	0.13	31.29	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	1.16			
6	500	750	625	29	102	7.40	26.02	18.52	874.19	0.68	31.96	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	1.13			
7	750	1,000	875	23	125	5.87	31.89	21.35	895.54	0.78	32.74	0	1	0.00	16.67	0.00	9.90	0.00	16.36	0.00	1.11			
8	1,000	1,500	1,250	34	159	8.67	40.56	61.65	957.19	2.25	35.00	1	2	16.67	33.33	25.05	34.95	41.40	57.76	40.63	3.65			
9	1,500	2,000	1,750	21	180	5.36	45.92	48.76	1,005.95	1.78	36.78	0	2	0.00	33.33	0.00	34.95	0.00	57.76	0.00	3.47			
10	2,000	2,500	2,250	14	194	3.57	49.49	90.27	1,096.22	3.30	40.08	1	3	16.67	50.00	4.90	39.85	8.10	65.85	5.43	3.63			
11	2,500	3,000	2,750	19	213	4.85	54.34	55.80	1,152.02	2.04	42.12	1	4	16.67	66.67	0.14	39.99	0.23	66.09	0.25	3.47			
12	3,000	4,000	3,500	19	232	4.85	59.18	78.87	1,230.89	2.88	45.00	0	4	0.00	66.67	0.00	39.99	0.00	66.09	0.00	3.25			
13	4,000	5,000	4,500	12	244	3.06	62.24	69.20	1,300.09	2.53	47.53	1	5	16.67	83.33	16.16	56.14	26.70	92.78	23.35	4.32			
14	5,000	7,500	6,250	47	291	11.99	74.23	308.00	1,608.09	11.26	58.80	1	6	16.67	100.00	4.37	60.51	7.22	100.00	1.42	3.76			
15	7,500	10,000	8,750	24	315	6.12	80.36	227.24	1,835.33	8.31	67.10	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	3.30			
16	10,000	20,000	15,000	33	348	8.42	88.78	316.52	2,151.85	11.57	78.68	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	2.81			
17	20,000	50,000	35,000	34	382	8.67	97.45	509.59	2,661.45	18.63	97.31	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	2.27			
18	50,000	100,000	75,000	5	387	1.28	98.72	72.62	2,734.07	2.66	99.96	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	2.21			
19	100,000	500,000	300,000	2	389	0.51	99.23	0.03	2,734.10	0.00	99.97	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	2.21			
20	500,000	UP		3	392	0.77	100.00	0.95	2,735.05	0.03	100.00	0	6	0.00	100.00	0.00	60.51	0.00	100.00	0.00	2.21			
				392					2,735.05					6					60.51					2.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	16	16	17.02	17.02	0.21	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	24	8.51	25.53	0.49	0.70	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	31	7.45	32.98	0.89	1.58	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	32	1.06	34.04	0.06	1.64	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	33	1.06	35.11	0.06	1.70	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	34	1.06	36.17	2.25	3.95	0.15	0.27	2	2	22.22	22.22	2.89	2.89	3.56	3.56	128.37	73.03		
7	750	1,000	875	1	35	1.06	37.23	0.90	4.86	0.06	0.33	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	59.43		
8	1,000	1,500	1,250	1	36	1.06	38.30	0.67	5.52	0.05	0.37	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	52.26		
9	1,500	2,000	1,750	2	38	2.13	40.43	1.81	7.34	0.12	0.50	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	39.33		
10	2,000	2,500	2,250	1	39	1.06	41.49	3.48	10.82	0.24	0.73	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	26.68		
11	2,500	3,000	2,750	1	40	1.06	42.55	4.71	15.53	0.32	1.05	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	18.58		
12	3,000	4,000	3,500	1	41	1.06	43.62	2.36	17.89	0.16	1.21	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	16.13		
13	4,000	5,000	4,500	1	42	1.06	44.68	2.33	20.22	0.16	1.37	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	14.28		
14	5,000	7,500	6,250	1	43	1.06	45.74	24.52	44.74	1.66	3.03	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	6.45		
15	7,500	10,000	8,750	1	44	1.06	46.81	28.60	73.34	1.94	4.96	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	3.94		
16	10,000	20,000	15,000	8	52	8.51	55.32	105.43	178.77	7.13	12.10	0	2	0.00	22.22	0.00	2.89	0.00	3.56	0.00	1.61		
17	20,000	50,000	35,000	9	61	9.57	64.89	187.48	366.24	12.69	24.78	2	4	22.22	44.44	2.55	5.44	3.15	6.71	1.36	1.48		
18	50,000	100,000	75,000	10	71	10.64	75.53	280.90	647.15	19.01	43.79	0	4	0.00	44.44	0.00	5.44	0.00	6.71	0.00	0.84		
19	100,000	500,000	300,000	10	81	10.64	86.17	96.27	743.42	6.51	50.30	4	8	44.44	88.89	65.65	71.08	81.01	87.73	68.19	9.56		
20	500,000	UP		13	94	13.83	100.00	734.41	1,477.83	49.70	100.00	1	9	11.11	100.00	9.95	81.03	12.27	100.00	1.35	5.48		
				94				1,477.83				9					81.03					5.48	



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 280 HYDRO ELECTRIC POWER STATIONS (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	4.99	4.99	29.22	29.22	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	20	0.26	5.25	0.50	29.71	0.03	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	24	1.05	6.30	0.00	29.71	0.00	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	27	0.79	7.09	0.55	30.26	0.04	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	28	0.26	7.35	0.18	30.44	0.01	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	38	2.62	9.97	1.69	32.13	0.11	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	48	2.62	12.60	3.15	35.27	0.20	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	56	2.10	14.70	4.09	39.36	0.26	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	57	0.26	14.96	2.97	42.33	0.19	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	61	1.05	16.01	2.40	44.74	0.16	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	65	1.05	17.06	8.85	53.59	0.57	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	66	0.26	17.32	1.16	54.75	0.08	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	67	0.26	17.59	7.23	61.99	0.47	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	73	1.57	19.16	26.20	88.18	1.69	5.70	4	4	7.14	7.14	739.43	739.43	13.88	13.88	2822.56	838.52	0.00	621.52	
15	7,500	10,000	8,750	9	82	2.36	21.52	30.79	118.97	1.99	7.69	0	4	0.00	7.14	0.00	739.43	0.00	13.88	0.00	0.00	0.00	0.00	621.52
16	10,000	20,000	15,000	13	95	3.41	24.93	94.70	213.67	6.12	13.82	2	6	3.57	10.71	13.04	752.47	0.24	14.12	13.77	352.16	0.00	352.16	
17	20,000	50,000	35,000	70	165	18.37	43.31	237.93	451.60	15.39	29.21	3	9	5.36	16.07	23.92	776.39	0.45	14.57	10.05	171.92	0.00	171.92	
18	50,000	100,000	75,000	57	222	14.96	58.27	282.73	734.33	18.29	47.49	11	20	19.64	35.71	1,762.10	2,538.50	33.08	47.65	623.25	345.69	0.00	345.69	
19	100,000	500,000	300,000	120	342	31.50	89.76	653.83	1,388.16	42.29	89.78	31	51	55.36	91.07	763.24	3,301.74	14.33	61.98	116.73	237.85	0.00	237.85	
20	500,000	UP		39	381	10.24	100.00	158.03	1,546.19	10.22	100.00	5	56	8.93	100.00	2,025.73	5,327.47	38.02	100.00	1281.89	344.56	0.00	344.56	
				381					1,546.19					56					5,327.47					344.56





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.64	13.64	1.41	1.41	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	4.55	18.18	2.82	4.24	3.28	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	4.55	22.73	2.82	7.06	3.28	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	4.55	27.27	2.82	9.88	3.28	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	4.55	31.82	6.82	16.70	7.92	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	4.55	36.36	0.37	17.07	0.42	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	4.55	40.91	7.33	24.40	8.51	28.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	4.55	45.45	0.34	24.74	0.39	28.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	4.55	50.00	0.77	25.51	0.89	29.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.55	54.55	0.72	26.23	0.83	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.55	59.09	2.24	28.47	2.60	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.55	63.64	2.41	30.87	2.80	35.85	2	2	33.33	33.33	4.75	4.75	4.90	4.90	197.46	15.40	197.46	15.40	
13	4,000	5,000	4,500	1	15	4.55	68.18	1.20	32.07	1.39	37.24	1	3	16.67	50.00	2.36	7.11	2.43	7.33	197.46	22.18	197.46	22.18	
14	5,000	7,500	6,250	1	16	4.55	72.73	22.40	54.47	26.01	63.25	0	3	0.00	50.00	0.00	7.11	0.00	7.33	0.00	13.06	0.00	13.06	
15	7,500	10,000	8,750	1	17	4.55	77.27	24.07	78.54	27.95	91.20	1	4	16.67	66.67	47.54	54.65	48.96	56.29	197.46	69.58	197.46	69.58	
16	10,000	20,000	15,000	1	18	4.55	81.82	1.11	79.65	1.29	92.49	0	4	0.00	66.67	0.00	54.65	0.00	56.29	0.00	68.61	0.00	68.61	
17	20,000	50,000	35,000	1	19	4.55	86.36	0.91	80.56	1.05	93.55	1	5	16.67	83.33	0.00	54.65	0.00	56.29	0.00	67.84	0.00	67.84	
18	50,000	100,000	75,000	1	20	4.55	90.91	0.91	81.47	1.05	94.60	0	5	0.00	83.33	0.00	54.65	0.00	56.29	0.00	67.08	0.00	67.08	
19	100,000	500,000	300,000	1	21	4.55	95.45	2.41	83.88	2.80	97.40	1	6	16.67	100.00	42.44	97.09	43.71	100.00	1763.01	115.75	1763.01	115.75	
20	500,000	UP		1	22	4.55	100.00	2.24	86.12	2.60	100.00	0	6	0.00	100.00	0.00	97.09	0.00	100.00	0.00	112.74	0.00	112.74	
				22					86.12					6					97.09					112.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	22	22	8.09	8.09	10.29	10.29	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	23	0.37	8.46	0.05	10.34	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	24	0.37	8.82	0.05	10.39	0.01	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	25	0.37	9.19	0.07	10.31	0.01	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	28	1.10	10.29	0.19	10.50	0.02	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	30	0.74	11.03	1.65	12.15	0.21	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	0.37	11.40	12.19	24.34	1.52	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	0.37	11.76	7.62	31.96	0.95	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	38	2.21	13.97	12.77	44.73	1.60	5.59	1	1	1.64	1.64	27.00	27.00	4.10	4.10	211.43	60.36			
10	2,000	2,500	2,250	1	39	0.37	14.34	2.70	47.43	0.34	5.93	0	1	0.00	1.64	0.00	27.00	0.00	4.10	0.00	56.92			
11	2,500	3,000	2,750	1	40	0.37	14.71	6.10	53.53	0.76	6.69	0	1	0.00	1.64	0.00	27.00	0.00	4.10	0.00	50.44			
12	3,000	4,000	3,500	1	41	0.37	15.07	3.81	57.34	0.48	7.16	1	2	1.64	3.28	0.00	27.00	0.00	4.10	0.00	47.09			
13	4,000	5,000	4,500	3	44	1.10	16.18	16.39	73.73	2.05	9.21	0	2	0.00	3.28	0.00	27.00	0.00	4.10	0.00	36.62			
14	5,000	7,500	6,250	2	46	0.74	16.91	0.96	74.68	0.12	9.33	0	2	0.00	3.28	0.00	27.00	0.00	4.10	0.00	36.15			
15	7,500	10,000	8,750	4	50	1.47	18.38	7.21	81.89	0.90	10.23	0	2	0.00	3.28	0.00	27.00	0.00	4.10	0.00	32.97			
16	10,000	20,000	15,000	10	60	3.68	22.06	4.58	86.47	0.57	10.80	6	8	9.84	13.11	1.74	28.74	0.26	4.36	38.09	33.24			
17	20,000	50,000	35,000	72	132	26.47	48.53	316.19	402.66	39.50	50.30	5	13	8.20	21.31	5.88	34.62	0.89	5.25	1.86	8.60			
18	50,000	100,000	75,000	39	171	14.34	62.87	112.23	514.89	14.02	64.32	19	32	31.15	52.46	15.66	50.29	2.38	7.63	13.95	9.77			
19	100,000	500,000	300,000	93	264	34.19	97.06	273.17	788.06	34.13	98.45	26	58	42.62	95.08	576.18	626.47	87.41	95.04	210.92	79.49			
20	500,000	UP		8	272	2.94	100.00	12.40	800.46	1.55	100.00	3	61	4.92	100.00	32.70	659.17	4.96	100.00	263.77	82.35			
				272					800.46					61					659.17					82.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	145	145	9.38	9.38	23.46	23.46	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	168	1.49	10.87	54.29	77.75	0.67	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	182	0.91	11.77	20.29	98.04	0.25	1.21	1	1	0.81	0.81	9.03	9.03	0.10	0.10	44.52	9.21			
4	200	300	250	27	209	1.75	13.52	3.23	101.27	0.04	1.25	0	1	0.00	0.81	0.00	9.03	0.00	0.10	0.00	8.92			
5	300	500	400	28	237	1.81	15.33	5.27	106.54	0.06	1.31	1	2	0.81	1.61	4.40	13.43	0.05	0.15	83.49	12.61			
6	500	750	625	18	255	1.16	16.49	11.50	118.04	0.14	1.45	0	2	0.00	1.61	0.00	13.43	0.00	0.15	0.00	11.38			
7	750	1,000	875	34	289	2.20	18.69	27.85	145.89	0.34	1.80	1	3	0.81	2.42	327.49	340.92	3.69	3.84	1175.86	233.68			
8	1,000	1,500	1,250	50	339	3.23	21.93	74.04	219.93	0.91	2.71	0	3	0.00	2.42	0.00	340.92	0.00	3.84	0.00	155.01			
9	1,500	2,000	1,750	27	366	1.75	23.67	66.65	286.58	0.82	3.53	0	3	0.00	2.42	0.00	340.92	0.00	3.84	0.00	118.96			
10	2,000	2,500	2,250	23	389	1.49	25.16	21.83	308.41	0.27	3.80	0	3	0.00	2.42	0.00	340.92	0.00	3.84	0.00	110.54			
11	2,500	3,000	2,750	27	416	1.75	26.91	70.70	379.12	0.87	4.67	0	3	0.00	2.42	0.00	340.92	0.00	3.84	0.00	89.92			
12	3,000	4,000	3,500	34	450	2.20	29.11	86.85	465.97	1.07	5.74	1	4	0.81	3.23	29.89	370.81	0.34	4.18	34.42	79.58			
13	4,000	5,000	4,500	17	467	1.10	30.21	265.00	200.98	3.26	2.48	1	5	0.81	4.03	0.98	371.80	0.01	4.19	0.37	185.00			
14	5,000	7,500	6,250	31	498	2.01	32.21	99.51	300.49	1.23	3.70	1	6	0.81	4.84	117.20	488.99	1.32	5.51	117.78	162.73			
15	7,500	10,000	8,750	52	550	3.36	35.58	383.59	684.08	4.73	8.43	0	6	0.00	4.84	0.00	488.99	0.00	5.51	0.00	71.48			
16	10,000	20,000	15,000	154	704	9.96	45.54	1,283.63	1,967.70	15.82	24.24	18	24	14.52	19.35	2,262.46	2,751.46	25.49	30.99	176.26	139.83			
17	20,000	50,000	35,000	169	873	10.93	56.47	2,038.17	4,005.88	25.11	49.36	4	28	3.23	22.58	819.21	3,570.67	9.23	40.22	40.19	89.14			
18	50,000	100,000	75,000	127	1,000	8.21	64.68	935.69	4,941.56	11.53	60.88	11	39	8.87	31.45	420.60	3,991.27	4.74	44.96	44.95	80.77			
19	100,000	500,000	300,000	309	1,309	19.99	84.67	1,962.46	6,904.03	24.18	85.06	29	68	23.39	54.84	2,113.90	6,105.17	23.81	68.77	107.72	88.43			
20	500,000	UP		237	1,546	15.33	100.00	1,212.25	8,116.27	14.94	100.00	56	124	45.16	100.00	2,772.19	8,877.36	31.23	100.00	228.68	109.38			
				1,546					8,116.27					124					8,877.36					109.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	6.45	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.61	8.06	32.67	32.67	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.61	9.68	32.97	65.64	0.70	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.61	11.29	0.00	65.64	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.61	12.90	9.65	75.29	0.20	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.61	14.52	60.87	136.16	1.29	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.61	16.13	60.89	197.05	1.29	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.61	17.74	0.83	197.88	0.02	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.61	19.35	0.30	198.19	0.01	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.61	20.97	11.48	209.66	0.24	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.61	22.58	20.76	230.43	0.44	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	1.61	24.19	0.00	230.43	0.00	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	1.61	25.81	13.42	243.85	0.28	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	1.61	27.42	94.60	338.44	2.00	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	1.61	29.03	95.58	434.02	2.02	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	1.61	30.65	0.00	434.02	0.00	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	24	8.06	38.71	271.95	705.97	5.75	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	33	14.52	53.23	267.95	973.92	5.67	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	53	32.26	85.48	2,319.32	3,293.24	49.05	69.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	62	14.52	100.00	1,435.27	4,728.51	30.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					4,728.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.20	6.20	69.48	69.48	3.64	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	0.83	7.02	0.03	69.45	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	21	1.65	8.68	0.16	69.61	0.01	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	22	0.41	9.09	0.15	69.46	0.01	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	25	1.24	10.33	0.27	69.18	0.01	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	26	0.41	10.74	0.03	69.15	0.00	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	29	1.24	11.98	0.05	69.20	0.00	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	37	3.31	15.29	0.55	69.76	0.03	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	38	0.41	15.70	2.76	72.52	0.14	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	0.41	16.12	0.60	73.12	0.03	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	40	0.41	16.53	9.15	82.27	0.48	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	41	0.41	16.94	2.46	84.73	0.13	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	42	0.41	17.36	4.23	88.96	0.22	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	47	2.07	19.42	0.19	89.14	0.01	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	49	0.83	20.25	0.00	89.14	0.00	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	66	7.02	27.27	76.82	165.97	4.02	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	94	11.57	38.84	78.76	244.72	4.12	12.81	2	2	22.22	22.22	4.12	0.45	0.45	4.43	4.43	0.58	0.19		
18	50,000	100,000	75,000	24	118	9.92	48.76	90.07	334.79	4.71	17.52	1	3	11.11	33.33	0.00	0.45	0.00	4.43	0.00	0.14			
19	100,000	500,000	300,000	47	165	19.42	68.18	208.01	542.80	10.89	28.41	1	4	11.11	44.44	1.08	1.53	10.54	14.96	0.52	0.28			
20	500,000	UP		77	242	31.82	100.00	1,367.61	1,910.41	71.59	100.00	5	9	55.56	100.00	8.70	10.24	85.04	100.00	0.64	0.54			
				242					1,910.41					9					10.24					0.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	60.00	60.00	0.01	0.01	7.40	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	20.00	80.00	0.03	0.04	28.64	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	20.00	100.00	0.07	0.11	63.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	0.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					0.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	7.00	7.00	14.34	14.34	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.50	7.50	0.18	14.16	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	0.50	8.00	0.22	14.38	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	17	0.50	8.50	0.22	14.60	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	18	0.50	9.00	0.78	15.38	0.02	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	19	0.50	9.50	1.36	16.74	0.03	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	0.50	10.00	0.01	16.74	0.00	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	22	1.00	11.00	1.69	18.43	0.04	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	24	1.00	12.00	6.55	24.98	0.15	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	0.50	12.50	2.24	27.22	0.05	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	27	1.00	13.50	2.20	29.42	0.05	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	28	0.50	14.00	15.44	44.86	0.36	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	0.50	14.50	34.54	79.40	0.80	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	34	2.50	17.00	24.93	104.33	0.58	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	35	0.50	17.50	25.31	129.64	0.58	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	45	5.00	22.50	319.54	449.18	7.37	10.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	67	11.00	33.50	406.44	855.62	9.37	19.73	3	3	60.00	60.00	1,032.73	1,032.73	99.35	99.35	254.09	120.70	0.00	0.00	
18	50,000	100,000	75,000	21	88	10.50	44.00	2,606.06	3,461.68	60.10	79.83	0	3	0.00	60.00	0.00	1,032.73	0.00	99.35	0.00	29.83	0.00	29.83	
19	100,000	500,000	300,000	85	173	42.50	86.50	723.95	4,185.63	16.69	96.52	2	5	40.00	100.00	6.79	1,039.52	0.65	100.00	0.94	24.84	0.00	24.84	
20	500,000	<b>UP</b>		27	200	13.50	100.00	150.73	4,336.36	3.48	100.00	0	5	0.00	100.00	0.00	1,039.52	0.00	100.00	0.00	23.97	0.00	23.97	
				200					4,336.36					5					1,039.52					23.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	8	8	18.18	18.18	2.62	2.62	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	9	2.27	20.45	17.30	19.92	0.71	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	2.27	22.73	32.06	51.97	1.32	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	2.27	25.00	0.34	52.32	0.01	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	2.27	27.27	0.38	52.69	0.02	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	2.27	29.55	1.08	53.77	0.04	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	2.27	31.82	1.19	54.96	0.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	2.27	34.09	15.92	70.89	0.66	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	2.27	36.36	17.60	88.49	0.73	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	2.27	38.64	30.15	118.64	1.24	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	2.27	40.91	23.65	142.29	0.98	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	2.27	43.18	23.65	165.95	0.98	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	2.27	45.45	4.90	170.85	0.20	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	2.27	47.73	2.00	172.85	0.08	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	2.27	50.00	5.79	178.64	0.24	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	2.27	52.27	27.51	206.15	1.14	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	24	2.27	54.55	2.00	208.15	0.08	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	25	2.27	56.82	9.50	217.65	0.39	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	7	32	15.91	72.73	1,661.48	1,879.13	68.60	77.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	44	27.27	100.00	542.75	2,421.89	22.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				44				2,421.89				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	58	58	10.45	10.45	44.06	44.06	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	66	1.44	11.89	1.31	45.37	0.03	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	76	1.80	13.69	2.49	47.87	0.05	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	86	1.80	15.50	4.47	52.34	0.09	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	102	2.88	18.38	10.11	62.45	0.21	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	113	1.98	20.36	18.87	81.32	0.40	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	119	1.08	21.44	5.53	86.85	0.12	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	129	1.80	23.24	23.38	110.23	0.49	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	141	2.16	25.41	24.71	134.94	0.52	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	148	1.26	26.67	22.20	157.14	0.47	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	149	0.18	26.85	0.59	157.73	0.01	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	155	1.08	27.93	16.09	173.82	0.34	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	169	2.52	30.45	43.18	217.01	0.91	4.59	1	1	11.11	11.11	0.98	0.98	0.08	0.08	2.28	2.28	0.45	0.45			
14	5,000	7,500	6,250	8	177	1.44	31.89	47.35	264.36	1.00	5.59	0	1	0.00	11.11	0.00	0.98	0.00	0.08	0.00	0.00	0.37	0.37			
15	7,500	10,000	8,750	26	203	4.68	36.58	105.74	370.10	2.24	7.82	0	1	0.00	11.11	0.00	0.98	0.00	0.08	0.00	0.00	0.27	0.27			
16	10,000	20,000	15,000	75	278	13.51	50.09	910.68	1,280.78	19.25	27.07	2	3	22.22	33.33	318.60	319.58	26.07	26.15	34.98	34.98	24.95	24.95			
17	20,000	50,000	35,000	93	371	16.76	66.85	1,203.12	2,483.90	25.43	52.50	1	4	11.11	44.44	171.45	491.03	14.03	40.19	14.25	14.25	19.77	19.77			
18	50,000	100,000	75,000	37	408	6.67	73.51	1,433.63	3,917.53	30.30	82.81	1	5	11.11	55.56	2.59	493.62	0.21	40.40	0.18	0.18	12.60	12.60			
19	100,000	500,000	300,000	119	527	21.44	94.95	701.57	4,619.10	14.83	97.64	4	9	44.44	100.00	728.30	1,221.92	59.60	100.00	103.81	103.81	26.45	26.45			
20	500,000	UP		28	555	5.05	100.00	111.78	4,730.89	2.36	100.00	0	9	0.00	100.00	0.00	1,221.92	0.00	100.00	0.00	0.00	25.83	25.83			
				555					4,730.89					9					1,221.92					25.83		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.01	9.01	5.79	5.79	0.56	0.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.90	9.91	0.04	5.83	0.00	0.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	0.90	10.81	0.09	5.92	0.01	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.90	11.71	1.80	7.72	0.18	0.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	23	36	20.72	32.43	24.37	32.09	2.37	3.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	37	0.90	33.33	2.96	35.05	0.29	3.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	42	4.50	37.84	9.01	44.06	0.88	4.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	46	3.60	41.44	11.58	55.63	1.13	5.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	47	0.90	42.34	0.00	55.63	0.00	5.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	48	0.90	43.24	1.46	57.09	0.14	5.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	49	0.90	44.14	1.46	58.55	0.14	5.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	50	0.90	45.05	17.22	75.76	1.68	7.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	51	0.90	45.95	0.00	75.76	0.00	7.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	54	2.70	48.65	9.93	85.70	0.97	8.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	55	0.90	49.55	0.00	85.70	0.00	8.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	75	18.02	67.57	180.43	266.13	17.58	25.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	88	11.71	79.28	190.30	456.43	18.54	44.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	99	9.91	89.19	289.98	746.41	28.25	72.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	110	9.91	99.10	279.06	1,025.47	27.18	99.89	2	2	100.00	100.00	196.75	196.75	100.00	100.00	70.50	19.17	19.17	19.17	
20	500,000	UP		1	111	0.90	100.00	1.14	1,026.61	0.11	100.00	0	2	2	0.00	100.00	0.00	196.75	0.00	100.00	0.00	0.00	19.17	
				111					1,026.61					2					196.75					19.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 282 NUCLEAR POWER STATIONS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.93	0.93	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	3.34	4.27	4.00	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	59.72	63.99	71.53	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	19.30	83.28	23.11	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	0.20	83.48	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	83.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					83.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	69	69	2.15	2.15	0.51	0.51	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	99	0.94	3.09	0.60	1.11	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	494	593	15.40	18.49	20.55	21.66	2.70	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	362	955	11.29	29.78	21.53	43.19	2.83	5.68	1	1	2.86	2.86	1.04	1.04	1.03	1.03	4.83	2.41			
5	300	500	400	372	1,327	11.60	41.38	40.07	83.26	5.27	10.95	0	1	0.00	2.86	0.00	1.04	0.00	1.03	0.00	1.25			
6	500	750	625	551	1,878	17.18	58.56	100.61	183.87	13.24	24.19	0	1	0.00	2.86	0.00	1.04	0.00	1.03	0.00	0.57			
7	750	1,000	875	869	2,747	27.10	85.66	204.61	388.48	26.92	51.11	0	1	0.00	2.86	0.00	1.04	0.00	1.03	0.00	0.27			
8	1,000	1,500	1,250	341	3,088	10.63	96.29	131.70	520.18	17.33	68.44	0	1	0.00	2.86	0.00	1.04	0.00	1.03	0.00	0.20			
9	1,500	2,000	1,750	39	3,127	1.22	97.51	4.98	515.21	0.65	67.79	1	2	2.86	5.71	100.00	101.04	98.89	99.92	2009.65	19.61			
10	2,000	2,500	2,250	8	3,135	0.25	97.75	28.41	543.62	3.74	71.53	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	18.59			
11	2,500	3,000	2,750	4	3,139	0.12	97.88	14.96	558.58	1.97	73.50	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	18.09			
12	3,000	4,000	3,500	3	3,142	0.09	97.97	7.65	566.23	1.01	74.50	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	17.84			
13	4,000	5,000	4,500	4	3,146	0.12	98.10	0.77	567.00	0.10	74.60	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	17.82			
14	5,000	7,500	6,250	4	3,150	0.12	98.22	0.00	567.00	0.00	74.60	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	17.82			
15	7,500	10,000	8,750	1	3,151	0.03	98.25	22.29	589.29	2.93	77.54	0	2	0.00	5.71	0.00	101.04	0.00	99.92	0.00	17.15			
16	10,000	20,000	15,000	10	3,161	0.31	98.57	0.01	589.30	0.00	77.54	4	6	11.43	17.14	0.00	101.04	0.00	99.92	0.00	17.15			
17	20,000	50,000	35,000	19	3,180	0.59	99.16	31.77	621.07	4.18	81.72	5	11	14.29	31.43	0.08	101.12	0.08	100.00	0.26	16.28			
18	50,000	100,000	75,000	9	3,189	0.28	99.44	63.54	684.60	8.36	90.08	4	15	11.43	42.86	0.00	101.12	0.00	100.00	0.00	14.77			
19	100,000	500,000	300,000	14	3,203	0.44	99.88	75.23	759.83	9.90	99.98	18	33	51.43	94.29	0.00	101.12	0.00	100.00	0.00	13.31			
20	500,000	UP		4	3,207	0.12	100.00	0.19	760.02	0.02	100.00	2	35	5.71	100.00	0.00	101.12	0.00	100.00	0.00	13.31			
				3,207					760.02					35					101.12					13.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.64	1.64	1.44	1.44	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	3.28	4.92	1.17	2.61	0.42	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	8	8.20	13.11	0.62	3.23	0.22	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.64	14.75	0.20	3.44	0.07	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	3.28	18.03	1.07	2.37	0.38	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	21	16.39	34.43	4.84	7.21	1.73	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	1.64	36.07	0.61	7.82	0.22	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	27	8.20	44.26	6.37	14.18	2.27	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	30	4.92	49.18	1.07	15.26	0.38	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	31	1.64	50.82	3.36	18.62	1.20	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	1.64	52.46	7.34	25.95	2.62	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	37	8.20	60.66	0.00	25.95	0.00	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	41	6.56	67.21	43.38	69.34	15.50	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	42	1.64	68.85	16.89	86.23	6.03	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	43	1.64	70.49	28.95	115.18	10.34	41.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	46	4.92	75.41	44.10	159.28	15.75	56.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	53	11.48	86.89	81.09	240.37	28.97	85.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	55	3.28	90.16	6.38	246.75	2.28	88.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	59	6.56	96.72	24.16	270.91	8.63	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	61	3.28	100.00	9.04	279.95	3.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				61					279.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	10.87	10.87	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	4.35	15.22	0.20	0.22	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	2.17	17.39	2.35	2.56	0.82	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.17	19.57	0.65	3.22	0.23	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	2.17	21.74	0.65	3.87	0.23	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	2.17	23.91	2.68	6.55	0.93	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	2.17	26.09	2.68	9.24	0.93	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	2.17	28.26	0.12	9.36	0.04	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	2.17	30.43	0.65	8.70	0.23	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	2.17	32.61	0.65	8.05	0.23	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	2.17	34.78	2.68	5.37	0.93	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	2.17	36.96	2.68	2.69	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	2.17	39.13	1.71	4.39	0.59	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	2.17	41.30	1.68	6.07	0.58	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	2.17	43.48	11.04	17.11	3.84	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	22	4.35	47.83	7.69	24.80	2.67	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	36	30.43	78.26	92.99	117.79	32.35	40.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	42	13.04	91.30	147.65	265.44	51.36	92.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	44	4.35	95.65	2.22	267.67	0.77	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	46	4.35	100.00	19.82	287.48	6.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					287.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.63	6.63	12.62	12.62	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	13	1.20	7.83	18.99	31.61	1.78	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	0.60	8.43	2.27	33.88	0.21	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	16	1.20	9.64	0.94	34.82	0.09	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	0.60	10.24	1.52	36.34	0.14	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	19	1.20	11.45	3.56	39.90	0.33	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	21	1.20	12.65	0.53	40.43	0.05	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	26	3.01	15.66	8.53	48.95	0.80	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	0.60	16.27	4.12	53.08	0.39	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	0.60	16.87	6.72	59.80	0.63	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	0.60	17.47	7.73	67.53	0.72	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	32	1.81	19.28	27.12	94.65	2.54	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	33	0.60	19.88	11.12	105.77	1.04	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	34	0.60	20.48	0.26	106.03	0.02	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	40	3.61	24.10	45.51	151.54	4.26	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	59	11.45	35.54	176.15	327.69	16.48	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	79	12.05	47.59	152.28	479.97	14.25	44.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	13	92	7.83	55.42	25.54	505.51	2.39	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	51	143	30.72	86.14	463.42	968.93	43.37	90.67	2	2	100.00	100.00	17.61	17.61	100.00	100.00	3.80	1.82			
20	500,000	<b>UP</b>		23	166	13.86	100.00	99.67	1,068.60	9.33	100.00	0	2	0.00	100.00	0.00	17.61	0.00	100.00	0.00	1.65			
				166					1,068.60					2					17.61					1.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	45.98	45.98	79.87	79.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	3.11	49.09	5.41	85.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	8.47	57.57	14.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	57.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					57.57					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2862

LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.96	1.96	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	14	7.19	9.15	1.26	1.40	0.23	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	56	27.45	36.60	10.07	11.47	1.82	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	66	6.54	43.14	4.28	15.75	0.77	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	111	29.41	72.55	28.90	44.65	5.23	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	125	9.15	81.70	11.60	56.25	2.10	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	128	1.96	83.66	4.18	60.44	0.76	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	129	0.65	84.31	1.72	62.15	0.31	11.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	130	0.65	84.97	2.55	64.70	0.46	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	131	0.65	85.62	7.01	71.71	1.27	12.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	132	0.65	86.27	4.18	75.89	0.76	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	133	0.65	86.93	7.01	82.90	1.27	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	136	1.96	88.89	15.37	98.26	2.78	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	142	3.92	92.81	43.07	141.33	7.80	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	143	0.65	93.46	13.36	154.69	2.42	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	144	0.65	94.12	40.93	195.62	7.41	35.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	148	2.61	96.73	110.13	305.75	19.95	55.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	152	2.61	99.35	231.93	537.68	42.01	97.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	153	0.65	100.00	14.39	552.07	2.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	153	0.00	100.00	0.00	552.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				153					552.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.39	1.39	3.92	3.92	0.38	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.39	2.78	2.55	6.47	0.24	0.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.39	4.17	3.43	9.90	0.33	0.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.39	5.56	2.66	12.56	0.25	1.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.39	6.94	2.66	15.22	0.25	1.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.39	8.33	3.43	18.65	0.33	1.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.39	9.72	2.76	21.41	0.26	2.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.39	11.11	3.56	24.97	0.34	2.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.39	12.50	5.09	30.06	0.49	2.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.39	13.89	3.94	34.00	0.38	3.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.39	15.28	10.52	44.53	1.01	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.39	16.67	7.25	51.78	0.69	4.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.39	18.06	6.40	58.18	0.61	5.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	1.39	19.44	8.27	66.45	0.79	6.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	24	13.89	33.33	129.83	196.29	12.43	18.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	46	30.56	63.89	354.36	550.65	33.93	52.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	56	13.89	77.78	198.10	748.75	18.97	71.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	66	13.89	91.67	173.29	922.04	16.59	88.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	72	8.33	100.00	122.29	1,044.33	11.71	100.00	1	1	100.00	100.00	0.75	0.75	100.00	100.00	0.62	0.62	0.07	0.07	
				72					1,044.33					1					0.75					0.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	4.52	4.52	22.33	22.33	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	56	1.23	5.76	4.46	26.79	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	33	89	3.39	9.15	0.90	27.69	0.02	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	19	108	1.95	11.10	6.99	34.68	0.19	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	135	2.77	13.87	9.09	43.77	0.24	1.16	1	1	1.96	1.96	12.77	12.77	0.45	0.45	140.46	29.17			
6	500	750	625	17	152	1.75	15.62	10.22	53.99	0.27	1.43	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	23.64			
7	750	1,000	875	28	180	2.88	18.50	0.54	53.45	0.01	1.42	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	23.88			
8	1,000	1,500	1,250	106	286	10.89	29.39	44.79	98.24	1.19	2.61	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	12.99			
9	1,500	2,000	1,750	40	326	4.11	33.50	33.13	131.37	0.88	3.49	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	9.72			
10	2,000	2,500	2,250	46	372	4.73	38.23	26.04	157.41	0.69	4.18	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	8.11			
11	2,500	3,000	2,750	15	387	1.54	39.77	22.65	180.07	0.60	4.78	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	7.09			
12	3,000	4,000	3,500	60	447	6.17	45.94	80.67	260.73	2.14	6.92	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	4.90			
13	4,000	5,000	4,500	25	472	2.57	48.51	65.72	326.45	1.74	8.66	0	1	0.00	1.96	0.00	12.77	0.00	0.45	0.00	3.91			
14	5,000	7,500	6,250	56	528	5.76	54.27	87.68	414.13	2.33	10.99	4	5	7.84	9.80	234.81	247.57	8.20	8.65	267.79	59.78			
15	7,500	10,000	8,750	40	568	4.11	58.38	133.73	547.87	3.55	14.54	0	5	0.00	9.80	0.00	247.57	0.00	8.65	0.00	45.19			
16	10,000	20,000	15,000	103	671	10.59	68.96	472.31	1,020.17	12.53	27.07	6	11	11.76	21.57	259.76	507.34	9.07	17.72	55.00	49.73			
17	20,000	50,000	35,000	108	779	11.10	80.06	781.75	1,801.92	20.74	47.82	7	18	13.73	35.29	2,219.16	2,726.50	77.51	95.23	283.87	151.31			
18	50,000	100,000	75,000	52	831	5.34	85.41	185.14	1,987.07	4.91	52.73	1	19	1.96	37.25	0.16	2,726.66	0.01	95.24	0.09	137.22			
19	100,000	500,000	300,000	85	916	8.74	94.14	1,576.32	3,563.38	41.83	94.56	2	21	3.92	41.18	3.02	2,729.67	0.11	95.35	0.19	76.60			
20	500,000	UP		57	973	5.86	100.00	205.02	3,768.41	5.44	100.00	30	51	58.82	100.00	133.26	2,862.94	4.65	100.00	65.00	75.97			
				973					3,768.41					51					2,862.94					75.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	18.75	18.75	0.09	0.09	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.07	0.16	0.17	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	0.32	0.48	0.73	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	0.45	0.93	1.05	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	18.75	56.25	1.53	2.46	3.54	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	6.25	62.50	0.78	3.23	1.80	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	6.25	68.75	1.81	5.04	4.21	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	6.25	75.00	9.06	14.10	21.02	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	6.25	81.25	14.30	28.40	33.18	65.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	6.25	87.50	14.30	42.70	33.18	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	6.25	93.75	21.40	64.10	49.65	148.72	2	2	100.00	100.00	0.57	0.57	100.00	100.00	2.66	0.89			
12	3,000	4,000	3,500	1	16	6.25	100.00	21.00	43.10	48.72	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	2	0.00	100.00	0.00	0.57	0.00	100.00	0.00	1.32			
				16					43.10					2					0.57					1.32



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.32	7.32	2.57	2.57	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	3.66	10.98	0.35	2.92	0.19	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	4.88	15.85	0.31	3.23	0.17	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	15	2.44	18.29	1.28	4.52	0.69	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	23	9.76	28.05	4.76	9.27	2.55	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	30	8.54	36.59	5.02	14.29	2.69	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	38	9.76	46.34	14.08	28.37	7.54	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	1.22	47.56	1.58	29.95	0.84	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	43	4.88	52.44	8.17	38.12	4.37	20.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	47	4.88	57.32	9.09	47.22	4.87	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	51	4.88	62.20	12.12	59.34	6.49	31.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	54	3.66	65.85	7.81	67.15	4.18	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	57	3.66	69.51	21.04	88.19	11.26	47.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	64	8.54	78.05	69.38	157.57	37.13	84.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	70	7.32	85.37	3.30	160.87	1.77	86.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	72	2.44	87.80	5.84	166.71	3.13	89.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	77	6.10	93.90	17.22	183.93	9.22	98.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	79	2.44	96.34	0.82	184.75	0.44	98.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	81	2.44	98.78	0.26	185.02	0.14	99.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		1	82	1.22	100.00	1.83	186.85	0.98	100.00	3	3	100.00	100.00	2.07	2.07	100.00	100.00	113.55	1.11			
				82					186.85					3					2.07					1.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	44	44	26.83	26.83	1.32	1.32	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	54	6.10	32.93	0.72	2.04	0.51	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	59	113	35.98	68.90	9.29	11.33	6.52	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	37	150	22.56	91.46	8.01	19.34	5.62	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	151	0.61	92.07	4.43	23.77	3.11	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	152	0.61	92.68	3.69	27.45	2.59	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	153	0.61	93.29	10.08	37.53	7.07	26.34	8	8	36.36	36.36	1.06	1.06	37.85	37.85	10.48	2.82	
8	1,000	1,500	1,250	1	154	0.61	93.90	20.02	57.55	14.05	40.38	0	8	0.00	36.36	0.00	1.06	0.00	37.85	0.00	1.84	
9	1,500	2,000	1,750	1	155	0.61	94.51	8.58	66.13	6.02	46.40	0	8	0.00	36.36	0.00	1.06	0.00	37.85	0.00	1.60	
10	2,000	2,500	2,250	1	156	0.61	95.12	4.32	70.45	3.03	49.43	2	10	9.09	45.45	0.45	1.51	16.22	54.07	10.48	2.14	
11	2,500	3,000	2,750	1	157	0.61	95.73	20.90	91.35	14.66	64.10	0	10	0.00	45.45	0.00	1.51	0.00	54.07	0.00	1.65	
12	3,000	4,000	3,500	1	158	0.61	96.34	1.67	93.03	1.17	65.27	6	16	27.27	72.73	0.64	2.15	22.79	76.87	38.04	2.31	
13	4,000	5,000	4,500	1	159	0.61	96.95	3.41	96.44	2.39	67.66	1	17	4.55	77.27	2.39	2.79	23.13	100.00	18.94	2.90	
14	5,000	7,500	6,250	1	160	0.61	97.56	1.10	97.54	0.77	68.44	0	17	0.00	77.27	0.00	2.79	0.00	100.00	0.00	2.86	
15	7,500	10,000	8,750	1	161	0.61	98.17	21.43	118.97	15.04	83.48	0	17	0.00	77.27	0.00	2.79	0.00	100.00	0.00	2.35	
16	10,000	20,000	15,000	1	162	0.61	98.78	3.49	122.47	2.45	85.93	1	18	4.55	81.82	0.00	2.79	0.00	100.00	0.00	2.28	
17	20,000	50,000	35,000	1	163	0.61	99.39	12.09	134.56	8.48	94.41	4	22	18.18	100.00	0.00	2.79	0.00	100.00	0.00	2.08	
18	50,000	100,000	75,000	1	164	0.61	100.00	7.96	142.52	5.59	100.00	0	22	0.00	100.00	0.00	2.79	0.00	100.00	0.00	1.96	
19	100,000	500,000	300,000	0	164	0.00	100.00	0.00	142.52	0.00	100.00	0	22	0.00	100.00	0.00	2.79	0.00	100.00	0.00	1.96	
20	500,000	UP		0	164	0.00	100.00	0.00	142.52	0.00	100.00	0	22	0.00	100.00	0.00	2.79	0.00	100.00	0.00	1.96	
				164					142.52					22					2.79			1.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	45	45	6.41	6.41	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	49	0.57	6.98	0.00	0.09	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	87	5.41	12.39	2.55	2.64	0.53	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	94	1.00	13.39	1.07	3.71	0.22	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	140	6.55	19.94	4.78	8.50	1.00	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	151	1.57	21.51	1.59	10.08	0.33	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	181	4.27	25.78	6.52	16.60	1.36	3.47	2	2	4.17	4.17	0.12	0.12	0.06	0.06	1.77	0.69			
8	1,000	1,500	1,250	70	251	9.97	35.75	19.63	36.23	4.11	7.58	0	2	0.00	4.17	0.00	0.12	0.00	0.06	0.00	0.32			
9	1,500	2,000	1,750	58	309	8.26	44.02	12.64	48.87	2.64	10.22	0	2	0.00	4.17	0.00	0.12	0.00	0.06	0.00	0.24			
10	2,000	2,500	2,250	32	341	4.56	48.58	20.24	69.10	4.23	14.45	3	5	6.25	10.42	0.36	0.48	0.18	0.24	1.78	0.69			
11	2,500	3,000	2,750	31	372	4.42	52.99	6.82	75.93	1.43	15.88	0	5	0.00	10.42	0.00	0.48	0.00	0.24	0.00	0.63			
12	3,000	4,000	3,500	39	411	5.56	58.55	10.77	86.69	2.25	18.13	0	5	0.00	10.42	0.00	0.48	0.00	0.24	0.00	0.55			
13	4,000	5,000	4,500	52	463	7.41	65.95	26.20	112.89	5.48	23.61	0	5	0.00	10.42	0.00	0.48	0.00	0.24	0.00	0.42			
14	5,000	7,500	6,250	40	503	5.70	71.65	24.86	137.75	5.20	28.81	0	5	0.00	10.42	0.00	0.48	0.00	0.24	0.00	0.35			
15	7,500	10,000	8,750	47	550	6.70	78.35	80.32	218.07	16.80	45.61	6	11	12.50	22.92	46.25	46.72	23.00	23.24	57.58	21.43			
16	10,000	20,000	15,000	76	626	10.83	89.17	130.77	348.84	27.35	72.96	1	12	2.08	25.00	0.05	46.77	0.03	23.27	0.04	13.41			
17	20,000	50,000	35,000	28	654	3.99	93.16	50.91	399.75	10.65	83.61	6	18	12.50	37.50	1.25	48.03	0.62	23.89	2.46	12.01			
18	50,000	100,000	75,000	20	674	2.85	96.01	21.75	421.50	4.55	88.15	13	31	27.08	64.58	8.89	56.91	4.42	28.31	40.85	13.50			
19	100,000	500,000	300,000	24	698	3.42	99.43	43.34	464.84	9.06	97.22	10	41	20.83	85.42	141.45	198.36	70.36	98.67	326.40	42.67			
20	500,000	UP		4	702	0.57	100.00	13.30	478.14	2.78	100.00	7	48	14.58	100.00	2.67	201.02	1.33	100.00	20.04	42.04			
				702					478.14					48					201.02					42.04



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	55	55	8.86	8.86	20.45	20.45	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	65	1.61	10.47	0.19	20.65	0.01	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	82	2.74	13.20	1.32	21.96	0.10	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	96	2.25	15.46	1.74	23.70	0.14	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	118	3.54	19.00	9.44	33.14	0.74	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	140	3.54	22.54	12.25	45.39	0.96	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	144	0.64	23.19	1.57	46.96	0.12	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	164	3.22	26.41	8.71	55.67	0.68	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	189	4.03	30.43	23.80	79.47	1.86	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	200	1.77	32.21	6.14	85.60	0.48	6.68	6	6	13.95	13.95	0.22	0.22	0.01	0.01	3.65	0.26			
11	2,500	3,000	2,750	6	206	0.97	33.17	8.66	94.26	0.68	7.36	2	8	4.65	18.60	24.24	24.47	1.16	1.17	279.97	25.96			
12	3,000	4,000	3,500	15	221	2.42	35.59	23.92	118.18	1.87	9.23	0	8	0.00	18.60	0.00	24.47	0.00	1.17	0.00	20.70			
13	4,000	5,000	4,500	14	235	2.25	37.84	28.89	147.07	2.26	11.48	0	8	0.00	18.60	0.00	24.47	0.00	1.17	0.00	16.64			
14	5,000	7,500	6,250	37	272	5.96	43.80	36.18	183.25	2.82	14.30	1	9	2.33	20.93	0.28	24.74	0.01	1.19	0.77	13.50			
15	7,500	10,000	8,750	16	288	2.58	46.38	30.08	213.33	2.35	16.65	0	9	0.00	20.93	0.00	24.74	0.00	1.19	0.00	11.60			
16	10,000	20,000	15,000	92	380	14.81	61.19	159.15	372.48	12.42	29.08	7	16	16.28	37.21	2,020.27	2,045.01	96.96	98.15	1269.41	549.02			
17	20,000	50,000	35,000	89	469	14.33	75.52	342.86	715.35	26.76	55.84	2	18	4.65	41.86	0.27	2,045.28	0.01	98.16	0.08	285.91			
18	50,000	100,000	75,000	32	501	5.15	80.68	87.03	802.38	6.79	62.63	0	18	0.00	41.86	0.00	2,045.28	0.00	98.16	0.00	254.90			
19	100,000	500,000	300,000	79	580	12.72	93.40	304.32	1,106.70	23.75	86.39	0	18	0.00	41.86	0.00	2,045.28	0.00	98.16	0.00	184.81			
20	500,000	<b>UP</b>		41	621	6.60	100.00	174.38	1,281.08	13.61	100.00	25	43	58.14	100.00	38.27	2,083.54	1.84	100.00	21.94	162.64			
				621					1,281.08					43					2,083.54					162.64





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	0.47	0.47	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	0.90	1.37	1.61	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	0.95	2.33	1.71	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	1.55	3.87	2.77	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	10	33.33	55.56	4.30	8.17	7.70	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	11.11	66.67	1.62	9.80	2.91	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	14	11.11	77.78	2.32	12.12	4.16	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	5.56	83.33	3.62	15.74	6.48	28.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	5.56	88.89	1.81	17.55	3.25	31.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	5.56	94.44	25.52	43.07	45.69	77.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	5.56	100.00	12.78	55.85	22.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	55.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					55.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	26	26	33.77	33.77	0.42	0.42	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	27	1.30	35.06	2.08	1.66	0.47	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	28	1.30	36.36	0.12	1.54	0.03	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	29	1.30	37.66	1.92	3.47	0.43	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	32	3.90	41.56	0.69	2.77	0.16	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	36	5.19	46.75	0.66	3.44	0.15	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	38	2.60	49.35	0.67	4.11	0.15	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	1.30	50.65	1.94	2.17	0.44	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	43	5.19	55.84	5.12	2.95	1.15	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	45	2.60	58.44	4.08	7.03	0.92	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	47	2.60	61.04	3.53	10.56	0.79	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	1.30	62.34	1.34	11.91	0.30	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	51	3.90	66.23	1.74	13.64	0.39	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	52	1.30	67.53	5.47	19.11	1.23	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	55	3.90	71.43	30.07	49.18	6.77	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	60	6.49	77.92	111.95	161.13	25.21	36.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.30	79.22	24.29	185.42	5.47	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	64	3.90	83.12	27.53	212.95	6.20	47.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	73	11.69	94.81	160.51	373.46	36.14	84.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	77	5.19	100.00	70.67	444.13	15.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				77					444.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	9.59	9.59	20.72	20.72	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	11	5.48	15.07	3.48	17.24	0.65	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	15	5.48	20.55	2.93	14.31	0.55	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	18	4.11	24.66	1.07	13.24	0.20	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	23	6.85	31.51	2.27	10.96	0.43	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	25	2.74	34.25	1.59	9.37	0.30	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	1.37	35.62	2.22	7.15	0.42	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	30	5.48	41.10	4.06	3.09	0.76	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	34	5.48	46.58	9.03	5.93	1.69	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	1.37	47.95	2.88	8.82	0.54	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	41	8.22	56.16	17.78	26.59	3.33	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	44	4.11	60.27	14.23	40.82	2.67	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	49	6.85	67.12	31.93	72.76	5.99	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	51	2.74	69.86	17.26	90.01	3.24	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	53	2.74	72.60	44.12	134.13	8.27	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	55	2.74	75.34	25.34	159.47	4.75	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	63	10.96	86.30	177.79	337.27	33.34	63.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	68	6.85	93.15	80.91	418.18	15.17	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	70	2.74	95.89	57.93	476.11	10.86	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	73	4.11	100.00	57.20	533.31	10.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					533.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.04	0.04	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	1.24	1.28	96.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	1.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					1.28					0					0.00					0.00



**IndonesiaRe**

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

### JUNI 2021

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	19.53	19.53	13.86	13.86	5.64	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	82	4.37	23.91	1.06	14.93	0.43	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	104	6.41	30.32	3.51	18.43	1.43	7.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	117	3.79	34.11	5.01	23.45	2.04	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	143	7.58	41.69	3.31	26.76	1.35	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	153	2.92	44.61	3.23	29.99	1.31	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	155	0.58	45.19	2.55	32.54	1.04	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	171	4.66	49.85	7.22	39.75	2.93	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	186	4.37	54.23	12.91	52.66	5.25	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	193	2.04	56.27	6.16	58.82	2.50	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	201	2.33	58.60	13.81	72.63	5.61	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	211	2.92	61.52	1.79	74.42	0.73	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	216	1.46	62.97	1.82	72.60	0.74	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	225	2.62	65.60	40.77	113.36	16.57	46.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	228	0.87	66.47	1.55	114.91	0.63	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	245	4.96	71.43	22.03	92.89	8.96	37.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	284	11.37	82.80	42.41	135.30	17.24	55.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	307	6.71	89.50	25.88	161.17	10.52	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	326	5.54	95.04	10.66	171.83	4.33	69.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		17	343	4.96	100.00	74.13	245.96	30.14	100.00	3	3	100.00	100.00	4.31	4.31	100.00	100.00	5.81	1.75			
				343					245.96					3					4.31					1.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.51	3.51	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	24	10.53	14.04	1.74	1.96	0.21	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	44	11.70	25.73	3.23	5.18	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	58	8.19	33.92	3.57	8.75	0.44	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	76	10.53	44.44	7.13	15.88	0.87	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	88	7.02	51.46	6.34	22.22	0.78	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	95	4.09	55.56	7.53	29.75	0.92	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	106	6.43	61.99	12.17	41.93	1.49	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	107	0.58	62.57	1.31	43.24	0.16	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	111	2.34	64.91	7.85	51.09	0.96	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	119	4.68	69.59	4.53	55.62	0.56	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	127	4.68	74.27	15.61	71.23	1.91	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	130	1.75	76.02	7.64	78.87	0.94	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	136	3.51	79.53	26.48	105.35	3.25	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	137	0.58	80.12	24.46	129.81	3.00	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	140	1.75	81.87	92.46	222.27	11.34	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	142	1.17	83.04	55.88	278.15	6.85	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	143	0.58	83.63	6.59	284.74	0.81	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	168	14.62	98.25	512.10	796.83	62.78	97.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	171	1.75	100.00	18.81	815.64	2.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				171					815.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.94	8.82	0.20	0.20	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.94	11.76	0.46	0.67	0.39	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	5.88	17.65	1.19	1.86	1.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	8.82	26.47	2.85	4.71	2.38	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	5.88	32.35	2.88	7.60	2.41	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	15	11.76	44.12	6.84	14.43	5.71	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	14.71	58.82	9.54	23.97	7.97	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	2.94	61.76	4.05	28.03	3.39	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	24	8.82	70.59	10.60	38.63	8.86	32.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	26	5.88	76.47	6.32	44.95	5.28	37.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	5.88	82.35	15.30	60.25	12.79	50.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	30	5.88	88.24	20.61	80.85	17.22	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	2.94	91.18	16.44	97.29	13.74	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	2.94	94.12	8.66	105.95	7.24	88.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	33	2.94	97.06	11.31	117.26	9.45	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	34	2.94	100.00	2.38	119.64	1.99	100.00	9	9	100.00	100.00	0.27	0.27	100.00	100.00	11.29	0.22			
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	9	0.00	100.00	0.00	0.27	0.00	100.00	0.00	0.22			
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	9	0.00	100.00	0.00	0.27	0.00	100.00	0.00	0.22			
20	500,000	UP		0	34	0.00	100.00	0.00	119.64	0.00	100.00	0	9	0.00	100.00	0.00	0.27	0.00	100.00	0.00	0.22			
				34					119.64					9					0.27					0.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2911

CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	12	12	8.70	8.70	8.63	8.63	1.27	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	0.72	9.42	0.13	8.76	0.02	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	19	4.35	13.77	1.21	9.97	0.18	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	28	6.52	20.29	10.35	20.32	1.53	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	35	5.07	25.36	5.04	25.36	0.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	45	7.25	32.61	7.95	33.31	1.17	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	58	9.42	42.03	15.91	49.22	2.35	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	71	9.42	51.45	22.19	71.40	3.28	10.54	1	1	10.00	10.00	23.78	23.78	83.40	83.40	107.16	33.30
9	1,500	2,000	1,750	9	80	6.52	57.97	18.41	89.81	2.72	13.26	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	26.47
10	2,000	2,500	2,250	6	86	4.35	62.32	16.11	105.92	2.38	15.64	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	22.45
11	2,500	3,000	2,750	5	91	3.62	65.94	18.14	124.07	2.68	18.31	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	19.16
12	3,000	4,000	3,500	10	101	7.25	73.19	89.10	213.17	13.15	31.47	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	11.15
13	4,000	5,000	4,500	4	105	2.90	76.09	16.23	229.40	2.40	33.86	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	10.36
14	5,000	7,500	6,250	10	115	7.25	83.33	57.98	287.37	8.56	42.42	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	8.27
15	7,500	10,000	8,750	8	123	5.80	89.13	57.49	344.86	8.49	50.91	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	6.89
16	10,000	20,000	15,000	5	128	3.62	92.75	33.59	378.45	4.96	55.87	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	6.28
17	20,000	50,000	35,000	5	133	3.62	96.38	118.61	497.06	17.51	73.38	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	4.78
18	50,000	100,000	75,000	2	135	1.45	97.83	92.60	589.67	13.67	87.05	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	4.03
19	100,000	500,000	300,000	1	136	0.72	98.55	22.40	612.07	3.31	90.35	0	1	0.00	10.00	0.00	23.78	0.00	83.40	0.00	3.88
20	500,000	<b>UP</b>		2	138	1.45	100.00	65.35	677.42	9.65	100.00	9	10	90.00	100.00	4.73	28.51	16.60	100.00	7.24	4.21
				138				677.42				10				28.51				4.21	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.20	0.20	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	0.24	0.44	0.17	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.45	13.79	0.35	0.79	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	10.34	24.14	1.27	2.05	0.89	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	10.34	34.48	2.12	4.17	1.49	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	3.45	37.93	1.15	5.33	0.81	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.45	41.38	2.79	8.11	1.96	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	6.90	48.28	6.22	14.33	4.37	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	3.45	51.72	4.49	18.82	3.16	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.45	55.17	3.43	22.25	2.41	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	3.45	58.62	5.89	28.14	4.15	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	3.45	62.07	5.68	33.82	4.00	23.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	3.45	65.52	5.76	39.58	4.06	27.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	3.45	68.97	11.73	51.31	8.25	36.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	25	17.24	86.21	90.78	142.09	63.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	26	3.45	89.66	15.00	157.09	10.56	110.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	29	10.34	100.00	15.00	142.09	10.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	142.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					142.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2913

TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	8.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.00	12.00	0.89	0.89	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.00	16.00	0.64	1.53	1.21	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.00	20.00	0.94	2.48	1.78	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.00	24.00	0.68	3.16	1.29	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.00	28.00	1.16	2.01	2.18	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.00	32.00	1.60	0.41	3.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	16	32.00	64.00	17.77	18.18	33.44	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	4.00	68.00	2.88	15.30	5.41	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.00	72.00	3.97	11.33	7.47	21.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	20	8.00	80.00	8.36	19.69	15.74	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	23	12.00	92.00	4.87	24.56	9.16	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	4.00	96.00	6.06	30.61	11.40	57.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	4.00	100.00	22.51	53.13	42.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	53.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					53.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.00	6.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.00	8.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	4.00	12.00	0.77	0.77	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	4.00	16.00	1.15	1.92	0.42	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	11	6.00	22.00	6.91	8.83	2.52	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	20	18.00	40.00	14.52	23.35	5.29	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	2.00	42.00	1.93	25.28	0.70	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	25	8.00	50.00	11.12	36.40	4.05	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	36	22.00	72.00	35.38	71.78	12.89	26.15	2	2	100.00	100.00	1,818.65	1,818.65	100.00	100.00	5139.62	2533.57			
10	2,000	2,500	2,250	2	38	4.00	76.00	10.11	81.89	3.68	29.84	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2220.76			
11	2,500	3,000	2,750	1	39	2.00	78.00	6.05	87.94	2.20	32.04	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	2067.95			
12	3,000	4,000	3,500	5	44	10.00	88.00	21.95	109.89	8.00	40.04	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1654.95			
13	4,000	5,000	4,500	1	45	2.00	90.00	40.00	149.90	14.57	54.61	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28			
14	5,000	7,500	6,250	1	46	2.00	92.00	0.00	149.90	0.00	54.61	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	1213.28			
15	7,500	10,000	8,750	1	47	2.00	94.00	77.11	227.01	28.09	82.70	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	801.14			
16	10,000	20,000	15,000	2	49	4.00	98.00	31.58	258.59	11.50	94.21	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	703.31			
17	20,000	50,000	35,000	1	50	2.00	100.00	15.90	274.48	5.79	100.00	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58			
18	50,000	100,000	75,000	0	50	0.00	100.00	0.00	274.48	0.00	100.00	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58			
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	274.48	0.00	100.00	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58			
20	500,000	UP		0	50	0.00	100.00	0.00	274.48	0.00	100.00	0	2	0.00	100.00	0.00	1,818.65	0.00	100.00	0.00	662.58			
				50					274.48					2					1,818.65					662.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	255	255	11.11	11.11	44.18	44.18	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	213	468	9.28	20.38	63.07	107.25	0.93	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	258	726	11.24	31.62	162.02	269.26	2.39	3.97	1	1	50.00	50.00	92.63	92.63	36.62	36.62	57.17	34.40			
4	200	300	250	204	930	8.89	40.51	162.20	431.46	2.39	6.36	0	1	0.00	50.00	0.00	92.63	0.00	36.62	0.00	21.47			
5	300	500	400	275	1,205	11.98	52.48	327.75	759.21	4.83	11.19	0	1	0.00	50.00	0.00	92.63	0.00	36.62	0.00	12.20			
6	500	750	625	191	1,396	8.32	60.80	319.93	1,079.14	4.71	15.90	1	2	50.00	100.00	160.28	252.90	63.38	100.00	50.10	23.44			
7	750	1,000	875	204	1,600	8.89	69.69	352.55	1,431.70	5.20	21.10	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	17.66			
8	1,000	1,500	1,250	167	1,767	7.27	76.96	432.13	1,863.83	6.37	27.47	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	13.57			
9	1,500	2,000	1,750	116	1,883	5.05	82.01	480.94	2,344.77	7.09	34.55	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	10.79			
10	2,000	2,500	2,250	66	1,949	2.87	84.89	347.36	2,692.13	5.12	39.67	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	9.39			
11	2,500	3,000	2,750	68	2,017	2.96	87.85	405.40	3,097.53	5.97	45.65	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	8.16			
12	3,000	4,000	3,500	71	2,088	3.09	90.94	508.31	3,605.83	7.49	53.14	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	7.01			
13	4,000	5,000	4,500	43	2,131	1.87	92.81	414.91	4,020.74	6.11	59.25	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	6.29			
14	5,000	7,500	6,250	54	2,185	2.35	95.17	720.33	4,741.08	10.61	69.86	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	5.33			
15	7,500	10,000	8,750	46	2,231	2.00	97.17	598.89	5,339.97	8.83	78.69	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	4.74			
16	10,000	20,000	15,000	34	2,265	1.48	98.65	732.62	6,072.59	10.80	89.49	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	4.16			
17	20,000	50,000	35,000	21	2,286	0.91	99.56	464.20	6,536.79	6.84	96.33	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	3.87			
18	50,000	100,000	75,000	3	2,289	0.13	99.70	138.12	6,674.91	2.04	98.36	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	3.79			
19	100,000	500,000	300,000	5	2,294	0.22	99.91	109.84	6,784.75	1.62	99.98	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	3.73			
20	500,000	<b>UP</b>		2	2,296	0.09	100.00	1.32	6,786.07	0.02	100.00	0	2	0.00	100.00	0.00	252.90	0.00	100.00	0.00	3.73			
				2,296					6,786.07					2					252.90					3.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.52	7.52	1.90	1.90	0.37	0.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	20	7.52	15.04	4.36	6.27	0.86	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	32	9.02	24.06	10.35	16.61	2.04	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	39	5.26	29.32	3.65	20.27	0.72	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	54	11.28	40.60	17.32	37.59	3.41	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	68	10.53	51.13	19.73	57.31	3.88	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	81	9.77	60.90	30.11	87.42	5.92	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	96	11.28	72.18	47.60	135.02	9.36	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	102	4.51	76.69	14.90	149.92	2.93	29.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	106	3.01	79.70	27.00	176.92	5.31	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	108	1.50	81.20	9.65	186.58	1.90	36.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	111	2.26	83.46	26.88	213.46	5.29	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	114	2.26	85.71	30.80	244.26	6.06	48.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	121	5.26	90.98	97.09	341.35	19.10	67.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	125	3.01	93.98	84.18	425.53	16.56	83.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	128	2.26	96.24	46.19	471.72	9.09	92.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	131	2.26	98.50	11.90	483.62	2.34	95.14	3	3	100.00	100.00	85.53	85.53	100.00	100.00	718.54	17.69	16.83	17.69	
18	50,000	100,000	75,000	1	132	0.75	99.25	1.05	484.67	0.21	95.35	0	3	0.00	100.00	0.00	85.53	0.00	100.00	0.00	100.00	0.00	16.83	
19	100,000	500,000	300,000	1	133	0.75	100.00	23.65	508.33	4.65	100.00	0	3	0.00	100.00	0.00	85.53	0.00	100.00	0.00	100.00	0.00	16.83	
20	500,000	<b>UP</b>		0	133	0.00	100.00	0.00	508.33	0.00	100.00	0	3	0.00	100.00	0.00	85.53	0.00	100.00	0.00	100.00	0.00	16.83	
				133					508.33					3					85.53					16.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	23.08	23.08	0.75	0.75	4.62	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	15.38	38.46	0.61	1.36	3.78	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	23.08	61.54	1.52	2.87	9.38	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	7.69	69.23	1.84	4.71	11.38	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	7.69	76.92	2.69	7.41	16.65	45.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	7.69	84.62	3.45	10.86	21.35	67.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	7.69	92.31	2.26	13.12	14.00	81.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	7.69	100.00	3.05	16.16	18.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	16.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					16.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	980	980	58.19	58.19	3.14	3.14	0.68	0.68	2	2	0.84	0.84	0.63	0.63	0.04	0.04	20.13	20.13			
2	50	100	75	141	1,121	8.37	66.57	2.70	5.84	0.58	1.26	1	3	0.42	1.26	3.09	3.72	0.21	0.25	114.25	63.65			
3	100	200	150	97	1,218	5.76	72.33	186.53	180.69	40.24	38.98	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.06			
4	200	300	250	65	1,283	3.86	76.19	2.25	178.44	0.49	38.50	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.08			
5	300	500	400	90	1,373	5.34	81.53	8.78	169.66	1.90	36.60	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.19			
6	500	750	625	40	1,413	2.38	83.91	4.48	165.17	0.97	35.64	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.25			
7	750	1,000	875	28	1,441	1.66	85.57	8.67	156.50	1.87	33.77	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.38			
8	1,000	1,500	1,250	59	1,500	3.50	89.07	28.84	127.67	6.22	27.54	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	2.91			
9	1,500	2,000	1,750	37	1,537	2.20	91.27	13.33	114.33	2.88	24.67	0	3	0.00	1.26	0.00	3.72	0.00	0.25	0.00	3.25			
10	2,000	2,500	2,250	23	1,560	1.37	92.64	10.75	103.58	2.32	22.35	1	4	0.42	1.68	0.94	4.65	0.06	0.32	8.71	4.49			
11	2,500	3,000	2,750	13	1,573	0.77	93.41	4.59	98.99	0.99	21.36	0	4	0.00	1.68	0.00	4.65	0.00	0.32	0.00	4.70			
12	3,000	4,000	3,500	10	1,583	0.59	94.00	4.00	94.99	0.86	20.49	1	5	0.42	2.10	3.18	7.83	0.22	0.53	79.34	8.24			
13	4,000	5,000	4,500	9	1,592	0.53	94.54	5.10	89.88	1.10	19.39	0	5	0.00	2.10	0.00	7.83	0.00	0.53	0.00	8.71			
14	5,000	7,500	6,250	18	1,610	1.07	95.61	12.28	77.60	2.65	16.74	0	5	0.00	2.10	0.00	7.83	0.00	0.53	0.00	10.09			
15	7,500	10,000	8,750	9	1,619	0.53	96.14	8.59	69.01	1.85	14.89	0	5	0.00	2.10	0.00	7.83	0.00	0.53	0.00	11.35			
16	10,000	20,000	15,000	28	1,647	1.66	97.80	95.90	26.90	20.69	5.80	0	5	0.00	2.10	0.00	7.83	0.00	0.53	0.00	29.12			
17	20,000	50,000	35,000	19	1,666	1.13	98.93	70.82	97.71	15.28	21.08	1	6	0.42	2.52	43.42	51.25	2.95	3.49	61.31	52.45			
18	50,000	100,000	75,000	7	1,673	0.42	99.35	325.06	422.77	70.13	91.21	106	112	44.54	47.06	1,392.47	1,443.72	94.71	98.20	428.38	341.49			
19	100,000	500,000	300,000	5	1,678	0.30	99.64	6.72	429.49	1.45	92.66	0	112	0.00	47.06	0.00	1,443.72	0.00	98.20	0.00	336.14			
20	500,000	UP		6	1,684	0.36	100.00	34.00	463.50	7.34	100.00	126	238	52.94	100.00	26.45	1,470.17	1.80	100.00	77.79	317.19			
				1,684					463.50					238					1,470.17					317.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	11.31	11.31	7.73	7.73	2.51	2.51	2	2	40.00	40.00	7.89	7.89	20.79	20.79	102.13	102.13
2	50	100	75	28	59	10.22	21.53	2.75	10.48	0.89	3.40	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	75.33
3	100	200	150	41	100	14.96	36.50	9.64	20.12	3.13	6.52	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	39.24
4	200	300	250	29	129	10.58	47.08	8.86	28.98	2.87	9.39	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	27.24
5	300	500	400	26	155	9.49	56.57	11.89	40.87	3.86	13.25	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	19.32
6	500	750	625	19	174	6.93	63.50	14.04	54.91	4.55	17.80	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	14.38
7	750	1,000	875	30	204	10.95	74.45	28.88	83.79	9.36	27.16	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	9.42
8	1,000	1,500	1,250	22	226	8.03	82.48	31.06	114.85	10.07	37.23	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	6.87
9	1,500	2,000	1,750	6	232	2.19	84.67	11.01	125.85	3.57	40.80	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	6.27
10	2,000	2,500	2,250	6	238	2.19	86.86	16.77	142.63	5.44	46.24	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	5.54
11	2,500	3,000	2,750	11	249	4.01	90.88	32.05	174.68	10.39	56.63	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	4.52
12	3,000	4,000	3,500	13	262	4.74	95.62	58.72	233.40	19.04	75.67	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	3.38
13	4,000	5,000	4,500	1	263	0.36	95.99	7.33	240.74	2.38	78.05	0	2	0.00	40.00	0.00	7.89	0.00	20.79	0.00	3.28
14	5,000	7,500	6,250	3	266	1.09	97.08	14.15	254.89	4.59	82.64	2	4	40.00	80.00	28.33	36.22	74.60	95.39	200.12	14.21
15	7,500	10,000	8,750	4	270	1.46	98.54	50.47	305.37	16.36	99.00	1	5	20.00	100.00	1.75	37.97	4.61	100.00	3.47	12.43
16	10,000	20,000	15,000	2	272	0.73	99.27	3.08	308.45	1.00	100.00	0	5	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.31
17	20,000	50,000	35,000	2	274	0.73	100.00	0.00	308.45	0.00	100.00	0	5	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.31
18	50,000	100,000	75,000	0	274	0.00	100.00	0.00	308.45	0.00	100.00	0	5	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.31
19	100,000	500,000	300,000	0	274	0.00	100.00	0.00	308.45	0.00	100.00	0	5	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.31
20	500,000	UP		0	274	0.00	100.00	0.00	308.45	0.00	100.00	0	5	0.00	100.00	0.00	37.97	0.00	100.00	0.00	12.31
				274				308.45				5				37.97				12.31	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	3.64	3.64	11.54	11.54	0.55	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	41	1.89	5.53	9.98	21.52	0.48	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	31	72	4.18	9.72	17.24	38.76	0.83	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	24	96	3.24	12.96	22.38	61.14	1.07	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	58	154	7.83	20.78	43.32	104.46	2.08	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	64	218	8.64	29.42	48.57	153.03	2.33	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	63	281	8.50	37.92	69.14	222.17	3.32	10.66	1	1	25.00	25.00	7.95	7.95	13.74	13.74	11.50	11.50	3.58	3.58	
8	1,000	1,500	1,250	61	342	8.23	46.15	76.36	298.54	3.66	14.32	0	1	0.00	25.00	0.00	7.95	0.00	13.74	0.00	13.74	0.00	2.66	
9	1,500	2,000	1,750	38	380	5.13	51.28	62.20	360.74	2.98	17.30	0	1	0.00	25.00	0.00	7.95	0.00	13.74	0.00	13.74	0.00	2.20	
10	2,000	2,500	2,250	38	418	5.13	56.41	59.66	420.40	2.86	20.16	0	1	0.00	25.00	0.00	7.95	0.00	13.74	0.00	13.74	0.00	1.89	
11	2,500	3,000	2,750	31	449	4.18	60.59	59.76	480.17	2.87	23.03	3	4	75.00	100.00	49.92	57.87	86.26	100.00	83.52	83.52	12.05	12.05	
12	3,000	4,000	3,500	30	479	4.05	64.64	71.07	551.24	3.41	26.44	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	10.50	
13	4,000	5,000	4,500	28	507	3.78	68.42	57.24	608.49	2.75	29.18	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	9.51	
14	5,000	7,500	6,250	36	543	4.86	73.28	107.86	716.34	5.17	34.36	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	8.08	
15	7,500	10,000	8,750	27	570	3.64	76.92	83.59	799.93	4.01	38.37	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	7.23	
16	10,000	20,000	15,000	96	666	12.96	89.88	473.15	1,273.08	22.69	61.06	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	4.55	
17	20,000	50,000	35,000	70	736	9.45	99.33	740.28	2,013.36	35.50	96.56	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	2.87	
18	50,000	100,000	75,000	4	740	0.54	99.87	71.34	2,084.69	3.42	99.99	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	2.78	
19	100,000	500,000	300,000	1	741	0.13	100.00	0.31	2,085.00	0.01	100.00	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	2.78	
20	500,000	UP		0	741	0.00	100.00	0.00	2,085.00	0.00	100.00	0	4	0.00	100.00	0.00	57.87	0.00	100.00	0.00	100.00	0.00	2.78	
				741					2,085.00					4					57.87					2.78



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	15	15	1.85	1.85	0.60	0.60	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	29	1.72	3.57	1.23	1.83	0.07	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	30	0.12	3.69	0.35	2.18	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	36	0.74	4.43	1.60	3.77	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	40	0.49	4.92	0.87	4.64	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	44	0.49	5.41	2.51	7.15	0.14	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	50	0.74	6.15	1.54	8.68	0.09	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	73	2.83	8.98	24.23	32.91	1.37	1.87	2	2	22.22	22.22	167.27	167.27	36.82	36.82	690.49	508.27			
9	1,500	2,000	1,750	34	107	4.18	13.16	6.30	39.21	0.36	2.22	0	2	0.00	22.22	0.00	167.27	0.00	36.82	0.00	426.57			
10	2,000	2,500	2,250	41	148	5.04	18.20	19.18	58.40	1.09	3.31	0	2	0.00	22.22	0.00	167.27	0.00	36.82	0.00	286.45			
11	2,500	3,000	2,750	35	183	4.31	22.51	14.14	72.54	0.80	4.12	0	2	0.00	22.22	0.00	167.27	0.00	36.82	0.00	230.61			
12	3,000	4,000	3,500	43	226	5.29	27.80	39.59	112.13	2.25	6.36	0	2	0.00	22.22	0.00	167.27	0.00	36.82	0.00	149.18			
13	4,000	5,000	4,500	50	276	6.15	33.95	40.58	152.71	2.30	8.66	0	2	0.00	22.22	0.00	167.27	0.00	36.82	0.00	109.54			
14	5,000	7,500	6,250	53	329	6.52	40.47	36.27	188.98	2.06	10.72	2	4	22.22	44.44	52.78	220.06	11.62	48.44	145.52	116.44			
15	7,500	10,000	8,750	60	389	7.38	47.85	155.61	344.59	8.83	19.55	0	4	0.00	44.44	0.00	220.06	0.00	48.44	0.00	63.86			
16	10,000	20,000	15,000	209	598	25.71	73.55	624.50	969.09	35.43	54.98	1	5	11.11	55.56	10.78	230.83	2.37	50.81	1.73	23.82			
17	20,000	50,000	35,000	168	766	20.66	94.22	549.44	1,518.52	31.17	86.16	4	9	44.44	100.00	223.47	454.30	49.19	100.00	40.67	29.92			
18	50,000	100,000	75,000	38	804	4.67	98.89	168.19	1,686.71	9.54	95.70	0	9	0.00	100.00	0.00	454.30	0.00	100.00	0.00	26.93			
19	100,000	500,000	300,000	9	813	1.11	100.00	75.75	1,762.46	4.30	100.00	0	9	0.00	100.00	0.00	454.30	0.00	100.00	0.00	25.78			
20	500,000	UP		0	813	0.00	100.00	0.00	1,762.46	0.00	100.00	0	9	0.00	100.00	0.00	454.30	0.00	100.00	0.00	25.78			
				813					1,762.46					9					454.30					25.78



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	45.58	45.58	1.24	1.24	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	80	8.84	54.42	0.18	1.42	0.16	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	99	12.93	67.35	1.62	3.04	1.42	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	111	8.16	75.51	4.03	7.07	3.52	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	121	6.80	82.31	1.69	8.76	1.48	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	124	2.04	84.35	0.87	7.88	0.76	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	125	0.68	85.03	2.59	10.47	2.26	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	126	0.68	85.71	0.00	10.47	0.00	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	128	1.36	87.07	5.20	15.67	4.54	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	129	0.68	87.76	6.89	22.56	6.02	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	130	0.68	88.44	0.00	22.56	0.00	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	131	0.68	89.12	0.00	22.56	0.00	19.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	132	0.68	89.80	10.63	33.19	9.28	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	134	1.36	91.16	5.49	27.70	4.80	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	136	1.36	92.52	19.94	47.64	17.41	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	138	1.36	93.88	47.80	95.44	41.75	83.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	147	6.12	100.00	19.07	114.51	16.66	100.00	2	2	100.00	100.00	55.54	55.54	100.00	100.00	291.23	48.50	48.50	48.50	
18	50,000	100,000	75,000	0	147	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	55.54	0.00	100.00	0.00	48.50	48.50	48.50	
19	100,000	500,000	300,000	0	147	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	55.54	0.00	100.00	0.00	48.50	48.50	48.50	
20	500,000	UP		0	147	0.00	100.00	0.00	114.51	0.00	100.00	0	2	0.00	100.00	0.00	55.54	0.00	100.00	0.00	48.50	48.50	48.50	
				147					114.51					2					55.54					48.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.50	0.50	11.54	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	3.36	3.86	77.53	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.42	4.28	9.58	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.06	4.33	1.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	4.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					4.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR            2017  
 OCCUPATION CODE            2926            OTHERS

DATA POSITION FROM        : 01/01/2017  
 DATA POSITION TO         : 31/12/2017  
 PROCESSING DATE         : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	363	363	14.69	14.69	28.97	28.97	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	551	914	22.30	36.99	18.43	47.40	2.21	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	565	1,479	22.87	59.85	36.71	84.11	4.41	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	224	1,703	9.07	68.92	63.51	147.62	7.63	17.73	2	2	50.00	50.00	10.90	10.90	12.84	12.84	17.16	7.38			
5	300	500	400	242	1,945	9.79	78.71	122.35	269.96	14.70	32.43	1	3	25.00	75.00	46.77	57.67	55.11	67.95	38.23	21.36			
6	500	750	625	235	2,180	9.51	88.22	191.49	461.46	23.00	55.43	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	12.50			
7	750	1,000	875	142	2,322	5.75	93.97	158.18	619.64	19.00	74.44	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	9.31			
8	1,000	1,500	1,250	57	2,379	2.31	96.28	42.52	662.16	5.11	79.54	0	3	0.00	75.00	0.00	57.67	0.00	67.95	0.00	8.71			
9	1,500	2,000	1,750	31	2,410	1.25	97.53	51.89	714.05	6.23	85.78	1	4	25.00	100.00	27.20	84.87	32.05	100.00	52.42	11.89			
10	2,000	2,500	2,250	9	2,419	0.36	97.90	14.81	728.86	1.78	87.56	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.64			
11	2,500	3,000	2,750	10	2,429	0.40	98.30	31.19	760.05	3.75	91.30	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.17			
12	3,000	4,000	3,500	8	2,437	0.32	98.62	1.85	761.90	0.22	91.53	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.14			
13	4,000	5,000	4,500	2	2,439	0.08	98.70	8.63	770.52	1.04	92.56	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	11.01			
14	5,000	7,500	6,250	6	2,445	0.24	98.95	23.61	794.13	2.84	95.40	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.69			
15	7,500	10,000	8,750	1	2,446	0.04	98.99	22.71	816.85	2.73	98.13	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.39			
16	10,000	20,000	15,000	4	2,450	0.16	99.15	1.47	818.32	0.18	98.30	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.37			
17	20,000	50,000	35,000	3	2,453	0.12	99.27	0.07	818.39	0.01	98.31	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.37			
18	50,000	100,000	75,000	2	2,455	0.08	99.35	13.52	831.91	1.62	99.94	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.20			
19	100,000	500,000	300,000	2	2,457	0.08	99.43	0.07	831.98	0.01	99.95	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.20			
20	500,000	<b>UP</b>		14	2,471	0.57	100.00	0.46	832.43	0.05	100.00	0	4	0.00	100.00	0.00	84.87	0.00	100.00	0.00	10.20			
				2,471					832.43					4					84.87					10.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	23,567	23,567	14.83	14.83	224.30	224.30	1.22	1.22	22	22	2.15	2.15	251.38	251.38	2.95	2.95	112.08	112.08			
2	50	100	75	6,469	30,036	4.07	18.90	517.70	742.00	2.82	4.04	14	36	1.37	3.52	165.60	416.99	1.94	4.90	31.99	56.20			
3	100	200	150	31,069	61,105	19.55	38.46	2,961.95	3,703.95	16.14	20.18	360	396	35.16	38.67	2,906.22	3,323.21	34.12	39.02	98.12	89.72			
4	200	300	250	31,068	92,173	19.55	58.01	1,679.01	5,382.96	9.15	29.33	226	622	22.07	60.74	3,524.86	6,848.07	41.39	80.41	209.94	127.22			
5	300	500	400	38,408	130,581	24.17	82.18	3,646.60	9,029.56	19.87	49.21	137	759	13.38	74.12	900.60	7,748.67	10.57	90.99	24.70	85.81			
6	500	750	625	14,569	145,150	9.17	91.35	2,984.35	12,013.91	16.26	65.47	37	796	3.61	77.73	247.45	7,996.12	2.91	93.89	8.29	66.56			
7	750	1,000	875	6,001	151,151	3.78	95.13	1,396.97	13,410.88	7.61	73.08	7	803	0.68	78.42	206.09	8,202.21	2.42	96.31	14.75	61.16			
8	1,000	1,500	1,250	3,708	154,859	2.33	97.46	1,423.46	14,834.34	7.76	80.84	8	811	0.78	79.20	75.36	8,277.57	0.88	97.20	5.29	55.80			
9	1,500	2,000	1,750	1,578	156,437	0.99	98.46	916.71	15,751.05	5.00	85.84	4	815	0.39	79.59	49.05	8,326.62	0.58	97.77	5.35	52.86			
10	2,000	2,500	2,250	584	157,021	0.37	98.82	347.91	16,098.96	1.90	87.73	1	816	0.10	79.69	5.62	8,332.24	0.07	97.84	1.62	51.76			
11	2,500	3,000	2,750	253	157,274	0.16	98.98	240.43	16,339.39	1.31	89.04	0	816	0.00	79.69	0.00	8,332.24	0.00	97.84	0.00	50.99			
12	3,000	4,000	3,500	359	157,633	0.23	99.21	322.85	16,662.24	1.76	90.80	7	823	0.68	80.37	32.43	8,364.67	0.38	98.22	10.04	50.20			
13	4,000	5,000	4,500	216	157,849	0.14	99.34	241.36	16,903.60	1.32	92.12	2	825	0.20	80.57	1.32	8,367.28	0.03	98.25	1.08	49.50			
14	5,000	7,500	6,250	235	158,084	0.15	99.49	533.03	17,436.63	2.90	95.02	6	831	0.59	81.15	78.80	8,446.08	0.93	99.17	14.78	48.44			
15	7,500	10,000	8,750	118	158,202	0.07	99.57	251.61	17,688.24	1.37	96.39	6	837	0.59	81.74	6.51	8,452.60	0.08	99.25	2.59	47.79			
16	10,000	20,000	15,000	221	158,423	0.14	99.71	450.33	18,138.57	2.45	98.85	1	838	0.10	81.84	0.23	8,452.82	0.00	99.25	0.05	46.60			
17	20,000	50,000	35,000	151	158,574	0.10	99.80	496.22	18,634.79	2.70	101.55	5	843	0.49	82.32	4.06	8,456.89	0.05	99.30	0.82	45.38			
18	50,000	100,000	75,000	77	158,651	0.05	99.85	262.31	18,897.10	1.43	102.98	7	850	0.68	83.01	21.17	8,478.06	0.25	99.55	8.07	44.86			
19	100,000	500,000	300,000	73	158,724	0.05	99.89	378.45	19,275.55	2.06	105.04	3	853	0.29	83.30	0.35	8,478.41	0.00	99.55	0.09	43.99			
20	500,000	UP		167	158,891	0.11	100.00	925.36	18,350.19	5.04	100.00	171	1,024	16.70	100.00	38.00	8,516.42	0.45	100.00	4.11	46.41			
				158,891					18,350.19					1,024					8,516.42					46.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	12.43	12.43	9.21	9.21	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	62	150	8.76	21.19	8.68	17.88	2.31	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	108	258	15.25	36.44	33.56	51.45	8.92	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	97	355	13.70	50.14	31.45	82.90	8.35	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	131	486	18.50	68.64	59.45	142.34	15.79	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	78	564	11.02	79.66	59.19	201.53	15.72	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	67	631	9.46	89.12	64.82	266.35	17.22	70.76	1	1	0.51	0.51	36.43	36.43	1.50	1.50	56.20	13.68			
8	1,000	1,500	1,250	33	664	4.66	93.79	48.91	315.26	12.99	83.75	0	1	0.00	0.51	0.00	36.43	0.00	1.50	0.00	11.55			
9	1,500	2,000	1,750	9	673	1.27	95.06	11.16	326.41	2.96	86.71	0	1	0.00	0.51	0.00	36.43	0.00	1.50	0.00	11.16			
10	2,000	2,500	2,250	6	679	0.85	95.90	1.93	328.34	0.51	87.22	2	3	1.01	1.52	428.42	464.85	17.64	19.13	22191.81	141.57			
11	2,500	3,000	2,750	4	683	0.56	96.47	4.21	332.56	1.12	88.34	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	139.78			
12	3,000	4,000	3,500	6	689	0.85	97.32	30.52	363.07	8.11	96.45	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	128.03			
13	4,000	5,000	4,500	1	690	0.14	97.46	3.23	366.30	0.86	97.31	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	126.90			
14	5,000	7,500	6,250	3	693	0.42	97.88	5.33	371.63	1.42	98.72	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	125.08			
15	7,500	10,000	8,750	1	694	0.14	98.02	1.81	369.83	0.48	98.24	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	125.69			
16	10,000	20,000	15,000	1	695	0.14	98.16	0.16	369.99	0.04	98.29	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	125.64			
17	20,000	50,000	35,000	1	696	0.14	98.31	3.31	373.30	0.88	99.17	0	3	0.00	1.52	0.00	464.85	0.00	19.13	0.00	124.53			
18	50,000	100,000	75,000	1	697	0.14	98.45	3.22	376.52	0.86	100.02	14	17	7.07	8.59	1,694.06	2,158.91	69.73	88.87	52610.56	573.39			
19	100,000	500,000	300,000	1	698	0.14	98.59	3.22	373.30	0.86	99.17	0	17	0.00	8.59	0.00	2,158.91	0.00	88.87	0.00	578.34			
20	500,000	UP		10	708	1.41	100.00	3.14	376.44	0.83	100.00	181	198	91.41	100.00	270.40	2,429.30	11.13	100.00	8608.99	645.34			
				708					376.44					198					2,429.30					645.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	0.36	0.36	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.36					0					0.00					0.00		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.16	0.16	45.45	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.19	0.34	54.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.34				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.60	2.60	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	14	4.69	7.29	0.49	0.56	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	17	31	8.85	16.15	5.94	6.50	0.87	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	42	5.73	21.88	4.63	11.13	0.68	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	58	8.33	30.21	28.49	39.62	4.16	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	67	4.69	34.90	6.67	46.29	0.97	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	12	79	6.25	41.15	12.68	58.96	1.85	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	112	17.19	58.33	55.87	114.83	8.16	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	18	130	9.38	67.71	40.79	155.62	5.96	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	13	143	6.77	74.48	26.94	182.56	3.93	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	146	1.56	76.04	25.88	208.44	3.78	30.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	151	2.60	78.65	21.90	230.34	3.20	33.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	154	1.56	80.21	16.61	246.95	2.43	36.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	160	3.13	83.33	58.78	305.73	8.58	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	17	177	8.85	92.19	232.96	538.70	34.01	78.65	3	3	75.00	75.00	6,711.48	6,711.48	99.48	99.48	2880.90	1245.88
16	10,000	20,000	15,000	9	186	4.69	96.88	97.23	635.92	14.19	92.84	0	3	0.00	75.00	0.00	6,711.48	0.00	99.48	0.00	1055.39
17	20,000	50,000	35,000	6	192	3.13	100.00	49.01	684.93	7.16	100.00	1	4	25.00	100.00	35.26	6,746.73	0.52	100.00	71.93	985.02
18	50,000	100,000	75,000	0	192	0.00	100.00	0.00	684.93	0.00	100.00	0	4	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	985.02
19	100,000	500,000	300,000	0	192	0.00	100.00	0.00	684.93	0.00	100.00	0	4	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	985.02
20	500,000	UP		0	192	0.00	100.00	0.00	684.93	0.00	100.00	0	4	0.00	100.00	0.00	6,746.73	0.00	100.00	0.00	985.02
				192				684.93				4				6,746.73				985.02	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,219	4,219	39.42	39.42	97.83	97.83	2.46	2.46	4	4	22.22	22.22	17.88	17.88	6.21	6.21	18.27	18.27			
2	50	100	75	1,306	5,525	12.20	51.62	81.59	179.43	2.06	4.52	2	6	11.11	33.33	94.74	112.62	32.92	39.13	116.11	62.76			
3	100	200	150	1,695	7,220	15.84	67.45	144.85	324.28	3.65	8.17	2	8	11.11	44.44	35.43	148.05	12.31	51.45	24.46	45.65			
4	200	300	250	639	7,859	5.97	73.42	76.10	400.38	1.92	10.09	2	10	11.11	55.56	17.47	165.51	6.07	57.52	22.95	41.34			
5	300	500	400	760	8,619	7.10	80.52	201.88	602.26	5.09	15.17	0	10	0.00	55.56	0.00	165.51	0.00	57.52	0.00	27.48			
6	500	750	625	557	9,176	5.20	85.72	279.21	881.47	7.03	22.21	2	12	11.11	66.67	5.81	171.33	2.02	59.54	2.08	19.44			
7	750	1,000	875	448	9,624	4.19	89.91	398.61	1,280.08	10.04	32.25	2	14	11.11	77.78	12.27	183.60	4.27	63.80	3.08	14.34			
8	1,000	1,500	1,250	404	10,028	3.77	93.68	631.78	1,911.85	15.92	48.17	0	14	0.00	77.78	0.00	183.60	0.00	63.80	0.00	9.60			
9	1,500	2,000	1,750	205	10,233	1.92	95.60	398.21	2,310.06	10.03	58.20	0	14	0.00	77.78	0.00	183.60	0.00	63.80	0.00	7.95			
10	2,000	2,500	2,250	109	10,342	1.02	96.62	303.47	2,613.53	7.65	65.84	0	14	0.00	77.78	0.00	183.60	0.00	63.80	0.00	7.03			
11	2,500	3,000	2,750	85	10,427	0.79	97.41	240.29	2,853.82	6.05	71.90	3	17	16.67	94.44	73.86	257.46	25.67	89.47	30.74	9.02			
12	3,000	4,000	3,500	73	10,500	0.68	98.09	248.83	3,102.65	6.27	78.17	0	17	0.00	94.44	0.00	257.46	0.00	89.47	0.00	8.30			
13	4,000	5,000	4,500	44	10,544	0.41	98.51	206.72	3,309.36	5.21	83.37	1	18	5.56	100.00	30.30	287.77	10.53	100.00	14.66	8.70			
14	5,000	7,500	6,250	43	10,587	0.40	98.91	235.54	3,544.90	5.93	89.31	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	8.12			
15	7,500	10,000	8,750	12	10,599	0.11	99.02	93.88	3,638.78	2.37	91.67	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.91			
16	10,000	20,000	15,000	22	10,621	0.21	99.22	215.21	3,853.99	5.42	97.10	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.47			
17	20,000	50,000	35,000	70	10,691	0.65	99.88	56.69	3,910.68	1.43	98.52	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.36			
18	50,000	100,000	75,000	8	10,699	0.07	99.95	34.10	3,944.78	0.86	99.38	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.29			
19	100,000	500,000	300,000	5	10,704	0.05	100.00	24.48	3,969.26	0.62	100.00	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.25			
20	500,000	UP		0	10,704	0.00	100.00	0.00	3,969.26	0.00	100.00	0	18	0.00	100.00	0.00	287.77	0.00	100.00	0.00	7.25			
				10,704					3,969.26					18					287.77					7.25



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,848	2,848	9.77	9.77	222.20	222.20	0.45	0.45	10	10	2.79	2.79	67.65	67.65	0.23	0.23	30.44	30.44			
2	50	100	75	2,607	5,455	8.95	18.72	326.89	549.09	0.66	1.12	6	16	1.67	4.46	102.83	170.48	0.36	0.59	31.46	31.05			
3	100	200	150	3,766	9,221	12.92	31.64	772.91	1,322.00	1.57	2.68	14	30	3.90	8.36	545.28	715.76	1.89	2.48	70.55	54.14			
4	200	300	250	2,331	11,552	8.00	39.64	779.86	2,101.86	1.58	4.27	8	38	2.23	10.58	347.80	1,063.56	1.21	3.69	44.60	50.60			
5	300	500	400	2,510	14,062	8.61	48.25	1,322.80	3,424.66	2.69	6.96	11	49	3.06	13.65	593.22	1,656.78	2.06	5.75	44.85	48.38			
6	500	750	625	1,847	15,909	6.34	54.59	1,141.10	4,565.76	2.32	9.27	3	52	0.84	14.48	23.98	1,680.76	0.08	5.84	2.10	36.81			
7	750	1,000	875	1,527	17,436	5.24	59.83	1,434.79	6,000.55	2.91	12.19	7	59	1.95	16.43	55.25	1,736.00	0.19	6.03	3.85	28.93			
8	1,000	1,500	1,250	2,163	19,599	7.42	67.25	1,573.89	7,574.44	3.20	15.38	0	59	0.00	16.43	0.00	1,736.00	0.00	6.03	0.00	22.92			
9	1,500	2,000	1,750	1,710	21,309	5.87	73.12	1,286.62	8,861.06	2.61	18.00	7	66	1.95	18.38	433.52	2,169.53	1.51	7.53	33.69	24.48			
10	2,000	2,500	2,250	1,062	22,371	3.64	76.76	917.41	9,778.46	1.86	19.86	5	71	1.39	19.78	831.01	3,000.53	2.89	10.42	90.58	30.69			
11	2,500	3,000	2,750	688	23,059	2.36	79.12	1,007.61	10,786.07	2.05	21.91	3	74	0.84	20.61	671.05	3,671.58	2.33	12.75	66.60	34.04			
12	3,000	4,000	3,500	752	23,811	2.58	81.70	1,141.46	11,927.53	2.32	24.22	2	76	0.56	21.17	28.05	3,699.63	0.10	12.84	2.46	31.02			
13	4,000	5,000	4,500	529	24,340	1.82	83.52	1,475.09	13,402.62	3.00	27.22	3	79	0.84	22.01	1,207.02	4,906.65	4.19	17.03	81.83	36.61			
14	5,000	7,500	6,250	981	25,321	3.37	86.88	2,705.46	16,108.08	5.49	32.71	11	90	3.06	25.07	502.00	5,408.65	1.74	18.78	18.56	33.58			
15	7,500	10,000	8,750	617	25,938	2.12	89.00	2,069.99	18,178.07	4.20	36.92	7	97	1.95	27.02	160.36	5,569.01	0.56	19.33	7.75	30.64			
16	10,000	20,000	15,000	849	26,787	2.91	91.91	5,920.65	24,098.72	12.02	48.94	9	106	2.51	29.53	2,954.42	8,523.43	10.26	29.59	49.90	35.37			
17	20,000	50,000	35,000	729	27,516	2.50	94.41	8,252.93	32,351.65	16.76	65.70	33	139	9.19	38.72	476.78	9,000.21	1.66	31.25	5.78	27.82			
18	50,000	100,000	75,000	633	28,149	2.17	96.59	8,533.54	40,885.19	17.33	83.03	24	163	6.69	45.40	19,372.49	28,372.70	67.26	98.50	227.02	69.40			
19	100,000	500,000	300,000	716	28,865	2.46	99.04	7,223.68	48,108.86	14.67	97.70	115	278	32.03	77.44	266.72	28,639.42	0.93	99.43	3.69	59.53			
20	500,000	UP		279	29,144	0.96	100.00	1,130.37	49,239.23	2.30	100.00	81	359	22.56	100.00	164.76	28,804.18	0.57	100.00	14.58	58.50			
				29,144					49,239.23					359					28,804.18					58.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	487	487	10.65	10.65	23.35	23.35	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	449	936	9.82	20.47	41.79	65.14	0.58	0.90	2	2	1.47	1.47	0.01	0.01	0.00	0.00	0.02	0.01			
3	100	200	150	474	1,410	10.37	30.83	65.56	130.70	0.91	1.81	4	6	2.94	4.41	274.67	274.66	13.24	13.24	418.93	210.14			
4	200	300	250	165	1,575	3.61	34.44	28.41	159.12	0.39	2.20	1	7	0.74	5.15	0.14	274.80	0.01	13.25	0.49	172.70			
5	300	500	400	376	1,951	8.22	42.66	102.23	261.35	1.41	3.61	2	9	1.47	6.62	193.67	468.47	9.33	22.58	189.44	179.25			
6	500	750	625	282	2,233	6.17	48.83	72.06	333.41	1.00	4.61	0	9	0.00	6.62	0.00	468.47	0.00	22.58	0.00	140.51			
7	750	1,000	875	246	2,479	5.38	54.21	108.96	442.36	1.51	6.12	0	9	0.00	6.62	0.00	468.47	0.00	22.58	0.00	105.90			
8	1,000	1,500	1,250	238	2,717	5.20	59.41	198.14	640.50	2.74	8.86	2	11	1.47	8.09	16.29	484.76	0.79	23.37	8.22	75.69			
9	1,500	2,000	1,750	213	2,930	4.66	64.07	333.58	974.08	4.61	13.47	2	13	1.47	9.56	0.16	484.92	0.01	23.37	0.05	49.78			
10	2,000	2,500	2,250	97	3,027	2.12	66.19	130.30	1,104.38	1.80	15.27	1	14	0.74	10.29	24.46	509.38	1.18	24.55	18.77	46.12			
11	2,500	3,000	2,750	82	3,109	1.79	67.99	120.20	1,224.59	1.66	16.93	0	14	0.00	10.29	0.00	509.38	0.00	24.55	0.00	41.60			
12	3,000	4,000	3,500	100	3,209	2.19	70.17	211.72	1,436.31	2.93	19.86	3	17	2.21	12.50	9.45	518.83	0.46	25.01	4.46	36.12			
13	4,000	5,000	4,500	83	3,292	1.82	71.99	187.16	1,623.46	2.59	22.45	2	19	1.47	13.97	4.62	523.44	0.22	25.23	2.47	32.24			
14	5,000	7,500	6,250	204	3,496	4.46	76.45	644.78	2,268.25	8.92	31.37	3	22	2.21	16.18	27.93	551.37	1.35	26.58	4.33	24.31			
15	7,500	10,000	8,750	193	3,689	4.22	80.67	652.97	2,921.22	9.03	40.40	2	24	1.47	17.65	718.10	1,269.47	34.61	61.19	109.97	43.46			
16	10,000	20,000	15,000	263	3,952	5.75	86.42	1,273.20	4,194.42	17.61	58.00	8	32	5.88	23.53	83.53	1,353.00	4.03	65.21	6.56	32.26			
17	20,000	50,000	35,000	173	4,125	3.78	90.20	1,223.88	5,418.30	16.92	74.93	19	51	13.97	37.50	34.66	1,387.66	1.67	66.88	2.83	25.61			
18	50,000	100,000	75,000	134	4,259	2.93	93.13	683.35	6,101.65	9.45	84.38	12	63	8.82	46.32	512.73	1,900.40	24.71	91.60	75.03	31.15			
19	100,000	500,000	300,000	175	4,434	3.83	96.96	877.58	6,979.23	12.14	96.51	19	82	13.97	60.29	34.33	1,934.73	1.65	93.25	3.91	27.72			
20	500,000	UP		139	4,573	3.04	100.00	252.11	7,231.34	3.49	100.00	54	136	39.71	100.00	139.99	2,074.72	6.75	100.00	55.53	28.69			
				4,573					7,231.34					136					2,074.72					28.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	703	703	17.77	17.77	10.91	10.91	0.16	0.16	1	1	1.15	1.15	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	768	1,471	19.41	37.17	115.44	104.53	1.71	1.55	4	5	4.60	5.75	119.49	119.49	1.94	1.94	103.51	114.31			
3	100	200	150	360	1,831	9.10	46.27	53.06	157.59	0.79	2.34	0	5	0.00	5.75	0.00	119.49	0.00	1.94	0.00	75.82			
4	200	300	250	256	2,087	6.47	52.74	71.24	228.83	1.06	3.40	2	7	2.30	8.05	134.47	253.96	2.18	4.12	188.76	110.98			
5	300	500	400	309	2,396	7.81	60.55	162.58	391.41	2.41	5.81	0	7	0.00	8.05	0.00	253.96	0.00	4.12	0.00	64.88			
6	500	750	625	189	2,585	4.78	65.33	125.86	517.27	1.87	7.68	3	10	3.45	11.49	65.08	319.04	1.06	5.18	51.71	61.68			
7	750	1,000	875	181	2,766	4.57	69.90	292.65	809.92	4.34	12.02	3	13	3.45	14.94	672.35	991.39	10.91	16.08	229.75	122.41			
8	1,000	1,500	1,250	186	2,952	4.70	74.60	315.95	1,125.86	4.69	16.71	2	15	2.30	17.24	138.01	1,129.40	2.24	18.32	43.68	100.31			
9	1,500	2,000	1,750	130	3,082	3.29	77.89	247.07	1,372.93	3.67	20.38	0	15	0.00	17.24	0.00	1,129.40	0.00	18.32	0.00	82.26			
10	2,000	2,500	2,250	81	3,163	2.05	79.93	310.51	1,683.44	4.61	24.99	4	19	4.60	21.84	147.62	1,277.02	2.40	20.72	47.54	75.86			
11	2,500	3,000	2,750	43	3,206	1.09	81.02	139.55	1,822.99	2.07	27.06	0	19	0.00	21.84	0.00	1,277.02	0.00	20.72	0.00	70.05			
12	3,000	4,000	3,500	91	3,297	2.30	83.32	403.14	2,226.13	5.98	33.04	0	19	0.00	21.84	0.00	1,277.02	0.00	20.72	0.00	57.37			
13	4,000	5,000	4,500	75	3,372	1.90	85.22	253.20	2,479.33	3.76	36.80	0	19	0.00	21.84	0.00	1,277.02	0.00	20.72	0.00	51.51			
14	5,000	7,500	6,250	82	3,454	2.07	87.29	752.10	3,231.43	11.16	47.96	3	22	3.45	25.29	12.93	1,289.96	0.21	20.93	1.72	39.92			
15	7,500	10,000	8,750	60	3,514	1.52	88.80	445.70	3,677.13	6.62	54.58	7	29	8.05	33.33	62.36	1,352.32	1.01	21.94	13.99	36.78			
16	10,000	20,000	15,000	93	3,607	2.35	91.15	943.26	4,620.39	14.00	68.58	10	39	11.49	44.83	66.57	1,418.90	1.08	23.02	7.06	30.71			
17	20,000	50,000	35,000	132	3,739	3.34	94.49	1,307.75	5,928.13	19.41	87.99	13	52	14.94	59.77	1,338.83	2,757.72	21.72	44.74	102.38	46.52			
18	50,000	100,000	75,000	95	3,834	2.40	96.89	512.77	6,440.90	7.61	95.60	27	79	31.03	90.80	3,165.86	5,923.58	51.36	96.11	617.40	91.97			
19	100,000	500,000	300,000	107	3,941	2.70	99.60	305.06	6,745.96	4.53	100.13	2	81	2.30	93.10	232.71	6,156.29	3.78	99.88	76.28	91.26			
20	500,000	UP		16	3,957	0.40	100.00	8.57	6,737.40	0.13	100.00	6	87	6.90	100.00	7.24	6,163.53	0.12	100.00	84.51	91.48			
				3,957					6,737.40					87					6,163.53					91.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,622	7,622	18.29	18.29	803.01	803.01	1.72	1.72	21	21	3.88	3.88	165.25	165.25	0.37	0.37	20.58	20.58			
2	50	100	75	3,348	10,970	8.03	26.32	415.93	1,218.94	0.89	2.62	15	36	2.77	6.65	330.19	495.44	0.73	1.10	79.39	40.65			
3	100	200	150	6,219	17,189	14.92	41.25	1,075.51	2,294.44	2.31	4.93	23	59	4.25	10.91	782.98	1,278.42	1.74	2.84	72.80	55.72			
4	200	300	250	3,494	20,683	8.38	49.63	943.69	3,238.14	2.03	6.95	9	68	1.66	12.57	540.54	1,818.97	1.20	4.05	57.28	56.17			
5	300	500	400	4,894	25,577	11.74	61.37	44.88	3,193.26	0.10	6.85	42	110	7.76	20.33	2,071.87	3,890.83	4.61	8.66	4616.93	121.85			
6	500	750	625	3,275	28,852	7.86	69.23	1,787.70	4,980.96	3.84	10.69	21	131	3.88	24.21	1,816.12	5,706.95	4.04	12.70	101.59	114.58			
7	750	1,000	875	2,285	31,137	5.48	74.71	1,883.72	6,864.68	4.04	14.74	16	147	2.96	27.17	3,185.79	8,892.74	7.09	19.79	169.12	129.54			
8	1,000	1,500	1,250	2,089	33,226	5.01	79.73	1,785.18	8,649.86	3.83	18.57	12	159	2.22	29.39	769.43	9,662.17	1.71	21.50	43.10	111.70			
9	1,500	2,000	1,750	1,409	34,635	3.38	83.11	1,671.59	10,321.45	3.59	22.16	10	169	1.85	31.24	1,916.77	11,578.94	4.27	25.77	114.67	112.18			
10	2,000	2,500	2,250	757	35,392	1.82	84.92	1,426.50	11,747.95	3.06	25.22	12	181	2.22	33.46	1,883.53	13,462.47	4.19	29.96	132.04	114.59			
11	2,500	3,000	2,750	696	36,088	1.67	86.59	1,453.40	13,201.36	3.12	28.34	4	185	0.74	34.20	1,427.42	14,889.88	3.18	33.13	98.21	112.79			
12	3,000	4,000	3,500	734	36,822	1.76	88.36	1,578.27	14,779.63	3.39	31.73	3	188	0.55	34.75	15.03	14,904.92	0.03	33.17	0.95	100.85			
13	4,000	5,000	4,500	448	37,270	1.07	89.43	1,309.71	16,089.33	2.81	34.54	11	199	2.03	36.78	1,117.47	16,022.38	2.49	35.65	85.32	99.58			
14	5,000	7,500	6,250	626	37,896	1.50	90.93	2,538.52	18,627.86	5.45	39.99	8	207	1.48	38.26	6,803.78	22,826.16	15.14	50.79	268.02	122.54			
15	7,500	10,000	8,750	471	38,367	1.13	92.06	3,039.14	21,667.00	6.52	46.51	9	216	1.66	39.93	2,711.25	25,537.41	6.03	56.83	89.21	117.86			
16	10,000	20,000	15,000	805	39,172	1.93	93.99	6,387.75	28,054.75	13.71	60.22	6	222	1.11	41.04	61.54	25,598.95	0.14	56.96	0.96	91.25			
17	20,000	50,000	35,000	805	39,977	1.93	95.93	8,169.17	36,223.92	17.54	77.76	36	258	6.65	47.69	8,880.13	34,479.08	19.76	76.73	108.70	95.18			
18	50,000	100,000	75,000	619	40,596	1.49	97.41	4,576.97	40,800.89	9.83	87.59	26	284	4.81	52.50	6,291.62	40,770.70	14.00	90.73	137.46	99.93			
19	100,000	500,000	300,000	755	41,351	1.81	99.22	4,771.80	45,572.69	10.24	97.83	155	439	28.65	81.15	3,929.68	44,700.38	8.74	99.47	82.35	98.09			
20	500,000	UP		324	41,675	0.78	100.00	1,011.29	46,583.98	2.17	100.00	102	541	18.85	100.00	237.87	44,938.25	0.53	100.00	23.52	96.47			
				41,675					46,583.98					541					44,938.25					96.47



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	70	70	16.99	16.99	1.66	1.66	0.58	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	86	3.88	20.87	0.93	2.59	0.33	0.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	110	5.83	26.70	3.39	5.98	1.19	2.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	59	169	14.32	41.02	19.18	25.17	6.72	8.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	54	223	13.11	54.13	29.62	54.78	10.37	19.18	1	1	1	1	33.33	33.33	121.45	121.45	43.29	43.29	410.06	221.70
6	500	750	625	80	303	19.42	73.54	42.78	97.56	14.98	34.16	1	2	2	33.33	66.67	144.62	266.07	51.55	94.84	338.05	272.72	
7	750	1,000	875	30	333	7.28	80.83	29.43	126.99	10.30	44.46	1	3	3	33.33	100.00	14.48	280.55	5.16	100.00	49.19	220.92	
8	1,000	1,500	1,250	27	360	6.55	87.38	35.05	162.04	12.27	56.74	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	173.13	
9	1,500	2,000	1,750	24	384	5.83	93.20	33.04	195.08	11.57	68.30	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	143.81	
10	2,000	2,500	2,250	2	386	0.49	93.69	1.33	196.42	0.47	68.77	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	142.83	
11	2,500	3,000	2,750	14	400	3.40	97.09	24.23	220.65	8.49	77.26	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	127.15	
12	3,000	4,000	3,500	3	403	0.73	97.82	7.15	227.80	2.50	79.76	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	123.15	
13	4,000	5,000	4,500	1	404	0.24	98.06	9.63	237.43	3.37	83.13	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	118.16	
14	5,000	7,500	6,250	5	409	1.21	99.27	14.21	251.63	4.97	88.11	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	111.49	
15	7,500	10,000	8,750	3	412	0.73	100.00	33.97	285.61	11.89	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
16	10,000	20,000	15,000	0	412	0.00	100.00	0.00	285.61	0.00	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
17	20,000	50,000	35,000	0	412	0.00	100.00	0.00	285.61	0.00	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
18	50,000	100,000	75,000	0	412	0.00	100.00	0.00	285.61	0.00	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
19	100,000	500,000	300,000	0	412	0.00	100.00	0.00	285.61	0.00	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
20	500,000	UP		0	412	0.00	100.00	0.00	285.61	0.00	100.00	0	3	3	0.00	100.00	0.00	280.55	0.00	100.00	0.00	98.23	
				412				285.61				3				280.55				98.23			





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.76	4.76	0.21	0.21	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	2.38	7.14	0.31	0.52	0.24	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	3.57	10.71	0.94	1.46	0.73	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	13	4.76	15.48	2.36	3.82	1.82	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	26	15.48	30.95	10.93	14.75	8.44	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	29	3.57	34.52	3.04	17.79	2.34	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	36	8.33	42.86	10.12	27.91	7.81	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	45	10.71	53.57	15.25	43.16	11.77	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	53	9.52	63.10	13.19	56.34	10.18	43.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	60	8.33	71.43	11.79	68.13	9.10	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	64	4.76	76.19	12.83	80.97	9.91	62.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	70	7.14	83.33	19.90	100.87	15.37	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	74	4.76	88.10	1.46	102.33	1.13	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	76	2.38	90.48	16.75	119.08	12.93	91.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	77	1.19	91.67	1.34	120.42	1.03	92.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	79	2.38	94.05	4.68	125.10	3.61	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	82	3.57	97.62	4.06	129.16	3.13	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	83	1.19	98.81	0.21	129.37	0.16	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	84	1.19	100.00	0.16	129.53	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	84	0.00	100.00	0.00	129.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				84					129.53					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	623	623	8.75	8.75	118.53	118.53	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	496	1,119	6.96	15.71	228.38	346.91	1.79	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,307	2,426	18.35	34.06	1,112.26	1,459.18	8.74	11.46	7	7	15.22	15.22	477.69	477.69	9.13	9.13	42.95	32.74			
4	200	300	250	996	3,422	13.98	48.05	1,244.61	2,703.79	9.78	21.24	5	12	10.87	26.09	418.40	896.09	7.99	17.12	33.62	33.14			
5	300	500	400	1,243	4,665	17.45	65.50	1,945.02	4,648.81	15.28	36.51	9	21	19.57	45.65	839.42	1,735.51	16.04	33.16	43.16	37.33			
6	500	750	625	756	5,421	10.61	76.12	1,518.37	6,167.19	11.93	48.44	12	33	26.09	71.74	1,893.80	3,629.31	36.19	69.35	124.73	58.85			
7	750	1,000	875	559	5,980	7.85	83.97	1,497.03	7,664.22	11.76	60.20	2	35	4.35	76.09	316.54	3,945.84	6.05	75.40	21.14	51.48			
8	1,000	1,500	1,250	363	6,343	5.10	89.06	1,193.64	8,857.85	9.37	69.57	1	36	2.17	78.26	14.19	3,960.04	0.27	75.67	1.19	44.71			
9	1,500	2,000	1,750	194	6,537	2.72	91.79	827.23	9,685.08	6.50	76.07	0	36	0.00	78.26	0.00	3,960.04	0.00	75.67	0.00	40.89			
10	2,000	2,500	2,250	97	6,634	1.36	93.15	366.71	10,051.79	2.88	78.95	8	44	17.39	95.65	1,264.00	5,224.04	24.15	99.82	344.69	51.97			
11	2,500	3,000	2,750	66	6,700	0.93	94.07	415.66	10,467.45	3.26	82.21	1	45	2.17	97.83	2.36	5,226.39	0.05	99.86	0.57	49.93			
12	3,000	4,000	3,500	58	6,758	0.81	94.89	443.87	10,911.32	3.49	85.70	0	45	0.00	97.83	0.00	5,226.39	0.00	99.86	0.00	47.90			
13	4,000	5,000	4,500	36	6,794	0.51	95.39	357.17	11,268.49	2.81	88.50	0	45	0.00	97.83	0.00	5,226.39	0.00	99.86	0.00	46.38			
14	5,000	7,500	6,250	49	6,843	0.69	96.08	635.96	11,904.44	4.99	93.50	1	46	2.17	100.00	7.10	5,233.49	0.14	100.00	1.12	43.96			
15	7,500	10,000	8,750	14	6,857	0.20	96.28	200.20	12,104.65	1.57	95.07	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	43.24			
16	10,000	20,000	15,000	27	6,884	0.38	96.66	285.14	12,389.79	2.24	97.31	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	42.24			
17	20,000	50,000	35,000	188	7,072	2.64	99.30	219.55	12,609.34	1.72	99.03	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	41.50			
18	50,000	100,000	75,000	12	7,084	0.17	99.47	35.99	12,645.33	0.28	99.32	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	41.39			
19	100,000	500,000	300,000	35	7,119	0.49	99.96	74.31	12,719.64	0.58	99.90	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	41.14			
20	500,000	UP		3	7,122	0.04	100.00	12.56	12,732.21	0.10	100.00	0	46	0.00	100.00	0.00	5,233.49	0.00	100.00	0.00	41.10			
				7,122					12,732.21					46					5,233.49					41.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	50,533	50,533	13.17	13.17	5,791.92	5,791.92	1.16	1.16	24	24	0.94	0.94	324.19	324.19	0.23	0.23	5.60	5.60
2	50	100	75	26,630	77,163	6.94	20.10	5,948.52	11,740.45	1.19	2.36	42	66	1.65	2.59	1,323.79	1,647.98	0.94	1.17	22.25	14.04
3	100	200	150	39,140	116,303	10.20	30.30	14,776.53	26,516.97	2.97	5.33	96	162	3.76	6.35	4,781.94	6,429.92	3.41	4.58	32.36	24.25
4	200	300	250	32,184	148,487	8.38	38.68	19,694.53	46,211.50	3.96	9.28	93	255	3.65	10.00	6,915.75	13,345.67	4.93	9.51	35.12	28.88
5	300	500	400	56,515	205,002	14.72	53.41	50,366.47	96,577.97	10.11	19.40	170	425	6.66	16.66	14,919.14	28,264.81	10.63	20.15	29.62	29.27
6	500	750	625	47,901	252,903	12.48	65.89	48,537.51	145,115.48	9.75	29.14	515	940	20.19	36.85	17,031.75	45,296.56	12.14	32.29	35.09	31.21
7	750	1,000	875	45,084	297,987	11.75	77.63	55,454.24	200,569.72	11.14	40.28	771	1,711	30.22	67.07	23,879.33	69,175.90	17.02	49.31	43.06	34.49
8	1,000	1,500	1,250	34,943	332,930	9.10	86.74	59,071.77	259,641.50	11.86	52.14	425	2,136	16.66	83.73	18,740.67	87,916.57	13.36	62.66	31.73	33.86
9	1,500	2,000	1,750	16,599	349,529	4.32	91.06	43,918.04	303,559.54	8.82	60.96	124	2,260	4.86	88.59	12,655.45	100,572.02	9.02	71.68	28.82	33.13
10	2,000	2,500	2,250	9,166	358,695	2.39	93.45	27,731.17	331,290.71	5.57	66.53	67	2,327	2.63	91.22	8,651.31	109,223.33	6.17	77.85	31.20	32.97
11	2,500	3,000	2,750	6,180	364,875	1.61	95.06	25,276.15	356,566.87	5.08	71.61	43	2,370	1.69	92.90	2,879.63	112,102.96	2.05	79.90	11.39	31.44
12	3,000	4,000	3,500	6,156	371,031	1.60	96.66	29,726.90	386,293.76	5.97	77.58	22	2,392	0.86	93.77	5,289.94	117,392.90	3.77	83.67	17.80	30.39
13	4,000	5,000	4,500	3,583	374,614	0.93	97.60	22,199.23	408,492.99	4.46	82.04	21	2,413	0.82	94.59	3,472.58	120,865.48	2.48	86.15	15.64	29.59
14	5,000	7,500	6,250	3,883	378,497	1.01	98.61	29,666.34	438,159.33	5.96	87.99	30	2,443	1.18	95.77	7,430.36	128,295.84	5.30	91.44	25.05	29.28
15	7,500	10,000	8,750	1,889	380,386	0.49	99.10	22,136.16	460,295.49	4.45	92.44	21	2,464	0.82	96.59	907.43	129,203.27	0.65	92.09	4.10	28.07
16	10,000	20,000	15,000	1,990	382,376	0.52	99.62	27,049.34	487,344.83	5.43	97.87	30	2,494	1.18	97.77	2,157.84	131,361.11	1.54	93.63	7.98	26.95
17	20,000	50,000	35,000	846	383,222	0.22	99.84	10,758.54	498,103.36	2.16	100.03	36	2,530	1.41	99.18	8,898.73	140,259.85	6.34	99.97	82.71	28.16
18	50,000	100,000	75,000	304	383,526	0.08	99.92	1,959.84	500,063.20	0.39	100.43	1	2,531	0.04	99.22	0.19	140,260.04	0.00	99.97	0.01	28.05
19	100,000	500,000	300,000	243	383,769	0.06	99.98	1,839.69	501,902.89	0.37	100.79	9	2,540	0.35	99.57	19.35	140,279.39	0.01	99.99	1.05	27.95
20	500,000	UP		71	383,840	0.02	100.00	3,956.99	497,945.90	0.79	100.00	11	2,551	0.43	100.00	19.03	140,298.42	0.01	100.00	0.48	28.18
				383,840				497,945.90				2,551				140,298.42				28.18	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,621	5,621	12.84	12.84	3,210.91	3,210.91	4.46	4.46	3	3	1.36	1.36	0.07	0.07	0.00	0.00	0.00	0.00			
2	50	100	75	3,251	8,872	7.43	20.26	1,918.92	5,129.83	2.66	7.12	7	10	3.17	4.52	357.12	357.19	2.29	2.29	18.61	6.96			
3	100	200	150	5,444	14,316	12.43	32.70	2,925.01	8,054.84	4.06	11.18	11	21	4.98	9.50	435.73	792.92	2.79	5.08	14.90	9.84			
4	200	300	250	4,417	18,733	10.09	42.79	2,914.76	10,969.60	4.05	15.23	8	29	3.62	13.12	1,100.18	1,893.11	7.05	12.13	37.75	17.26			
5	300	500	400	6,824	25,557	15.59	58.37	6,366.70	17,336.31	8.84	24.07	29	58	13.12	26.24	2,572.88	4,465.99	16.49	28.62	40.41	25.76			
6	500	750	625	4,548	30,105	10.39	68.76	5,831.91	23,168.22	8.10	32.17	17	75	7.69	33.94	2,573.00	7,038.99	16.49	45.12	44.12	30.38			
7	750	1,000	875	3,868	33,973	8.83	77.60	6,790.49	29,958.71	9.43	41.60	18	93	8.14	42.08	2,983.83	10,022.82	19.12	64.24	43.94	33.46			
8	1,000	1,500	1,250	3,203	37,176	7.32	84.91	7,680.74	37,639.44	10.66	52.26	13	106	5.88	47.96	2,767.24	12,790.06	17.74	81.98	36.03	33.98			
9	1,500	2,000	1,750	1,898	39,074	4.34	89.25	6,370.91	44,010.35	8.85	61.11	23	129	10.41	58.37	542.06	13,332.12	3.47	85.45	8.51	30.29			
10	2,000	2,500	2,250	1,000	40,074	2.28	91.53	4,144.13	48,154.48	5.75	66.86	7	136	3.17	61.54	88.38	13,420.50	0.57	86.02	2.13	27.87			
11	2,500	3,000	2,750	747	40,821	1.71	93.24	3,486.49	51,640.97	4.84	71.70	5	141	2.26	63.80	80.24	13,500.74	0.51	86.53	2.30	26.14			
12	3,000	4,000	3,500	825	41,646	1.88	95.12	4,166.19	55,807.16	5.78	77.48	11	152	4.98	68.78	384.63	13,885.37	2.47	89.00	9.23	24.88			
13	4,000	5,000	4,500	593	42,239	1.35	96.48	3,716.37	59,523.53	5.16	82.64	5	157	2.26	71.04	281.37	14,166.75	1.80	90.80	7.57	23.80			
14	5,000	7,500	6,250	623	42,862	1.42	97.90	4,096.22	63,619.75	5.69	88.33	9	166	4.07	75.11	1,069.20	15,235.95	6.85	97.65	26.10	23.95			
15	7,500	10,000	8,750	295	43,157	0.67	98.57	2,453.04	66,072.79	3.41	91.74	3	169	1.36	76.47	30.20	15,266.14	0.19	97.85	1.23	23.11			
16	10,000	20,000	15,000	285	43,442	0.65	99.22	3,546.77	69,619.56	4.92	96.66	7	176	3.17	79.64	23.36	15,289.51	0.15	98.00	0.66	21.96			
17	20,000	50,000	35,000	162	43,604	0.37	99.59	1,726.28	71,345.84	2.40	99.06	3	179	1.36	81.00	8.69	15,298.20	0.06	98.05	0.50	21.44			
18	50,000	100,000	75,000	40	43,644	0.09	99.68	326.38	71,672.22	0.45	99.51	6	185	2.71	83.71	115.88	15,414.07	0.74	98.79	35.50	21.51			
19	100,000	500,000	300,000	71	43,715	0.16	99.85	299.51	71,971.73	0.42	99.93	2	187	0.90	84.62	0.80	15,414.87	0.01	98.80	0.27	21.42			
20	500,000	UP		67	43,782	0.15	100.00	52.07	72,023.81	0.07	100.00	34	221	15.38	100.00	187.24	15,602.11	1.20	100.00	359.58	21.66			
				43,782					72,023.81					221					15,602.11					21.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	86	86	8.03	8.03	29.86	29.86	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	129	4.01	12.04	27.86	57.72	1.21	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	100	229	9.34	21.38	60.02	117.74	2.61	5.13	2	2	25.00	25.00	27.91	27.91	4.55	4.55	46.49	23.70			
4	200	300	250	87	316	8.12	29.51	68.13	185.86	2.97	8.09	2	4	25.00	50.00	90.69	118.60	14.79	19.34	133.12	63.81			
5	300	500	400	139	455	12.98	42.48	137.72	323.58	6.00	14.09	2	6	25.00	75.00	478.70	597.30	78.05	97.39	347.60	184.59			
6	500	750	625	131	586	12.23	54.72	173.52	497.10	7.55	21.64	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	120.16			
7	750	1,000	875	132	718	12.32	67.04	264.01	761.11	11.49	33.13	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	78.48			
8	1,000	1,500	1,250	108	826	10.08	77.12	257.39	1,018.50	11.21	44.34	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	58.64			
9	1,500	2,000	1,750	79	905	7.38	84.50	220.62	1,239.12	9.60	53.94	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	48.20			
10	2,000	2,500	2,250	40	945	3.73	88.24	175.01	1,414.13	7.62	61.56	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	42.24			
11	2,500	3,000	2,750	37	982	3.45	91.69	170.79	1,584.92	7.43	69.00	0	6	0.00	75.00	0.00	597.30	0.00	97.39	0.00	37.69			
12	3,000	4,000	3,500	36	1,018	3.36	95.05	208.35	1,793.26	9.07	78.07	1	7	12.50	87.50	16.01	613.31	2.61	100.00	7.69	34.20			
13	4,000	5,000	4,500	19	1,037	1.77	96.83	128.75	1,922.02	5.61	83.67	0	7	0.00	87.50	0.00	613.31	0.00	100.00	0.00	31.91			
14	5,000	7,500	6,250	18	1,055	1.68	98.51	158.70	2,080.72	6.91	90.58	0	7	0.00	87.50	0.00	613.31	0.00	100.00	0.00	29.48			
15	7,500	10,000	8,750	6	1,061	0.56	99.07	72.33	2,153.05	3.15	93.73	0	7	0.00	87.50	0.00	613.31	0.00	100.00	0.00	28.49			
16	10,000	20,000	15,000	7	1,068	0.65	99.72	141.45	2,294.50	6.16	99.89	0	7	0.00	87.50	0.00	613.31	0.00	100.00	0.00	26.73			
17	20,000	50,000	35,000	1	1,069	0.09	99.81	2.56	2,297.06	0.11	100.00	1	8	12.50	100.00	0.01	613.32	0.00	100.00	0.24	26.70			
18	50,000	100,000	75,000	1	1,070	0.09	99.91	0.00	2,297.06	0.00	100.00	0	8	0.00	100.00	0.00	613.32	0.00	100.00	0.00	26.70			
19	100,000	500,000	300,000	1	1,071	0.09	100.00	0.01	2,297.05	0.00	100.00	0	8	0.00	100.00	0.00	613.32	0.00	100.00	0.00	26.70			
20	500,000	UP		0	1,071	0.00	100.00	0.00	2,297.05	0.00	100.00	0	8	0.00	100.00	0.00	613.32	0.00	100.00	0.00	26.70			
				1,071					2,297.05					8					613.32					26.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	11.59	11.59	38.76	38.76	3.85	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	70	2.90	14.49	12.14	50.90	1.21	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	90	4.14	18.63	11.61	62.51	1.15	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	40	130	8.28	26.92	28.47	90.98	2.83	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	70	200	14.49	41.41	86.36	177.34	8.59	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	253	10.97	52.38	69.44	246.78	6.90	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	60	313	12.42	64.80	68.89	315.67	6.85	31.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	66	379	13.66	78.47	206.11	521.78	20.50	51.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	419	8.28	86.75	123.55	645.33	12.29	64.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	435	3.31	90.06	70.95	716.28	7.05	71.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	445	2.07	92.13	47.45	763.73	4.72	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	459	2.90	95.03	79.40	843.13	7.90	83.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	463	0.83	95.86	44.31	887.44	4.41	88.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	471	1.66	97.52	30.04	917.48	2.99	91.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	473	0.41	97.93	19.32	936.80	1.92	93.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	479	1.24	99.17	22.56	959.35	2.24	95.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	481	0.41	99.59	30.91	990.27	3.07	98.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	483	0.41	100.00	15.39	1,005.66	1.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	483	0.00	100.00	0.00	1,005.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	483	0.00	100.00	0.00	1,005.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				483					1,005.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.06	0.06	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.17	0.23	0.39	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	7	19.23	26.92	1.59	1.82	3.69	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	12	19.23	46.15	2.44	4.26	5.67	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	18	23.08	69.23	7.02	11.28	16.28	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	11.54	80.77	1.42	12.70	3.29	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	3.85	84.62	0.00	12.70	0.00	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	3.85	88.46	3.80	16.50	8.81	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	3.85	92.31	8.31	24.82	19.28	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	3.85	96.15	7.96	32.78	18.46	76.02	1	1	100.00	100.00	13.44	13.44	100.00	100.00	168.83	41.01			
11	2,500	3,000	2,750	1	26	3.85	100.00	10.34	43.12	23.98	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
20	500,000	UP		0	26	0.00	100.00	0.00	43.12	0.00	100.00	0	1	0.00	100.00	0.00	13.44	0.00	100.00	0.00	31.17			
				26					43.12					1					13.44					31.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	24.14	24.14	1.47	1.47	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	25	4.60	28.74	0.57	2.04	0.40	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	65	45.98	74.71	3.80	5.83	2.63	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	76	12.64	87.36	6.80	0.96	4.71	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	79	3.45	90.80	6.41	7.38	4.45	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	80	1.15	91.95	0.60	6.78	0.42	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	81	1.15	93.10	31.12	37.89	21.58	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	82	1.15	94.25	1.71	36.19	1.18	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	83	1.15	95.40	0.00	36.19	0.00	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	84	1.15	96.55	0.00	36.19	0.00	25.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	85	1.15	97.70	108.00	144.19	74.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	86	1.15	98.85	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	87	1.15	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	87	0.00	100.00	0.00	144.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				87					144.19					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	18.45	18.45	2.84	2.84	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	29	9.71	28.16	2.88	5.72	1.55	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	34	4.85	33.01	7.36	13.08	3.96	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	42	7.77	40.78	7.81	20.89	4.20	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	51	8.74	49.51	2.17	23.06	1.17	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	58	6.80	56.31	8.73	31.79	4.70	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	63	4.85	61.17	25.51	57.30	13.74	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	69	5.83	66.99	15.94	73.24	8.58	39.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	74	4.85	71.84	9.71	82.95	5.23	44.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	79	4.85	76.70	5.44	88.39	2.93	47.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	82	2.91	79.61	9.84	98.23	5.30	52.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	83	0.97	80.58	5.74	103.96	3.09	55.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	85	1.94	82.52	15.97	119.93	8.60	64.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	94	8.74	91.26	13.24	133.17	7.13	71.72	2	2	100.00	100.00	0.93	0.93	100.00	100.00	7.02	0.70			
15	7,500	10,000	8,750	3	97	2.91	94.17	22.69	155.86	12.22	83.94	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.60			
16	10,000	20,000	15,000	2	99	1.94	96.12	10.74	166.60	5.78	89.72	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.56			
17	20,000	50,000	35,000	1	100	0.97	97.09	1.38	167.98	0.75	90.46	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.55			
18	50,000	100,000	75,000	1	101	0.97	98.06	5.40	173.38	2.91	93.37	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.54			
19	100,000	500,000	300,000	2	103	1.94	100.00	12.31	185.69	6.63	100.00	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.50			
20	500,000	UP		0	103	0.00	100.00	0.00	185.69	0.00	100.00	0	2	0.00	100.00	0.00	0.93	0.00	100.00	0.00	0.50			
				103					185.69					2					0.93					0.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,120	2,120	12.52	12.52	83.07	83.07	0.23	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	948	3,068	5.60	18.12	119.26	202.33	0.33	0.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,220	4,288	7.21	25.33	331.99	534.31	0.93	1.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	928	5,216	5.48	30.81	342.07	876.38	0.96	2.46	2	2	1.85	1.85	186.26	186.26	0.49	0.49	54.45	21.25	
5	300	500	400	1,587	6,803	9.37	40.18	850.54	1,726.92	2.39	4.84	3	5	2.78	4.63	454.13	640.39	1.19	1.68	53.39	37.08	
6	500	750	625	1,331	8,134	7.86	48.04	980.83	2,707.75	2.75	7.60	3	8	2.78	7.41	78.54	718.93	0.21	1.88	8.01	26.55	
7	750	1,000	875	1,457	9,591	8.61	56.65	1,571.43	4,279.18	4.41	12.00	5	13	4.63	12.04	272.51	991.44	0.71	2.60	17.34	23.17	
8	1,000	1,500	1,250	1,411	11,002	8.33	64.98	2,098.49	6,377.67	5.89	17.89	3	16	2.78	14.81	973.91	1,965.35	2.55	5.15	46.41	30.82	
9	1,500	2,000	1,750	1,032	12,034	6.10	71.08	2,050.39	8,428.07	5.75	23.64	0	16	0.00	14.81	0.00	1,965.35	0.00	5.15	0.00	23.32	
10	2,000	2,500	2,250	672	12,706	3.97	75.05	1,604.39	10,032.46	4.50	28.14	10	26	9.26	24.07	1,040.03	3,005.37	2.73	7.88	64.82	29.96	
11	2,500	3,000	2,750	607	13,313	3.59	78.63	1,939.11	11,971.56	5.44	33.58	7	33	6.48	30.56	698.51	3,703.88	1.83	9.71	36.02	30.94	
12	3,000	4,000	3,500	643	13,956	3.80	82.43	2,416.22	14,387.78	6.78	40.36	6	39	5.56	36.11	43.70	3,747.58	0.11	9.82	1.81	26.05	
13	4,000	5,000	4,500	539	14,495	3.18	85.61	2,261.84	16,649.62	6.34	46.70	7	46	6.48	42.59	156.80	3,904.37	0.41	10.23	6.93	23.45	
14	5,000	7,500	6,250	678	15,173	4.00	89.62	3,836.20	20,485.82	10.76	57.46	9	55	8.33	50.93	4,400.57	8,304.94	11.53	21.76	114.71	40.54	
15	7,500	10,000	8,750	446	15,619	2.63	92.25	3,203.57	23,689.39	8.99	66.45	8	63	7.41	58.33	273.87	8,578.81	0.72	22.48	8.55	36.21	
16	10,000	20,000	15,000	645	16,264	3.81	96.06	5,878.31	29,567.70	16.49	82.94	12	75	11.11	69.44	10,980.56	19,559.37	28.77	51.26	186.80	66.15	
17	20,000	50,000	35,000	412	16,676	2.43	98.49	3,989.18	33,556.88	11.19	94.13	22	97	20.37	89.81	18,478.63	38,038.00	48.42	99.68	463.22	113.35	
18	50,000	100,000	75,000	110	16,786	0.65	99.14	807.17	34,364.05	2.26	96.39	1	98	0.93	90.74	4.83	38,042.83	0.01	99.69	0.60	110.71	
19	100,000	500,000	300,000	102	16,888	0.60	99.75	1,229.75	35,593.80	3.45	99.84	9	107	8.33	99.07	117.72	38,160.55	0.31	100.00	9.57	107.21	
20	500,000	UP		43	16,931	0.25	100.00	55.94	35,649.74	0.16	100.00	1	108	0.93	100.00	0.00	38,160.55	0.00	100.00	0.00	107.04	
				16,931					35,649.74					108					38,160.55			107.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17,512	17,512	8.93	8.93	3,827.67	3,827.67	0.91	0.91	21	21	21	1.37	1.37	162.98	162.98	0.11	0.11	4.26	4.26		
2	50	100	75	8,203	25,715	4.18	13.11	1,489.83	5,317.50	0.36	1.27	36	57	57	2.34	3.71	2,081.55	2,244.53	1.44	1.55	139.72	42.21		
3	100	200	150	11,689	37,404	5.96	19.06	3,141.40	8,458.91	0.75	2.02	18	75	75	1.17	4.88	673.28	2,917.81	0.46	2.02	21.43	34.49		
4	200	300	250	9,294	46,698	4.74	23.80	3,382.39	11,841.29	0.81	2.83	35	110	110	2.28	7.15	1,525.41	4,443.22	1.05	3.07	45.10	37.52		
5	300	500	400	16,247	62,945	8.28	32.08	8,763.24	20,604.53	2.09	4.92	49	159	159	3.19	10.34	1,768.47	6,211.69	1.22	4.29	20.18	30.15		
6	500	750	625	15,704	78,649	8.00	40.09	10,658.51	31,263.05	2.54	7.46	76	235	235	4.94	15.28	5,050.16	11,261.85	3.49	7.78	47.38	36.02		
7	750	1,000	875	15,936	94,585	8.12	48.21	15,377.98	46,641.02	3.67	11.14	114	349	349	7.41	22.69	7,505.84	18,767.69	5.18	12.96	48.81	40.24		
8	1,000	1,500	1,250	17,245	111,830	8.79	57.00	11,523.87	58,164.89	2.75	13.89	85	434	434	5.53	28.22	6,416.01	25,183.70	4.43	17.39	55.68	43.30		
9	1,500	2,000	1,750	12,621	124,451	6.43	63.43	21,628.33	79,793.22	5.16	19.05	90	524	524	5.85	34.07	10,517.06	35,700.76	7.26	24.66	48.63	44.74		
10	2,000	2,500	2,250	8,174	132,625	4.17	67.60	16,649.90	96,443.12	3.98	23.03	62	586	586	4.03	38.10	6,985.33	42,686.09	4.82	29.48	41.95	44.26		
11	2,500	3,000	2,750	7,377	140,002	3.76	71.36	18,559.36	115,002.48	4.43	27.46	56	642	642	3.64	41.74	5,429.99	48,116.08	3.75	33.23	29.26	41.84		
12	3,000	4,000	3,500	9,174	149,176	4.68	76.03	27,861.10	142,863.58	6.65	34.11	96	738	738	6.24	47.98	6,998.26	55,114.33	4.83	38.06	25.12	38.58		
13	4,000	5,000	4,500	7,290	156,466	3.72	79.75	26,723.66	169,587.24	6.38	40.49	47	785	785	3.06	51.04	11,489.40	66,603.73	7.93	46.00	42.99	39.27		
14	5,000	7,500	6,250	10,138	166,604	5.17	84.91	46,481.37	216,068.61	11.10	51.59	123	908	908	8.00	59.04	10,239.11	76,842.84	7.07	53.07	22.03	35.56		
15	7,500	10,000	8,750	6,962	173,566	3.55	88.46	41,351.12	257,419.74	9.87	61.46	115	1,023	1,023	7.48	66.51	24,231.78	101,074.63	16.73	69.80	58.60	39.26		
16	10,000	20,000	15,000	10,229	183,795	5.21	93.68	77,074.64	334,494.38	18.40	79.86	178	1,201	1,201	11.57	78.09	27,742.78	128,817.41	19.16	88.96	35.99	38.51		
17	20,000	50,000	35,000	7,257	191,052	3.70	97.38	58,091.24	392,585.62	13.87	93.73	153	1,354	1,354	9.95	88.04	14,006.24	142,823.65	9.67	98.64	24.11	36.38		
18	50,000	100,000	75,000	2,663	193,715	1.36	98.73	16,471.09	409,056.71	3.93	97.66	47	1,401	1,401	3.06	91.09	501.18	143,324.82	0.35	98.98	3.04	35.04		
19	100,000	500,000	300,000	1,881	195,596	0.96	99.69	8,220.87	417,277.58	1.96	99.62	98	1,499	1,499	6.37	97.46	1,368.58	144,693.41	0.95	99.93	16.65	34.68		
20	500,000	UP		606	196,202	0.31	100.00	1,571.35	418,848.92	0.38	100.00	39	1,538	1,538	2.54	100.00	106.58	144,799.98	0.07	100.00	6.78	34.57		
				196,202					418,848.92					1,538					144,799.98					34.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89	89	4.36	4.36	4.11	4.11	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	57	146	2.79	7.15	23.80	27.90	0.63	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	211	3.18	10.33	34.73	62.64	0.91	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	122	333	5.97	16.30	30.29	92.93	0.80	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	168	501	8.22	24.52	65.34	158.28	1.72	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	149	650	7.29	31.82	82.35	240.62	2.16	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	133	783	6.51	38.33	111.73	352.35	2.94	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	138	921	6.75	45.08	117.79	470.14	3.10	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	87	1,008	4.26	49.34	126.17	596.30	3.32	15.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	70	1,078	3.43	52.77	172.49	768.79	4.53	20.21	3	3	15.00	15.00	86.67	86.67	7.14	7.14	50.25	11.27			
11	2,500	3,000	2,750	83	1,161	4.06	56.83	167.94	936.74	4.42	24.63	5	8	25.00	40.00	422.51	509.18	34.79	41.93	251.58	54.36			
12	3,000	4,000	3,500	95	1,256	4.65	61.48	294.27	1,231.01	7.74	32.36	2	10	10.00	50.00	363.39	872.57	29.92	71.85	123.49	70.88			
13	4,000	5,000	4,500	88	1,344	4.31	65.79	341.54	1,572.55	8.98	41.34	0	10	0.00	50.00	0.00	872.57	0.00	71.85	0.00	55.49			
14	5,000	7,500	6,250	140	1,484	6.85	72.64	387.45	1,960.00	10.19	51.53	2	12	10.00	60.00	321.83	1,194.40	26.50	98.36	83.06	60.94			
15	7,500	10,000	8,750	101	1,585	4.94	77.58	388.13	2,348.13	10.20	61.73	1	13	5.00	65.00	6.59	1,200.99	0.54	98.90	1.70	51.15			
16	10,000	20,000	15,000	207	1,792	10.13	87.71	614.30	2,962.43	16.15	77.88	2	15	10.00	75.00	2.92	1,203.90	0.24	99.14	0.47	40.64			
17	20,000	50,000	35,000	145	1,937	7.10	94.81	528.38	3,490.81	13.89	91.77	1	16	5.00	80.00	9.60	1,213.50	0.79	99.93	1.82	34.76			
18	50,000	100,000	75,000	58	1,995	2.84	97.65	91.18	3,581.99	2.40	94.17	2	18	10.00	90.00	0.67	1,214.17	0.05	99.98	0.73	33.90			
19	100,000	500,000	300,000	39	2,034	1.91	99.56	218.62	3,800.61	5.75	99.91	2	20	10.00	100.00	0.19	1,214.36	0.02	100.00	0.09	31.95			
20	500,000	UP		9	2,043	0.44	100.00	3.25	3,803.85	0.09	100.00	0	20	0.00	100.00	0.00	1,214.36	0.00	100.00	0.00	31.92			
				2,043					3,803.85					20					1,214.36					31.92



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	42	42	2.03	2.03	16.12	16.12	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	82	1.94	3.97	25.03	41.15	0.42	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	64	146	3.10	7.07	19.44	60.59	0.32	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	88	234	4.26	11.34	30.41	91.00	0.51	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	178	412	8.62	19.96	111.26	202.25	1.85	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	167	579	8.09	28.05	156.48	358.73	2.61	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	192	771	9.30	37.35	203.23	561.96	3.39	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	220	991	10.66	48.01	285.95	847.91	4.77	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	171	1,162	8.28	56.30	375.13	1,223.04	6.25	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	124	1,286	6.01	62.31	268.61	1,491.65	4.48	24.86	1	1	5.56	5.56	4.78	4.78	0.09	0.09	1.78	0.32			
11	2,500	3,000	2,750	89	1,375	4.31	66.62	285.79	1,777.44	4.76	29.62	3	4	16.67	22.22	134.58	139.36	2.57	2.66	47.09	7.84			
12	3,000	4,000	3,500	146	1,521	7.07	73.69	470.32	2,247.75	7.84	37.46	0	4	0.00	22.22	0.00	139.36	0.00	2.66	0.00	6.20			
13	4,000	5,000	4,500	116	1,637	5.62	79.31	447.94	2,695.70	7.46	44.92	0	4	0.00	22.22	0.00	139.36	0.00	2.66	0.00	5.17			
14	5,000	7,500	6,250	131	1,768	6.35	85.66	663.56	3,359.26	11.06	55.98	2	6	11.11	33.33	5,047.49	5,186.85	96.34	99.00	760.66	154.40			
15	7,500	10,000	8,750	84	1,852	4.07	89.73	498.95	3,858.21	8.31	64.30	1	7	5.56	38.89	10.06	5,196.90	0.19	99.19	2.02	134.70			
16	10,000	20,000	15,000	121	1,973	5.86	95.59	1,113.14	4,971.35	18.55	82.85	1	8	5.56	44.44	5.16	5,202.06	0.10	99.29	0.46	104.64			
17	20,000	50,000	35,000	72	2,045	3.49	99.08	867.95	5,839.30	14.46	97.31	3	11	16.67	61.11	20.80	5,222.87	0.40	99.68	2.40	89.44			
18	50,000	100,000	75,000	9	2,054	0.44	99.52	115.02	5,954.32	1.92	99.23	5	16	27.78	88.89	16.17	5,239.04	0.31	99.99	14.06	87.99			
19	100,000	500,000	300,000	9	2,063	0.44	99.95	48.64	6,002.95	0.81	100.04	2	18	11.11	100.00	0.41	5,239.45	0.01	100.00	0.85	87.28			
20	500,000	UP		1	2,064	0.05	100.00	2.25	6,000.71	0.04	100.00	0	18	0.00	100.00	0.00	5,239.45	0.00	100.00	0.00	87.31			
				2,064					6,000.71					18					5,239.45					87.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	18.18	18.18	2.17	2.17	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	3.03	21.21	0.23	2.41	0.27	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	3.03	24.24	0.58	2.99	0.68	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	6.06	30.30	0.98	3.97	1.13	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	9.09	39.39	1.95	5.91	2.25	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	3.03	42.42	0.59	6.50	0.68	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	12.12	54.55	0.13	6.37	0.15	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	3.03	57.58	2.45	8.83	2.84	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.03	60.61	0.58	9.41	0.68	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	3.03	63.64	4.28	13.69	4.95	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	3.03	66.67	9.62	23.31	11.12	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	26	12.12	78.79	7.19	30.50	8.32	35.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	28	6.06	84.85	8.02	38.51	9.28	44.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	3.03	87.88	11.99	50.50	13.87	58.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	3.03	90.91	0.81	51.31	0.93	59.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	32	6.06	96.97	32.16	83.47	37.20	96.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	33	3.03	100.00	2.97	86.43	3.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	86.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					86.43					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	188	188	4.65	4.65	47.44	47.44	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	46	234	1.14	5.79	9.51	56.95	0.07	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	118	352	2.92	8.71	34.86	91.81	0.25	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	135	487	3.34	12.05	49.66	141.48	0.36	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	272	759	6.73	18.78	130.49	271.97	0.93	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	262	1,021	6.48	25.26	221.27	493.24	1.58	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	376	1,397	9.30	34.56	395.18	888.43	2.83	6.36	2	2	12.50	12.50	6.69	6.69	0.23	0.23	1.69	0.75			
8	1,000	1,500	1,250	353	1,750	8.73	43.30	559.31	1,447.74	4.01	10.37	0	2	0.00	12.50	0.00	6.69	0.00	0.23	0.00	0.46			
9	1,500	2,000	1,750	372	2,122	9.20	52.50	808.54	2,256.28	5.79	16.16	0	2	0.00	12.50	0.00	6.69	0.00	0.23	0.00	0.30			
10	2,000	2,500	2,250	206	2,328	5.10	57.60	520.30	2,776.58	3.73	19.89	1	3	6.25	18.75	37.40	44.09	1.30	1.53	7.19	1.59			
11	2,500	3,000	2,750	181	2,509	4.48	62.07	594.55	3,371.13	4.26	24.14	0	3	0.00	18.75	0.00	44.09	0.00	1.53	0.00	1.31			
12	3,000	4,000	3,500	276	2,785	6.83	68.90	1,020.38	4,391.50	7.31	31.45	2	5	12.50	31.25	49.98	94.06	1.74	3.27	4.90	2.14			
13	4,000	5,000	4,500	172	2,957	4.26	73.16	867.16	5,258.67	6.21	37.66	0	5	0.00	31.25	0.00	94.06	0.00	3.27	0.00	1.79			
14	5,000	7,500	6,250	286	3,243	7.08	80.23	1,549.22	6,807.89	11.10	48.76	3	8	18.75	50.00	1,948.84	2,042.90	67.84	71.11	125.80	30.01			
15	7,500	10,000	8,750	180	3,423	4.45	84.69	1,519.36	8,327.24	10.88	59.64	1	9	6.25	56.25	8.50	2,051.40	0.30	71.41	0.56	24.63			
16	10,000	20,000	15,000	312	3,735	7.72	92.40	2,557.34	10,884.58	18.32	77.95	1	10	6.25	62.50	14.92	2,066.32	0.52	71.93	0.58	18.98			
17	20,000	50,000	35,000	212	3,947	5.24	97.65	2,158.69	13,043.27	15.46	93.41	6	16	37.50	100.00	806.47	2,872.79	28.07	100.00	37.36	22.03			
18	50,000	100,000	75,000	62	4,009	1.53	99.18	816.79	13,860.06	5.85	99.26	0	16	0.00	100.00	0.00	2,872.79	0.00	100.00	0.00	20.73			
19	100,000	500,000	300,000	26	4,035	0.64	99.83	95.66	13,955.73	0.69	99.95	0	16	0.00	100.00	0.00	2,872.79	0.00	100.00	0.00	20.59			
20	500,000	UP		7	4,042	0.17	100.00	7.21	13,962.94	0.05	100.00	0	16	0.00	100.00	0.00	2,872.79	0.00	100.00	0.00	20.57			
				4,042					13,962.94					16					2,872.79					20.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.92	1.92	0.07	0.07	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	3.85	5.77	0.26	0.33	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	5.77	11.54	0.79	1.12	0.50	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	5.77	17.31	1.62	2.74	1.03	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	3.85	21.15	1.37	4.11	0.87	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	18	13.46	34.62	7.52	11.63	4.77	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	26	15.38	50.00	10.59	22.22	6.72	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	32	11.54	61.54	22.38	44.60	14.20	28.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	36	7.69	69.23	8.22	52.83	5.22	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	1.92	71.15	6.16	58.99	3.91	37.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	40	5.77	76.92	11.79	70.78	7.48	44.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	43	5.77	82.69	8.82	79.59	5.59	50.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	44	1.92	84.62	1.48	81.08	0.94	51.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	45	1.92	86.54	8.60	89.68	5.46	56.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	48	5.77	92.31	40.59	130.27	25.75	82.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	50	3.85	96.15	19.03	149.30	12.08	94.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	52	3.85	100.00	8.31	157.61	5.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	52	0.00	100.00	0.00	157.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	52	0.00	100.00	0.00	157.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	52	0.00	100.00	0.00	157.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					157.61					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	6.42	6.42	3.55	3.55	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	99	4.17	10.59	4.58	8.13	0.24	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	75	174	8.02	18.61	20.90	29.03	1.10	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	216	4.49	23.10	18.74	47.77	0.99	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	89	305	9.52	32.62	43.70	91.47	2.30	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	70	375	7.49	40.11	56.32	147.80	2.97	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	76	451	8.13	48.24	63.41	211.20	3.34	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	109	560	11.66	59.89	105.43	316.64	5.56	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	72	632	7.70	67.59	105.84	422.48	5.58	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	39	671	4.17	71.76	87.14	509.61	4.59	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	33	704	3.53	75.29	97.68	607.30	5.15	32.01	1	1	33.33	33.33	3.32	3.32	22.22	22.22	3.40	0.55			
12	3,000	4,000	3,500	48	752	5.13	80.43	140.35	747.65	7.40	39.41	2	3	66.67	100.00	11.62	14.94	77.78	100.00	8.28	2.00			
13	4,000	5,000	4,500	20	772	2.14	82.57	120.18	867.83	6.34	45.75	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	1.72			
14	5,000	7,500	6,250	31	803	3.32	85.88	197.91	1,065.73	10.43	56.18	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	1.40			
15	7,500	10,000	8,750	19	822	2.03	87.91	155.45	1,221.18	8.19	64.38	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	1.22			
16	10,000	20,000	15,000	42	864	4.49	92.41	277.12	1,498.30	14.61	78.99	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	1.00			
17	20,000	50,000	35,000	53	917	5.67	98.07	355.20	1,853.50	18.73	97.71	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	0.81			
18	50,000	100,000	75,000	16	933	1.71	99.79	36.25	1,889.76	1.91	99.62	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	0.79			
19	100,000	500,000	300,000	2	935	0.21	100.00	7.16	1,896.92	0.38	100.00	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	0.79			
20	500,000	UP		0	935	0.00	100.00	0.00	1,896.92	0.00	100.00	0	3	0.00	100.00	0.00	14.94	0.00	100.00	0.00	0.79			
				935					1,896.92					3					14.94					0.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	83	83	6.85	6.85	3.68	3.68	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	114	2.56	9.41	3.72	7.40	0.11	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	156	3.47	12.87	11.23	18.63	0.32	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	49	205	4.04	16.91	22.96	41.59	0.65	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	114	319	9.41	26.32	42.19	83.78	1.19	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	412	7.67	33.99	55.08	138.86	1.56	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	115	527	9.49	43.48	112.65	251.51	3.18	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	125	652	10.31	53.80	150.59	402.10	4.26	11.37	1	1	11.11	11.11	1.48	1.48	1.74	1.74	0.98	0.37			
9	1,500	2,000	1,750	86	738	7.10	60.89	121.55	523.65	3.44	14.80	0	1	0.00	11.11	0.00	1.48	0.00	1.74	0.00	0.28			
10	2,000	2,500	2,250	66	804	5.45	66.34	129.15	652.80	3.65	18.45	0	1	0.00	11.11	0.00	1.48	0.00	1.74	0.00	0.23			
11	2,500	3,000	2,750	58	862	4.79	71.12	108.37	761.17	3.06	21.51	0	1	0.00	11.11	0.00	1.48	0.00	1.74	0.00	0.19			
12	3,000	4,000	3,500	68	930	5.61	76.73	200.03	961.21	5.65	27.17	0	1	0.00	11.11	0.00	1.48	0.00	1.74	0.00	0.15			
13	4,000	5,000	4,500	50	980	4.13	80.86	214.22	1,175.43	6.05	33.22	1	2	11.11	22.22	0.00	1.48	0.00	1.74	0.00	0.13			
14	5,000	7,500	6,250	65	1,045	5.36	86.22	334.17	1,509.60	9.45	42.67	0	2	0.00	22.22	0.00	1.48	0.00	1.74	0.00	0.10			
15	7,500	10,000	8,750	49	1,094	4.04	90.26	508.54	2,018.14	14.37	57.04	0	2	0.00	22.22	0.00	1.48	0.00	1.74	0.00	0.07			
16	10,000	20,000	15,000	76	1,170	6.27	96.53	665.12	2,683.26	18.80	75.84	0	2	0.00	22.22	0.00	1.48	0.00	1.74	0.00	0.06			
17	20,000	50,000	35,000	32	1,202	2.64	99.17	673.93	3,357.19	19.05	94.89	7	9	77.78	100.00	83.85	85.33	98.26	100.00	12.44	2.54			
18	50,000	100,000	75,000	10	1,212	0.83	100.00	180.72	3,537.91	5.11	100.00	0	9	0.00	100.00	0.00	85.33	0.00	100.00	0.00	2.41			
19	100,000	500,000	300,000	0	1,212	0.00	100.00	0.00	3,537.91	0.00	100.00	0	9	0.00	100.00	0.00	85.33	0.00	100.00	0.00	2.41			
20	500,000	UP		0	1,212	0.00	100.00	0.00	3,537.91	0.00	100.00	0	9	0.00	100.00	0.00	85.33	0.00	100.00	0.00	2.41			
				1,212					3,537.91					9					85.33					2.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	3.03	3.03	1.15	1.15	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	44	3.03	6.06	0.97	2.12	0.09	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	68	3.31	9.37	2.77	4.89	0.25	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	107	5.37	14.74	5.44	10.34	0.49	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	73	180	10.06	24.79	14.08	24.42	1.26	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	92	272	12.67	37.47	39.73	64.15	3.55	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	66	338	9.09	46.56	30.67	94.82	2.74	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	403	8.95	55.51	37.97	132.78	3.39	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	74	477	10.19	65.70	90.00	222.79	8.04	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	35	512	4.82	70.52	34.83	257.62	3.11	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	547	4.82	75.34	50.38	307.99	4.50	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	582	4.82	80.17	79.90	387.90	7.14	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	612	4.13	84.30	72.06	459.96	6.44	41.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	660	6.61	90.91	154.19	614.15	13.77	54.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	691	4.27	95.18	134.07	748.22	11.98	66.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	709	2.48	97.66	193.95	942.17	17.33	84.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	724	2.07	99.72	129.27	1,071.44	11.55	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	726	0.28	100.00	47.98	1,119.42	4.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	726	0.00	100.00	0.00	1,119.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	726	0.00	100.00	0.00	1,119.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				726					1,119.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.65	5.65	0.11	0.11	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	13	4.84	10.48	0.97	1.09	0.25	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	20	5.65	16.13	1.49	2.58	0.38	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	24	3.23	19.35	1.28	3.85	0.33	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	29	4.03	23.39	2.10	5.95	0.54	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	41	9.68	33.06	11.58	17.53	2.98	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	56	12.10	45.16	13.83	31.35	3.56	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	69	10.48	55.65	12.00	43.36	3.09	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	79	8.06	63.71	7.75	51.10	1.99	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	84	4.03	67.74	22.09	73.20	5.68	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	87	2.42	70.16	6.01	79.21	1.55	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	88	0.81	70.97	4.71	83.92	1.21	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	96	6.45	77.42	31.05	114.97	7.99	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	102	4.84	82.26	31.36	146.32	8.07	37.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	109	5.65	87.90	23.69	170.01	6.09	43.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	119	8.06	95.97	141.94	311.95	36.52	80.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	124	4.03	100.00	76.70	388.65	19.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	124	0.00	100.00	0.00	388.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	124	0.00	100.00	0.00	388.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	124	0.00	100.00	0.00	388.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				124					388.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	552	552	10.75	10.75	0.44	0.44	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	260	812	5.06	15.81	29.77	30.21	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	306	1,118	5.96	21.76	117.13	86.92	0.77	0.57	1	1	5.26	5.26	142.50	142.50	1.02	1.02	121.66	163.94			
4	200	300	250	218	1,336	4.24	26.01	86.50	173.43	0.57	1.14	0	1	0.00	5.26	0.00	142.50	0.00	1.02	0.00	82.17			
5	300	500	400	288	1,624	5.61	31.61	144.15	317.58	0.95	2.08	0	1	0.00	5.26	0.00	142.50	0.00	1.02	0.00	44.87			
6	500	750	625	257	1,881	5.00	36.62	157.12	474.70	1.03	3.12	1	2	5.26	10.53	619.24	761.74	4.43	5.45	394.11	160.47			
7	750	1,000	875	327	2,208	6.37	42.98	344.71	819.41	2.26	5.38	1	3	5.26	15.79	0.65	762.39	0.00	5.45	0.19	93.04			
8	1,000	1,500	1,250	356	2,564	6.93	49.91	343.75	1,163.16	2.26	7.64	3	6	15.79	31.58	16.18	778.57	0.12	5.57	4.71	66.94			
9	1,500	2,000	1,750	260	2,824	5.06	54.97	446.77	1,609.93	2.93	10.57	2	8	10.53	42.11	309.76	1,088.33	2.22	7.78	69.33	67.60			
10	2,000	2,500	2,250	194	3,018	3.78	58.75	338.09	1,948.02	2.22	12.79	4	12	21.05	63.16	3.99	1,092.32	0.03	7.81	1.18	56.07			
11	2,500	3,000	2,750	146	3,164	2.84	61.59	427.47	2,375.49	2.81	15.60	0	12	0.00	63.16	0.00	1,092.32	0.00	7.81	0.00	45.98			
12	3,000	4,000	3,500	237	3,401	4.61	66.21	647.04	3,022.53	4.25	19.84	1	13	5.26	68.42	40.90	1,133.22	0.29	8.10	6.32	37.49			
13	4,000	5,000	4,500	223	3,624	4.34	70.55	696.43	3,718.96	4.57	24.42	0	13	0.00	68.42	0.00	1,133.22	0.00	8.10	0.00	30.47			
14	5,000	7,500	6,250	321	3,945	6.25	76.80	1,276.31	4,995.27	8.38	32.79	1	14	5.26	73.68	334.86	1,468.09	2.39	10.50	26.24	29.39			
15	7,500	10,000	8,750	177	4,122	3.45	80.24	1,141.79	6,137.05	7.50	40.29	2	16	10.53	84.21	0.58	1,468.67	0.00	10.50	0.05	23.93			
16	10,000	20,000	15,000	398	4,520	7.75	87.99	3,293.38	9,430.43	21.62	61.91	1	17	5.26	89.47	12,514.82	13,983.49	89.50	100.00	380.00	148.28			
17	20,000	50,000	35,000	341	4,861	6.64	94.63	3,364.12	12,794.55	22.09	84.00	2	19	10.53	100.00	0.03	13,983.52	0.00	100.00	0.00	109.29			
18	50,000	100,000	75,000	163	5,024	3.17	97.80	1,252.76	14,047.31	8.22	92.22	0	19	0.00	100.00	0.00	13,983.52	0.00	100.00	0.00	99.55			
19	100,000	500,000	300,000	105	5,129	2.04	99.84	1,117.12	15,164.43	7.33	99.56	0	19	0.00	100.00	0.00	13,983.52	0.00	100.00	0.00	92.21			
20	500,000	UP		8	5,137	0.16	100.00	67.57	15,232.00	0.44	100.00	0	19	0.00	100.00	0.00	13,983.52	0.00	100.00	0.00	91.80			
				5,137					15,232.00					19					13,983.52					91.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.69	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	7.69	15.38	0.25	0.25	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.85	19.23	0.03	0.28	0.03	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.85	23.08	0.10	0.38	0.09	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.85	26.92	0.17	0.56	0.15	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.85	30.77	0.18	0.74	0.16	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.85	34.62	0.22	0.96	0.20	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	13	15.38	50.00	18.07	19.03	15.78	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	3.85	53.85	0.20	19.23	0.17	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	3.85	57.69	2.76	21.99	2.41	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.85	61.54	7.11	29.11	6.21	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	3.85	65.38	3.97	33.08	3.46	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	3.85	69.23	9.82	42.90	8.58	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	3.85	73.08	1.61	44.51	1.41	38.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	3.85	76.92	28.05	72.56	24.49	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	3.85	80.77	21.03	93.59	18.37	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	3.85	84.62	12.52	106.11	10.94	92.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	24	7.69	92.31	13.25	119.36	11.57	104.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	25	3.85	96.15	5.04	114.33	4.40	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	26	3.85	100.00	0.18	114.51	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					114.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,266	2,266	30.01	30.01	161.88	161.88	1.36	1.36	3	3	1.69	1.69	1.00	1.00	0.04	0.04	0.62	0.62			
2	50	100	75	376	2,642	4.98	34.98	16.06	177.94	0.13	1.49	1	4	0.56	2.25	0.35	1.35	0.01	0.05	2.21	0.76			
3	100	200	150	504	3,146	6.67	41.66	38.38	216.31	0.32	1.81	1	5	0.56	2.81	0.00	1.35	0.00	0.05	0.00	0.63			
4	200	300	250	233	3,379	3.09	44.74	39.24	255.56	0.33	2.14	0	5	0.00	2.81	0.00	1.35	0.00	0.05	0.00	0.53			
5	300	500	400	173	3,552	2.29	47.03	71.75	327.31	0.60	2.74	0	5	0.00	2.81	0.00	1.35	0.00	0.05	0.00	0.41			
6	500	750	625	161	3,713	2.13	49.17	108.23	435.54	0.91	3.65	9	14	5.06	7.87	183.91	185.27	7.06	7.11	169.93	42.54			
7	750	1,000	875	261	3,974	3.46	52.62	240.58	676.12	2.01	5.66	3	17	1.69	9.55	100.85	286.12	3.87	10.98	41.92	42.32			
8	1,000	1,500	1,250	575	4,549	7.61	60.24	546.02	1,222.14	4.57	10.23	25	42	14.04	23.60	986.00	1,272.12	37.84	48.83	180.58	104.09			
9	1,500	2,000	1,750	261	4,810	3.46	63.69	535.57	1,757.71	4.48	14.72	1	43	0.56	24.16	10.86	1,282.98	0.42	49.24	2.03	72.99			
10	2,000	2,500	2,250	213	5,023	2.82	66.51	580.10	2,337.81	4.86	19.58	1	44	0.56	24.72	283.82	1,566.80	10.89	60.14	48.93	67.02			
11	2,500	3,000	2,750	208	5,231	2.75	69.27	556.45	2,894.26	4.66	24.23	14	58	7.87	32.58	207.56	1,774.36	7.97	68.10	37.30	61.31			
12	3,000	4,000	3,500	367	5,598	4.86	74.13	1,096.09	3,990.35	9.18	33.41	16	74	8.99	41.57	130.24	1,904.60	5.00	73.10	11.88	47.73			
13	4,000	5,000	4,500	363	5,961	4.81	78.93	1,277.06	5,267.41	10.69	44.11	45	119	25.28	66.85	164.37	2,068.97	6.31	79.41	12.87	39.28			
14	5,000	7,500	6,250	424	6,385	5.61	84.55	1,576.92	6,844.33	13.20	57.31	12	131	6.74	73.60	124.88	2,193.85	4.79	84.20	7.92	32.05			
15	7,500	10,000	8,750	255	6,640	3.38	87.92	1,423.31	8,267.64	11.92	69.23	7	138	3.93	77.53	38.71	2,232.56	1.49	85.69	2.72	27.00			
16	10,000	20,000	15,000	141	6,781	1.87	89.79	1,332.71	9,600.35	11.16	80.39	0	138	0.00	77.53	0.00	2,232.56	0.00	85.69	0.00	23.26			
17	20,000	50,000	35,000	125	6,906	1.66	91.45	1,105.69	10,706.04	9.26	89.65	6	144	3.37	80.90	110.71	2,343.27	4.25	89.94	10.01	21.89			
18	50,000	100,000	75,000	61	6,967	0.81	92.25	333.98	11,040.02	2.80	92.44	2	146	1.12	82.02	7.81	2,351.08	0.30	90.24	2.34	21.30			
19	100,000	500,000	300,000	121	7,088	1.60	93.86	360.22	11,400.24	3.02	95.46	3	149	1.69	83.71	3.11	2,354.19	0.12	90.36	0.86	20.65			
20	500,000	UP		464	7,552	6.14	100.00	542.33	11,942.56	4.54	100.00	29	178	16.29	100.00	251.21	2,605.40	9.64	100.00	46.32	21.82			
				7,552					11,942.56					178					2,605.40					21.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.09	1.09	0.34	0.34	0.05	0.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.09	2.17	0.54	0.87	0.08	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.09	3.26	0.57	1.44	0.09	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.09	4.35	0.98	2.41	0.15	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	3.26	7.61	2.41	4.82	0.38	0.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	2.17	9.78	2.51	7.33	0.39	1.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	13	4.35	14.13	10.37	17.70	1.63	2.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	28	16.30	30.43	34.43	52.13	5.40	8.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	33	5.43	35.87	7.04	59.17	1.10	9.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	39	6.52	42.39	22.58	81.75	3.54	12.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	50	11.96	54.35	46.12	127.87	7.23	20.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	57	7.61	61.96	132.21	260.08	20.73	40.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	72	16.30	78.26	155.14	415.23	24.32	65.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	86	15.22	93.48	156.97	572.20	24.61	89.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	87	1.09	94.57	21.23	593.43	3.33	93.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	88	1.09	95.65	3.05	596.48	0.48	93.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	89	1.09	96.74	11.91	608.39	1.87	95.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	92	3.26	100.00	29.50	637.89	4.62	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		0	92	0.00	100.00	0.00	637.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				92					637.89					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.52	1.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.52	3.03	0.25	0.25	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.52	4.55	0.44	0.69	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	5	3.03	7.58	0.91	1.60	0.20	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	4.55	12.12	2.36	3.96	0.52	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	14	9.09	21.21	5.59	9.55	1.22	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	20	9.09	30.30	7.42	16.97	1.62	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	7.58	37.88	7.65	24.62	1.67	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	27	3.03	40.91	5.49	30.11	1.20	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	38	16.67	57.58	22.41	52.53	4.90	11.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	1.52	59.09	5.91	58.43	1.29	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	40	1.52	60.61	5.61	64.04	1.23	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	41	1.52	62.12	7.87	71.91	1.72	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	48	10.61	72.73	37.52	109.43	8.20	23.93	2	2	100.00	100.00	268.31	268.31	100.00	100.00	715.09	245.19			
15	7,500	10,000	8,750	4	52	6.06	78.79	48.53	157.96	10.61	34.54	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	169.86		169.86	
16	10,000	20,000	15,000	7	59	10.61	89.39	122.07	280.02	26.69	61.23	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	95.82		95.82	
17	20,000	50,000	35,000	6	65	9.09	98.48	83.18	363.20	18.19	79.42	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	73.87		73.87	
18	50,000	100,000	75,000	1	66	1.52	100.00	94.12	457.32	20.58	100.00	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	58.67		58.67	
19	100,000	500,000	300,000	0	66	0.00	100.00	0.00	457.32	0.00	100.00	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	58.67		58.67	
20	500,000	UP		0	66	0.00	100.00	0.00	457.32	0.00	100.00	0	2	0.00	100.00	0.00	268.31	0.00	100.00	0.00	58.67		58.67	
				66					457.32					2					268.31					58.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	293	293	5.86	5.86	47.11	47.11	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	134	427	2.68	8.54	26.63	73.74	0.15	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	158	585	3.16	11.70	40.72	114.45	0.23	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	308	893	6.16	17.86	153.71	268.16	0.88	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	223	1,116	4.46	22.32	128.43	396.59	0.73	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	275	1,391	5.50	27.81	238.11	634.70	1.36	3.63	2	2	1.96	1.96	426.20	426.20	7.36	7.36	179.00	67.15			
7	750	1,000	875	294	1,685	5.88	33.69	436.51	1,071.20	2.49	6.12	1	3	0.98	2.94	15.00	441.20	0.26	7.62	3.44	41.19			
8	1,000	1,500	1,250	474	2,159	9.48	43.17	902.41	1,973.61	5.16	11.28	8	11	7.84	10.78	94.06	535.26	1.63	9.25	10.42	27.12			
9	1,500	2,000	1,750	487	2,646	9.74	52.91	1,336.71	3,310.33	7.64	18.91	4	15	3.92	14.71	565.08	1,100.34	9.76	19.01	42.27	33.24			
10	2,000	2,500	2,250	347	2,993	6.94	59.85	1,156.05	4,466.37	6.61	25.52	6	21	5.88	20.59	289.69	1,390.04	5.01	24.02	25.06	31.12			
11	2,500	3,000	2,750	348	3,341	6.96	66.81	1,395.39	5,861.76	7.97	33.49	5	26	4.90	25.49	40.80	1,430.83	0.70	24.72	2.92	24.41			
12	3,000	4,000	3,500	466	3,807	9.32	76.12	2,384.60	8,246.36	13.62	47.12	13	39	12.75	38.24	627.72	2,058.55	10.85	35.57	26.32	24.96			
13	4,000	5,000	4,500	342	4,149	6.84	82.96	2,043.97	10,290.32	11.68	58.80	5	44	4.90	43.14	384.29	2,442.84	6.64	42.21	18.80	23.74			
14	5,000	7,500	6,250	367	4,516	7.34	90.30	3,037.00	13,327.33	17.35	76.15	6	50	5.88	49.02	143.04	2,585.89	2.47	44.68	4.71	19.40			
15	7,500	10,000	8,750	160	4,676	3.20	93.50	1,435.36	14,762.68	8.20	84.35	6	56	5.88	54.90	2,283.83	4,869.72	39.46	84.14	159.11	32.99			
16	10,000	20,000	15,000	122	4,798	2.44	95.94	1,293.75	16,056.44	7.39	91.74	7	63	6.86	61.76	836.38	5,706.09	14.45	98.59	64.65	35.54			
17	20,000	50,000	35,000	74	4,872	1.48	97.42	457.83	16,514.27	2.62	94.36	4	67	3.92	65.69	4.39	5,710.49	0.08	98.66	0.96	34.58			
18	50,000	100,000	75,000	51	4,923	1.02	98.44	302.18	16,816.45	1.73	96.08	29	96	28.43	94.12	27.18	5,737.66	0.47	99.13	8.99	34.12			
19	100,000	500,000	300,000	50	4,973	1.00	99.44	514.92	17,331.37	2.94	99.03	2	98	1.96	96.08	21.02	5,758.68	0.36	99.49	4.08	33.23			
20	500,000	UP		28	5,001	0.56	100.00	170.57	17,501.94	0.97	100.00	4	102	3.92	100.00	29.27	5,787.95	0.51	100.00	17.16	33.07			
				5,001					17,501.94					102					5,787.95					33.07



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	5	5	2.86	2.86	0.46	0.46	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	8	1.71	4.57	0.98	1.44	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	11	1.71	6.29	3.99	5.43	0.21	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.57	6.86	0.00	5.43	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	1.71	8.57	4.93	10.36	0.26	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	20	2.86	11.43	5.31	15.66	0.28	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	26	3.43	14.86	5.49	21.16	0.29	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	38	6.86	21.71	25.55	46.71	1.34	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	42	2.29	24.00	11.94	58.65	0.63	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	46	2.29	26.29	15.19	73.84	0.80	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	52	3.43	29.71	28.51	102.35	1.50	5.38	1	1	33.33	33.33	22.18	22.18	26.09	26.09	77.79	21.67	21.67	
12	3,000	4,000	3,500	9	61	5.14	34.86	52.66	155.01	2.77	8.14	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	14.31	14.31	
13	4,000	5,000	4,500	13	74	7.43	42.29	94.61	249.62	4.97	13.11	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	8.89	8.89	
14	5,000	7,500	6,250	45	119	25.71	68.00	397.72	647.34	20.89	34.00	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	3.43	3.43	
15	7,500	10,000	8,750	21	140	12.00	80.00	226.66	874.00	11.91	45.91	0	1	0.00	33.33	0.00	22.18	0.00	26.09	0.00	2.54	2.54	
16	10,000	20,000	15,000	30	170	17.14	97.14	871.17	1,745.17	45.76	91.66	2	3	66.67	100.00	62.83	85.01	73.91	100.00	7.21	4.87	4.87	
17	20,000	50,000	35,000	5	175	2.86	100.00	158.71	1,903.88	8.34	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.47	4.47	
18	50,000	100,000	75,000	0	175	0.00	100.00	0.00	1,903.88	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.47	4.47	
19	100,000	500,000	300,000	0	175	0.00	100.00	0.00	1,903.88	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.47	4.47	
20	500,000	UP		0	175	0.00	100.00	0.00	1,903.88	0.00	100.00	0	3	0.00	100.00	0.00	85.01	0.00	100.00	0.00	4.47	4.47	
				175				1,903.88				3				85.01				4.47			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.83	4.83	0.26	0.26	0.02	0.02	5	5	55.56	55.56	0.42	0.42	0.68	0.68	161.31	161.31			
2	50	100	75	6	16	2.90	7.73	1.68	1.94	0.12	0.13	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	21.57			
3	100	200	150	2	18	0.97	8.70	1.20	3.14	0.08	0.22	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	13.32			
4	200	300	250	1	19	0.48	9.18	3.58	6.72	0.25	0.46	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	6.22			
5	300	500	400	18	37	8.70	17.87	21.95	28.67	1.52	1.98	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	1.46			
6	500	750	625	7	44	3.38	21.26	4.62	33.29	0.32	2.30	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	1.25			
7	750	1,000	875	5	49	2.42	23.67	3.74	37.03	0.26	2.56	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	1.13			
8	1,000	1,500	1,250	13	62	6.28	29.95	30.00	67.03	2.07	4.63	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.62			
9	1,500	2,000	1,750	13	75	6.28	36.23	82.95	149.98	5.74	10.37	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.28			
10	2,000	2,500	2,250	5	80	2.42	38.65	27.18	177.15	1.88	12.25	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.24			
11	2,500	3,000	2,750	6	86	2.90	41.55	28.54	205.69	1.97	14.22	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.20			
12	3,000	4,000	3,500	8	94	3.86	45.41	29.74	235.43	2.06	16.28	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.18			
13	4,000	5,000	4,500	12	106	5.80	51.21	92.94	328.37	6.43	22.71	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.13			
14	5,000	7,500	6,250	24	130	11.59	62.80	235.04	563.41	16.25	38.96	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.07			
15	7,500	10,000	8,750	17	147	8.21	71.01	173.43	736.85	11.99	50.95	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.06			
16	10,000	20,000	15,000	24	171	11.59	82.61	243.52	980.36	16.84	67.79	0	5	0.00	55.56	0.00	0.42	0.00	0.68	0.00	0.04			
17	20,000	50,000	35,000	31	202	14.98	97.58	404.41	1,384.77	27.96	95.75	4	9	44.44	100.00	61.26	61.67	99.32	100.00	15.15	4.45			
18	50,000	100,000	75,000	2	204	0.97	98.55	25.86	1,410.63	1.79	97.54	0	9	0.00	100.00	0.00	61.67	0.00	100.00	0.00	4.37			
19	100,000	500,000	300,000	2	206	0.97	99.52	27.23	1,437.86	1.88	99.42	0	9	0.00	100.00	0.00	61.67	0.00	100.00	0.00	4.29			
20	500,000	UP		1	207	0.48	100.00	8.33	1,446.20	0.58	100.00	0	9	0.00	100.00	0.00	61.67	0.00	100.00	0.00	4.26			
				207					1,446.20					9					61.67					4.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	368	368	8.32	8.32	53.25	53.25	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	200	568	4.52	12.85	37.41	90.66	0.32	0.78	1	1	2.70	2.70	40.81	40.81	4.97	4.97	109.07	45.01			
3	100	200	150	409	977	9.25	22.10	107.56	198.22	0.92	1.69	0	1	0.00	2.70	0.00	40.81	0.00	4.97	0.00	20.59			
4	200	300	250	251	1,228	5.68	27.78	100.25	298.46	0.86	2.55	0	1	0.00	2.70	0.00	40.81	0.00	4.97	0.00	13.67			
5	300	500	400	470	1,698	10.63	38.41	262.91	561.37	2.25	4.80	1	2	2.70	5.41	272.51	313.32	33.20	38.17	103.65	55.81			
6	500	750	625	337	2,035	7.62	46.03	292.20	853.57	2.50	7.30	0	2	0.00	5.41	0.00	313.32	0.00	38.17	0.00	36.71			
7	750	1,000	875	341	2,376	7.71	53.74	433.31	1,286.88	3.70	11.00	5	7	13.51	18.92	23.46	336.78	2.86	41.03	5.42	26.17			
8	1,000	1,500	1,250	386	2,762	8.73	62.47	682.85	1,969.73	5.84	16.84	4	11	10.81	29.73	68.86	405.64	8.39	49.41	10.08	20.59			
9	1,500	2,000	1,750	317	3,079	7.17	69.64	708.39	2,678.11	6.06	22.90	0	11	0.00	29.73	0.00	405.64	0.00	49.41	0.00	15.15			
10	2,000	2,500	2,250	180	3,259	4.07	73.72	518.13	3,196.24	4.43	27.33	4	15	10.81	40.54	35.01	440.65	4.26	53.68	6.76	13.79			
11	2,500	3,000	2,750	169	3,428	3.82	77.54	563.54	3,759.78	4.82	32.15	1	16	2.70	43.24	64.38	505.03	7.84	61.52	11.42	13.43			
12	3,000	4,000	3,500	202	3,630	4.57	82.11	839.54	4,599.33	7.18	39.33	2	18	5.41	48.65	38.77	543.80	4.72	66.25	4.62	11.82			
13	4,000	5,000	4,500	154	3,784	3.48	85.59	878.59	5,477.92	7.51	46.84	1	19	2.70	51.35	5.09	548.89	0.62	66.86	0.58	10.02			
14	5,000	7,500	6,250	194	3,978	4.39	89.98	1,216.64	6,694.55	10.40	57.24	5	24	13.51	64.86	101.75	650.65	12.40	79.26	8.36	9.72			
15	7,500	10,000	8,750	117	4,095	2.65	92.63	1,025.37	7,719.93	8.77	66.01	0	24	0.00	64.86	0.00	650.65	0.00	79.26	0.00	8.43			
16	10,000	20,000	15,000	166	4,261	3.75	96.38	1,903.80	9,623.73	16.28	82.29	2	26	5.41	70.27	25.12	675.76	3.06	82.32	1.32	7.02			
17	20,000	50,000	35,000	76	4,337	1.72	98.10	1,217.05	10,840.78	10.41	92.69	3	29	8.11	78.38	80.73	756.49	9.83	92.15	6.63	6.98			
18	50,000	100,000	75,000	28	4,365	0.63	98.73	413.40	11,254.17	3.53	96.23	0	29	0.00	78.38	0.00	756.49	0.00	92.15	0.00	6.72			
19	100,000	500,000	300,000	40	4,405	0.90	99.64	310.33	11,564.50	2.65	98.88	1	30	2.70	81.08	2.43	758.91	0.30	92.45	0.78	6.56			
20	500,000	UP		16	4,421	0.36	100.00	130.91	11,695.41	1.12	100.00	7	37	18.92	100.00	61.98	820.90	7.55	100.00	47.35	7.02			
				4,421					11,695.41					37					820.90					7.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	9.30	9.30	0.21	0.21	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	11	3.49	12.79	0.95	1.16	0.55	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	1.16	13.95	0.42	1.58	0.24	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	1.16	15.12	0.76	2.34	0.44	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	24	12.79	27.91	4.54	6.88	2.62	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	30	6.98	34.88	3.95	10.84	2.28	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	34	4.65	39.53	4.68	15.52	2.70	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	41	8.14	47.67	1.16	16.68	0.67	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	59	20.93	68.60	10.65	27.33	6.14	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	63	4.65	73.26	10.28	37.61	5.93	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	64	1.16	74.42	0.00	37.61	0.00	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	65	1.16	75.58	4.59	42.21	2.65	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	66	1.16	76.74	1.22	43.42	0.70	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	72	6.98	83.72	24.83	68.25	14.32	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	75	3.49	87.21	38.67	106.93	22.30	61.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	85	11.63	98.84	56.18	163.11	32.40	94.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	86	1.16	100.00	10.30	173.41	5.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	86	0.00	100.00	0.00	173.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	86	0.00	100.00	0.00	173.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	86	0.00	100.00	0.00	173.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				86					173.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	14.29	14.29	0.08	0.08	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	14.29	28.57	0.00	0.08	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	14.29	42.86	1.84	1.92	7.92	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	14.29	57.14	2.60	4.52	11.20	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	14.29	71.43	2.97	7.48	12.79	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	14.29	85.71	4.29	11.78	18.50	50.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	14.29	100.00	11.43	23.20	49.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	23.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					23.20					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	78	78	13.11	13.11	5.36	5.36	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	110	5.38	18.49	7.86	13.22	0.78	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	146	6.05	24.54	8.52	21.73	0.85	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	174	4.71	29.24	9.85	31.58	0.98	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	37	211	6.22	35.46	18.32	49.90	1.82	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	225	2.35	37.82	2.68	52.58	0.27	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	37	262	6.22	44.03	31.41	84.00	3.12	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	14	276	2.35	46.39	22.34	106.33	2.22	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	328	8.74	55.13	24.38	130.72	2.42	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	346	3.03	58.15	12.33	143.05	1.22	14.21	1	1	50.00	50.00	0.23	0.23	64.71	64.71	1.84	0.16	0.00	0.00
11	2,500	3,000	2,750	28	374	4.71	62.86	33.39	176.44	3.32	17.52	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.13	0.00	
12	3,000	4,000	3,500	48	422	8.07	70.92	65.51	241.95	6.51	24.03	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.09	0.00	
13	4,000	5,000	4,500	58	480	9.75	80.67	62.36	304.31	6.19	30.23	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.07	0.00	
14	5,000	7,500	6,250	32	512	5.38	86.05	45.01	349.32	4.47	34.70	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.07	0.00	
15	7,500	10,000	8,750	23	535	3.87	89.92	120.87	470.19	12.01	46.70	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.05	0.00	
16	10,000	20,000	15,000	24	559	4.03	93.95	196.50	666.69	19.52	66.22	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.03	0.00	
17	20,000	50,000	35,000	26	585	4.37	98.32	270.02	936.71	26.82	93.04	0	1	0.00	50.00	0.00	0.23	0.00	64.71	0.00	0.02	0.00	
18	50,000	100,000	75,000	5	590	0.84	99.16	56.52	993.24	5.61	98.65	1	2	50.00	100.00	0.12	0.35	35.29	100.00	0.22	0.04	0.00	0.00
19	100,000	500,000	300,000	2	592	0.34	99.50	17.25	1,010.48	1.71	100.37	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0.00	0.03	0.00	
20	500,000	UP		3	595	0.50	100.00	3.68	1,006.80	0.37	100.00	0	2	0.00	100.00	0.00	0.35	0.00	100.00	0.00	0.03	0.00	
				595				1,006.80				2				0.35				0.03			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.57	0.57	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 293942 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	1.33	1.33	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	1.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				1.33				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	575	575	5.80	5.80	91.13	91.13	0.29	0.29	3	3	2.42	2.42	49.91	49.91	1.44	1.44	54.77	54.77			
2	50	100	75	520	1,095	5.24	11.04	70.00	161.13	0.22	0.51	1	4	0.81	3.23	26.30	76.21	0.76	2.20	37.57	47.30			
3	100	200	150	698	1,793	7.04	18.08	43.18	204.31	0.14	0.64	4	8	3.23	6.45	4.59	80.80	0.13	2.34	10.64	39.55			
4	200	300	250	461	2,254	4.65	22.73	195.26	399.57	0.61	1.25	0	8	0.00	6.45	0.00	80.80	0.00	2.34	0.00	20.22			
5	300	500	400	982	3,236	9.90	32.63	660.07	1,059.64	2.07	3.32	3	11	2.42	8.87	51.20	132.00	1.48	3.82	7.76	12.46			
6	500	750	625	776	4,012	7.82	40.46	295.45	1,355.09	0.93	4.25	1	12	0.81	9.68	0.00	132.00	0.00	3.82	0.00	9.74			
7	750	1,000	875	838	4,850	8.45	48.91	864.38	490.71	2.71	1.54	11	23	8.87	18.55	933.48	1,065.48	27.00	30.82	107.99	217.13			
8	1,000	1,500	1,250	957	5,807	9.65	58.56	657.45	1,148.16	2.06	3.60	3	26	2.42	20.97	116.06	1,181.53	3.36	34.18	17.65	102.91			
9	1,500	2,000	1,750	769	6,576	7.75	66.31	2,026.14	3,174.29	6.35	9.95	4	30	3.23	24.19	44.37	1,225.91	1.28	35.46	2.19	38.62			
10	2,000	2,500	2,250	495	7,071	4.99	71.30	1,601.21	4,775.50	5.02	14.97	6	36	4.84	29.03	144.62	1,370.53	4.18	39.65	9.03	28.70			
11	2,500	3,000	2,750	423	7,494	4.27	75.57	1,613.84	6,389.35	5.06	20.03	2	38	1.61	30.65	16.43	1,386.96	0.48	40.12	1.02	21.71			
12	3,000	4,000	3,500	482	7,976	4.86	80.43	2,321.63	8,710.98	7.28	27.31	6	44	4.84	35.48	176.84	1,563.79	5.12	45.24	7.62	17.95			
13	4,000	5,000	4,500	342	8,318	3.45	83.88	2,065.90	10,776.88	6.48	33.79	7	51	5.65	41.13	979.03	2,542.82	28.32	73.56	47.39	23.60			
14	5,000	7,500	6,250	453	8,771	4.57	88.44	3,245.64	14,022.52	10.18	43.97	13	64	10.48	51.61	298.29	2,841.11	8.63	82.18	9.19	20.26			
15	7,500	10,000	8,750	283	9,054	2.85	91.30	2,577.04	16,599.56	8.08	52.05	10	74	8.06	59.68	51.51	2,892.62	1.49	83.67	2.00	17.43			
16	10,000	20,000	15,000	441	9,495	4.45	95.74	5,618.22	22,217.78	17.62	69.66	18	92	14.52	74.19	336.63	3,229.25	9.74	93.41	5.99	14.53			
17	20,000	50,000	35,000	316	9,811	3.19	98.93	7,652.11	29,869.89	23.99	93.66	25	117	20.16	94.35	215.19	3,444.44	6.22	99.64	2.81	11.53			
18	50,000	100,000	75,000	38	9,849	0.38	99.31	725.66	30,595.55	2.28	95.93	3	120	2.42	96.77	10.78	3,455.22	0.31	99.95	1.49	11.29			
19	100,000	500,000	300,000	54	9,903	0.54	99.86	1,231.27	31,826.82	3.86	99.79	2	122	1.61	98.39	1.76	3,456.98	0.05	100.00	0.14	10.86			
20	500,000	UP		14	9,917	0.14	100.00	66.31	31,893.13	0.21	100.00	2	124	1.61	100.00	0.00	3,456.98	0.00	100.00	0.00	10.84			
				9,917					31,893.13					124					3,456.98					10.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	104	104	13.81	13.81	14.46	14.46	0.76	0.76	1	1	11.11	11.11	36.56	36.56	7.82	7.82	252.84	252.84			
2	50	100	75	39	143	5.18	18.99	17.42	31.88	0.91	1.67	0	1	0.00	11.11	0.00	36.56	0.00	7.82	0.00	114.67	114.67		
3	100	200	150	63	206	8.37	27.36	28.64	60.52	1.50	3.18	1	2	11.11	22.22	33.61	70.17	7.19	15.01	117.35	115.94			
4	200	300	250	37	243	4.91	32.27	34.04	94.57	1.79	4.96	0	2	0.00	22.22	0.00	70.17	0.00	15.01	0.00	74.20	74.20		
5	300	500	400	57	300	7.57	39.84	88.98	183.54	4.67	9.63	0	2	0.00	22.22	0.00	70.17	0.00	15.01	0.00	38.23	38.23		
6	500	750	625	81	381	10.76	50.60	103.00	286.54	5.41	15.04	1	3	11.11	33.33	19.30	89.47	4.13	19.13	18.74	31.22			
7	750	1,000	875	75	456	9.96	60.56	94.70	381.25	4.97	20.01	0	3	0.00	33.33	0.00	89.47	0.00	19.13	0.00	23.47	23.47		
8	1,000	1,500	1,250	80	536	10.62	71.18	160.16	541.41	8.41	28.42	2	5	22.22	55.56	361.87	451.34	77.39	96.52	225.94	83.36			
9	1,500	2,000	1,750	53	589	7.04	78.22	137.48	678.89	7.22	35.64	0	5	0.00	55.56	0.00	451.34	0.00	96.52	0.00	66.48	66.48		
10	2,000	2,500	2,250	29	618	3.85	82.07	87.20	766.09	4.58	40.21	0	5	0.00	55.56	0.00	451.34	0.00	96.52	0.00	58.91	58.91		
11	2,500	3,000	2,750	26	644	3.45	85.52	86.91	853.01	4.56	44.78	0	5	0.00	55.56	0.00	451.34	0.00	96.52	0.00	52.91	52.91		
12	3,000	4,000	3,500	31	675	4.12	89.64	136.48	989.48	7.16	51.94	1	6	11.11	66.67	2.78	454.12	0.59	97.12	2.04	45.89	45.89		
13	4,000	5,000	4,500	16	691	2.12	91.77	99.62	1,089.10	5.23	57.17	0	6	0.00	66.67	0.00	454.12	0.00	97.12	0.00	41.70	41.70		
14	5,000	7,500	6,250	24	715	3.19	94.95	186.45	1,275.55	9.79	66.96	1	7	11.11	77.78	0.44	454.56	0.09	97.21	0.24	35.64	35.64		
15	7,500	10,000	8,750	11	726	1.46	96.41	119.64	1,395.19	6.28	73.24	0	7	0.00	77.78	0.00	454.56	0.00	97.21	0.00	32.58	32.58		
16	10,000	20,000	15,000	14	740	1.86	98.27	293.26	1,688.45	15.39	88.63	0	7	0.00	77.78	0.00	454.56	0.00	97.21	0.00	26.92	26.92		
17	20,000	50,000	35,000	8	748	1.06	99.34	125.89	1,814.34	6.61	95.24	2	9	22.22	100.00	13.05	467.60	2.79	100.00	10.36	25.77	25.77		
18	50,000	100,000	75,000	5	753	0.66	100.00	90.69	1,905.03	4.76	100.00	0	9	0.00	100.00	0.00	467.60	0.00	100.00	0.00	24.55	24.55		
19	100,000	500,000	300,000	0	753	0.00	100.00	0.00	1,905.03	0.00	100.00	0	9	0.00	100.00	0.00	467.60	0.00	100.00	0.00	24.55	24.55		
20	500,000	UP		0	753	0.00	100.00	0.00	1,905.03	0.00	100.00	0	9	0.00	100.00	0.00	467.60	0.00	100.00	0.00	24.55	24.55		
				753					1,905.03					9					467.60					24.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	9.20	9.20	4.14	4.14	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.15	10.34	0.16	4.30	0.05	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	5.75	16.09	1.40	5.70	0.47	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.15	17.24	0.27	5.97	0.09	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	4.60	21.84	2.40	8.36	0.81	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	33	16.09	37.93	1.37	9.73	0.46	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	38	5.75	43.68	7.63	17.37	2.57	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	45	8.05	51.72	9.79	27.16	3.30	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	52	8.05	59.77	18.05	45.21	6.08	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	64	13.79	73.56	27.34	72.55	9.21	24.44	2	2	66.67	66.67	67.18	67.18	93.46	93.46	245.70	92.59			
11	2,500	3,000	2,750	8	72	9.20	82.76	35.42	107.97	11.93	36.37	0	2	0.00	66.67	0.00	67.18	0.00	93.46	0.00	62.22			
12	3,000	4,000	3,500	1	73	1.15	83.91	7.31	115.28	2.46	38.83	0	2	0.00	66.67	0.00	67.18	0.00	93.46	0.00	58.28			
13	4,000	5,000	4,500	5	78	5.75	89.66	30.27	145.55	10.20	49.03	0	2	0.00	66.67	0.00	67.18	0.00	93.46	0.00	46.16			
14	5,000	7,500	6,250	5	83	5.75	95.40	49.81	195.36	16.78	65.80	0	2	0.00	66.67	0.00	67.18	0.00	93.46	0.00	34.39			
15	7,500	10,000	8,750	1	84	1.15	96.55	15.86	211.22	5.34	71.15	0	2	0.00	66.67	0.00	67.18	0.00	93.46	0.00	31.81			
16	10,000	20,000	15,000	1	85	1.15	97.70	35.20	246.42	11.86	83.00	1	3	33.33	100.00	4.70	71.88	6.54	100.00	13.35	29.17			
17	20,000	50,000	35,000	2	87	2.30	100.00	50.46	296.88	17.00	100.00	0	3	0.00	100.00	0.00	71.88	0.00	100.00	0.00	24.21			
18	50,000	100,000	75,000	0	87	0.00	100.00	0.00	296.88	0.00	100.00	0	3	0.00	100.00	0.00	71.88	0.00	100.00	0.00	24.21			
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	296.88	0.00	100.00	0	3	0.00	100.00	0.00	71.88	0.00	100.00	0.00	24.21			
20	500,000	UP		0	87	0.00	100.00	0.00	296.88	0.00	100.00	0	3	0.00	100.00	0.00	71.88	0.00	100.00	0.00	24.21			
				87					296.88					3					71.88					24.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.86	5.86	1.73	1.73	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	20	3.15	9.01	3.84	5.57	0.64	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	30	4.50	13.51	6.33	11.90	1.05	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	42	5.41	18.92	14.50	26.40	2.41	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	66	10.81	29.73	17.73	44.13	2.95	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	99	14.86	44.59	32.30	76.43	5.37	12.71	1	1	100.00	100.00	107.00	107.00	100.00	100.00	331.23	140.00			
7	750	1,000	875	28	127	12.61	57.21	34.83	111.26	5.79	18.50	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	96.17			
8	1,000	1,500	1,250	31	158	13.96	71.17	56.22	167.47	9.35	27.84	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	63.89			
9	1,500	2,000	1,750	17	175	7.66	78.83	36.19	203.66	6.02	33.86	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	52.54			
10	2,000	2,500	2,250	6	181	2.70	81.53	23.69	227.36	3.94	37.80	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	47.06			
11	2,500	3,000	2,750	5	186	2.25	83.78	26.87	254.23	4.47	42.27	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	42.09			
12	3,000	4,000	3,500	8	194	3.60	87.39	34.04	288.27	5.66	47.93	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	37.12			
13	4,000	5,000	4,500	10	204	4.50	91.89	61.66	349.92	10.25	58.18	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	30.58			
14	5,000	7,500	6,250	8	212	3.60	95.50	77.94	427.86	12.96	71.14	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	25.01			
15	7,500	10,000	8,750	2	214	0.90	96.40	17.10	444.97	2.84	73.98	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	24.05			
16	10,000	20,000	15,000	6	220	2.70	99.10	93.86	538.83	15.61	89.59	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	19.86			
17	20,000	50,000	35,000	1	221	0.45	99.55	60.00	598.83	9.98	99.56	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	17.87			
18	50,000	100,000	75,000	1	222	0.45	100.00	2.62	601.45	0.44	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	17.79			
19	100,000	500,000	300,000	0	222	0.00	100.00	0.00	601.45	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	17.79			
20	500,000	UP		0	222	0.00	100.00	0.00	601.45	0.00	100.00	0	1	0.00	100.00	0.00	107.00	0.00	100.00	0.00	17.79			
				222					601.45					1					107.00					17.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.86	0.86	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	0.43	1.30	0.28	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	0.00	1.30	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	2.20	3.50	1.40	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	7.33	10.82	4.66	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	132.23	143.06	84.10	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	4.70	147.76	2.99	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	4.74	152.50	3.02	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	4.74	157.24	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	157.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					157.24					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29397

CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.15	0.15	13.22	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.98	1.13	86.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					1.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	9	9	1.32	1.32	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	10	0.15	1.46	0.95	0.95	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.15	1.61	0.33	1.27	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	17	0.88	2.49	1.28	2.56	0.03	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	33	2.34	4.83	7.40	9.96	0.15	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	27	60	3.95	8.78	19.31	29.27	0.38	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	31	91	4.54	13.32	31.75	61.02	0.63	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	26	117	3.81	17.13	43.37	104.39	0.86	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	39	156	5.71	22.84	79.60	183.99	1.57	3.63	1	1	1.85	1.85	178.81	178.81	3.25	3.25	224.64	97.19
10	2,000	2,500	2,250	28	184	4.10	26.94	72.41	256.40	1.43	5.06	0	1	0.00	1.85	0.00	178.81	0.00	3.25	0.00	69.74
11	2,500	3,000	2,750	64	248	9.37	36.31	230.92	487.32	4.56	9.62	4	5	7.41	9.26	366.64	545.45	6.66	9.91	158.77	111.93
12	3,000	4,000	3,500	80	328	11.71	48.02	359.22	846.54	7.09	16.70	4	9	7.41	16.67	127.02	672.47	2.31	12.22	35.36	79.44
13	4,000	5,000	4,500	51	379	7.47	55.49	282.77	1,129.31	5.58	22.28	1	10	1.85	18.52	5.50	677.97	0.10	12.32	1.95	60.03
14	5,000	7,500	6,250	53	432	7.76	63.25	345.06	1,474.37	6.81	29.09	4	14	7.41	25.93	181.03	859.00	3.29	15.61	52.46	58.26
15	7,500	10,000	8,750	50	482	7.32	70.57	603.81	2,078.18	11.91	41.01	2	16	3.70	29.63	1.06	860.06	0.02	15.63	0.17	41.39
16	10,000	20,000	15,000	96	578	14.06	84.63	1,502.90	3,581.07	29.66	70.66	9	25	16.67	46.30	170.62	1,030.68	3.10	18.73	11.35	28.78
17	20,000	50,000	35,000	68	646	9.96	94.58	1,153.82	4,734.90	22.77	93.43	10	35	18.52	64.81	753.39	1,784.07	13.69	32.43	65.29	37.68
18	50,000	100,000	75,000	23	669	3.37	97.95	268.43	5,003.32	5.30	98.73	10	45	18.52	83.33	32.27	1,816.34	0.59	33.01	12.02	36.30
19	100,000	500,000	300,000	8	677	1.17	99.12	49.07	5,052.39	0.97	99.69	3	48	5.56	88.89	3,681.46	5,497.80	66.91	99.92	7503.05	108.82
20	500,000	<b>UP</b>		6	683	0.88	100.00	15.53	5,067.92	0.31	100.00	6	54	11.11	100.00	4.16	5,501.96	0.08	100.00	26.81	108.56
				683				5,067.92				54				5,501.96					108.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	95	95	5.28	5.28	53.17	53.17	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	79	174	4.39	9.67	49.30	102.47	0.68	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	175	349	9.73	19.40	36.98	139.44	0.51	1.93	2	2	2.86	2.86	2.21	2.21	0.08	0.08	5.99	1.59
4	200	300	250	179	528	9.95	29.35	46.97	186.41	0.65	2.58	0	2	0.00	2.86	0.00	2.21	0.00	0.08	0.00	1.19
5	300	500	400	241	769	13.40	42.75	133.71	320.12	1.85	4.43	0	2	0.00	2.86	0.00	2.21	0.00	0.08	0.00	0.69
6	500	750	625	119	888	6.61	49.36	103.73	423.85	1.44	5.87	0	2	0.00	2.86	0.00	2.21	0.00	0.08	0.00	0.52
7	750	1,000	875	97	985	5.39	54.75	110.84	534.70	1.54	7.41	2	4	2.86	5.71	10.27	12.48	0.36	0.44	9.27	2.33
8	1,000	1,500	1,250	76	1,061	4.22	58.98	136.23	670.93	1.89	9.29	5	9	7.14	12.86	1,538.15	1,550.63	54.34	54.79	1129.06	231.12
9	1,500	2,000	1,750	62	1,123	3.45	62.42	169.20	840.13	2.34	11.64	0	9	0.00	12.86	0.00	1,550.63	0.00	54.79	0.00	184.57
10	2,000	2,500	2,250	44	1,167	2.45	64.87	147.94	988.07	2.05	13.69	0	9	0.00	12.86	0.00	1,550.63	0.00	54.79	0.00	156.94
11	2,500	3,000	2,750	25	1,192	1.39	66.26	98.09	1,086.16	1.36	15.05	2	11	2.86	15.71	113.18	1,663.81	4.00	58.78	115.39	153.18
12	3,000	4,000	3,500	49	1,241	2.72	68.98	191.20	1,277.36	2.65	17.69	8	19	11.43	27.14	597.01	2,260.82	21.09	79.88	312.24	176.99
13	4,000	5,000	4,500	20	1,261	1.11	70.09	68.72	1,346.07	0.95	18.65	0	19	0.00	27.14	0.00	2,260.82	0.00	79.88	0.00	167.96
14	5,000	7,500	6,250	54	1,315	3.00	73.10	215.04	1,561.12	2.98	21.63	3	22	4.29	31.43	211.92	2,472.74	7.49	87.37	98.54	158.40
15	7,500	10,000	8,750	36	1,351	2.00	75.10	213.11	1,774.23	2.95	24.58	0	22	0.00	31.43	0.00	2,472.74	0.00	87.37	0.00	139.37
16	10,000	20,000	15,000	49	1,400	2.72	77.82	623.16	2,397.39	8.63	33.21	0	22	0.00	31.43	0.00	2,472.74	0.00	87.37	0.00	103.14
17	20,000	50,000	35,000	78	1,478	4.34	82.16	906.88	3,304.27	12.56	45.77	5	27	7.14	38.57	311.03	2,783.77	10.99	98.35	34.30	84.25
18	50,000	100,000	75,000	89	1,567	4.95	87.10	1,125.82	4,430.08	15.60	61.37	1	28	1.43	40.00	4.53	2,788.30	0.16	98.51	0.40	62.94
19	100,000	500,000	300,000	156	1,723	8.67	95.78	1,918.03	6,348.11	26.57	87.94	33	61	47.14	87.14	40.01	2,828.30	1.41	99.93	2.09	44.55
20	500,000	UP		76	1,799	4.22	100.00	870.80	7,218.91	12.06	100.00	9	70	12.86	100.00	2.04	2,830.34	0.07	100.00	0.23	39.21
				1,799				7,218.91				70					2,830.34				39.21



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,001	1,001	6.28	6.28	417.78	417.78	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	527	1,528	3.31	9.59	201.32	619.11	0.35	1.09	1	1	0.22	0.22	44.17	44.17	0.05	0.05	21.94	7.13			
3	100	200	150	1,099	2,627	6.90	16.49	445.17	1,064.28	0.78	1.87	7	8	1.57	1.79	30.10	74.27	0.04	0.09	6.76	6.98			
4	200	300	250	962	3,589	6.04	22.53	464.60	1,528.87	0.82	2.68	3	11	0.67	2.46	230.19	304.45	0.28	0.37	49.55	19.91			
5	300	500	400	1,472	5,061	9.24	31.77	944.76	2,473.63	1.66	4.34	4	15	0.89	3.36	173.70	478.16	0.21	0.57	18.39	19.33			
6	500	750	625	1,127	6,188	7.07	38.84	1,025.24	3,498.88	1.80	6.14	8	23	1.79	5.15	27.65	505.81	0.03	0.61	2.70	14.46			
7	750	1,000	875	1,362	7,550	8.55	47.39	1,536.78	5,035.66	2.70	8.84	41	64	9.17	14.32	3,076.45	3,582.26	3.69	4.30	200.19	71.14			
8	1,000	1,500	1,250	1,439	8,989	9.03	56.42	2,486.31	7,521.97	4.36	13.20	23	87	5.15	19.46	1,137.18	4,719.44	1.37	5.67	45.74	62.74			
9	1,500	2,000	1,750	1,297	10,286	8.14	64.56	2,729.74	10,251.71	4.79	17.99	26	113	5.82	25.28	1,534.37	6,253.81	1.84	7.51	56.21	61.00			
10	2,000	2,500	2,250	828	11,114	5.20	69.76	2,535.27	12,786.98	4.45	22.44	35	148	7.83	33.11	2,057.54	8,311.35	2.47	9.98	81.16	65.00			
11	2,500	3,000	2,750	701	11,815	4.40	74.16	2,662.17	15,449.15	4.67	27.11	35	183	7.83	40.94	2,488.83	10,800.18	2.99	12.97	93.49	69.91			
12	3,000	4,000	3,500	874	12,689	5.49	79.64	4,178.21	19,627.36	7.33	34.44	24	207	5.37	46.31	3,028.89	13,829.07	3.64	16.60	72.49	70.46			
13	4,000	5,000	4,500	655	13,344	4.11	83.76	3,694.71	23,322.08	6.48	40.92	32	239	7.16	53.47	4,834.28	18,663.36	5.80	22.41	130.84	80.02			
14	5,000	7,500	6,250	830	14,174	5.21	88.97	6,169.86	29,491.93	10.83	51.75	60	299	13.42	66.89	5,815.54	24,478.90	6.98	29.39	94.26	83.00			
15	7,500	10,000	8,750	529	14,703	3.32	92.29	5,935.09	35,427.03	10.41	62.16	31	330	6.94	73.83	8,937.27	33,416.16	10.73	40.12	150.58	94.32			
16	10,000	20,000	15,000	691	15,394	4.34	96.62	10,579.67	46,006.70	18.56	80.72	65	395	14.54	88.37	22,570.33	55,986.50	27.10	67.22	213.34	121.69			
17	20,000	50,000	35,000	393	15,787	2.47	99.09	8,864.31	54,871.01	15.55	96.28	35	430	7.83	96.20	10,721.32	66,707.81	12.87	80.09	120.95	121.57			
18	50,000	100,000	75,000	99	15,886	0.62	99.71	1,589.06	56,460.07	2.79	99.06	11	441	2.46	98.66	87.81	66,795.62	0.11	80.19	5.53	118.31			
19	100,000	500,000	300,000	36	15,922	0.23	99.94	479.95	56,940.02	0.84	99.91	4	445	0.89	99.55	16,497.63	83,293.25	19.81	100.00	3437.35	146.28			
20	500,000	UP		10	15,932	0.06	100.00	53.28	56,993.31	0.09	100.00	2	447	0.45	100.00	0.09	83,293.35	0.00	100.00	0.17	146.15			
				15,932					56,993.31					447					83,293.35					146.15



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	307	307	4.13	4.13	299.57	299.57	0.56	0.56	4	4	0.47	0.47	0.01	0.01	0.00	0.00	0.00	0.00			
2	50	100	75	50	357	0.67	4.80	80.75	380.32	0.15	0.71	0	4	0.00	0.47	0.00	0.01	0.00	0.00	0.00	0.00			
3	100	200	150	116	473	1.56	6.36	17.16	397.49	0.03	0.74	7	11	0.82	1.29	102.12	102.13	0.16	0.16	595.06	25.69			
4	200	300	250	140	613	1.88	8.24	11.21	408.69	0.02	0.76	1	12	0.12	1.41	3.91	106.04	0.01	0.17	34.93	25.95			
5	300	500	400	282	895	3.79	12.03	26.21	434.90	0.05	0.81	5	17	0.59	2.00	83.05	189.09	0.13	0.31	316.90	43.48			
6	500	750	625	249	1,144	3.35	15.37	30.12	465.01	0.06	0.86	0	17	0.00	2.00	0.00	189.09	0.00	0.31	0.00	40.66			
7	750	1,000	875	147	1,291	1.98	17.35	1,794.15	2,259.16	3.33	4.19	1	18	0.12	2.12	2.42	191.52	0.00	0.31	0.14	8.48			
8	1,000	1,500	1,250	141	1,432	1.89	19.24	87.45	2,346.61	0.16	4.35	0	18	0.00	2.12	0.00	191.52	0.00	0.31	0.00	8.16			
9	1,500	2,000	1,750	118	1,550	1.59	20.83	142.21	2,488.82	0.26	4.62	7	25	0.82	2.94	96.44	287.96	0.16	0.46	67.81	11.57			
10	2,000	2,500	2,250	86	1,636	1.16	21.98	113.76	2,602.58	0.21	4.83	4	29	0.47	3.41	4.55	292.50	0.01	0.47	4.00	11.24			
11	2,500	3,000	2,750	86	1,722	1.16	23.14	175.64	2,778.22	0.33	5.15	4	33	0.47	3.88	34.05	326.56	0.05	0.53	19.39	11.75			
12	3,000	4,000	3,500	114	1,836	1.53	24.67	448.26	3,226.48	0.83	5.98	7	40	0.82	4.71	2,481.52	2,808.08	4.00	4.53	553.58	87.03			
13	4,000	5,000	4,500	133	1,969	1.79	26.46	634.86	3,861.34	1.18	7.16	8	48	0.94	5.65	47.69	2,855.77	0.08	4.61	7.51	73.96			
14	5,000	7,500	6,250	244	2,213	3.28	29.74	1,336.25	5,197.60	2.48	9.64	8	56	0.94	6.59	5,894.86	8,750.63	9.51	14.12	441.15	168.36			
15	7,500	10,000	8,750	215	2,428	2.89	32.63	1,597.07	6,794.66	2.96	12.60	9	65	1.06	7.65	2,108.27	10,858.90	3.40	17.52	132.01	159.82			
16	10,000	20,000	15,000	687	3,115	9.23	41.86	6,840.34	13,635.00	12.69	25.29	55	120	6.47	14.12	3,423.80	14,282.70	5.53	23.05	50.05	104.75			
17	20,000	50,000	35,000	1,259	4,374	16.92	58.77	13,874.16	27,509.16	25.74	51.03	125	245	14.71	28.82	4,098.35	18,381.05	6.61	29.66	29.54	66.82			
18	50,000	100,000	75,000	1,198	5,572	16.10	74.87	14,714.01	42,223.18	27.29	78.32	156	401	18.35	47.18	15,573.88	33,954.93	25.13	54.80	105.84	80.42			
19	100,000	500,000	300,000	1,398	6,970	18.79	93.66	10,016.67	52,239.84	18.58	96.90	318	719	37.41	84.59	20,124.62	54,079.55	32.48	87.27	200.91	103.52			
20	500,000	UP		472	7,442	6.34	100.00	1,671.05	53,910.89	3.10	100.00	131	850	15.41	100.00	7,886.85	61,966.40	12.73	100.00	471.97	114.94			
				7,442					53,910.89					850					61,966.40					114.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	59	59	3.69	3.69	58.87	58.87	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	69	0.63	4.32	7.16	66.02	0.03	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	104	2.19	6.51	87.70	153.72	0.31	0.55	1	1	3.85	3.85	190.00	190.00	3.32	3.32	216.65	123.60			
4	200	300	250	40	144	2.50	9.01	199.63	353.36	0.71	1.26	0	1	0.00	3.85	0.00	190.00	0.00	3.32	0.00	53.77			
5	300	500	400	50	194	3.13	12.14	233.31	586.66	0.83	2.09	0	1	0.00	3.85	0.00	190.00	0.00	3.32	0.00	32.39			
6	500	750	625	80	274	5.01	17.15	440.54	1,027.20	1.57	3.66	1	2	3.85	7.69	6.50	196.50	0.11	3.44	1.48	19.13			
7	750	1,000	875	124	398	7.76	24.91	962.97	1,990.17	3.43	7.09	2	4	7.69	15.38	90.26	286.76	1.58	5.02	9.37	14.41			
8	1,000	1,500	1,250	173	571	10.83	35.73	1,708.61	3,698.78	6.09	13.17	4	8	15.38	30.77	987.41	1,274.17	17.28	22.29	57.79	34.45			
9	1,500	2,000	1,750	149	720	9.32	45.06	1,898.09	5,596.88	6.76	19.94	1	9	3.85	34.62	7.50	1,281.67	0.13	22.42	0.40	22.90			
10	2,000	2,500	2,250	115	835	7.20	52.25	1,623.30	7,220.18	5.78	25.72	3	12	11.54	46.15	256.29	1,537.96	4.48	26.91	15.79	21.30			
11	2,500	3,000	2,750	124	959	7.76	60.01	2,063.76	9,283.94	7.35	33.07	0	12	0.00	46.15	0.00	1,537.96	0.00	26.91	0.00	16.57			
12	3,000	4,000	3,500	174	1,133	10.89	70.90	3,267.64	12,551.59	11.64	44.71	7	19	26.92	73.08	264.85	1,802.81	4.63	31.54	8.11	14.36			
13	4,000	5,000	4,500	114	1,247	7.13	78.04	3,262.99	15,814.58	11.62	56.33	3	22	11.54	84.62	3,899.21	5,702.02	68.22	99.76	119.50	36.06			
14	5,000	7,500	6,250	157	1,404	9.82	87.86	5,148.58	20,963.16	18.34	74.67	1	23	3.85	88.46	4.75	5,706.77	0.08	99.85	0.09	27.22			
15	7,500	10,000	8,750	100	1,504	6.26	94.12	2,321.94	23,285.10	8.27	82.94	0	23	0.00	88.46	0.00	5,706.77	0.00	99.85	0.00	24.51			
16	10,000	20,000	15,000	58	1,562	3.63	97.75	3,240.00	26,525.09	11.54	94.48	0	23	0.00	88.46	0.00	5,706.77	0.00	99.85	0.00	21.51			
17	20,000	50,000	35,000	31	1,593	1.94	99.69	1,384.84	27,909.93	4.93	99.41	3	26	11.54	100.00	8.86	5,715.62	0.15	100.00	0.64	20.48			
18	50,000	100,000	75,000	4	1,597	0.25	99.94	165.21	28,075.14	0.59	100.00	0	26	0.00	100.00	0.00	5,715.62	0.00	100.00	0.00	20.36			
19	100,000	500,000	300,000	1	1,598	0.06	100.00	0.00	28,075.14	0.00	100.00	0	26	0.00	100.00	0.00	5,715.62	0.00	100.00	0.00	20.36			
20	500,000	UP		0	1,598	0.00	100.00	0.00	28,075.14	0.00	100.00	0	26	0.00	100.00	0.00	5,715.62	0.00	100.00	0.00	20.36			
				1,598					28,075.14					26					5,715.62					20.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	214	214	9.34	9.34	18.72	18.72	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	253	1.70	11.05	3.08	21.79	0.06	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	95	348	4.15	15.20	21.41	43.20	0.42	0.85	1	1	2.22	2.22	129.20	129.20	3.53	3.53	603.59	299.10			
4	200	300	250	72	420	3.14	18.34	23.35	66.55	0.46	1.31	0	1	0.00	2.22	0.00	129.20	0.00	3.53	0.00	194.14			
5	300	500	400	156	576	6.81	25.15	60.16	126.71	1.18	2.50	1	2	2.22	4.44	46.73	175.93	1.28	4.80	77.69	138.85			
6	500	750	625	168	744	7.34	32.49	89.49	216.19	1.76	4.26	0	2	0.00	4.44	0.00	175.93	0.00	4.80	0.00	81.38			
7	750	1,000	875	167	911	7.29	39.78	106.30	322.49	2.09	6.35	0	2	0.00	4.44	0.00	175.93	0.00	4.80	0.00	54.55			
8	1,000	1,500	1,250	208	1,119	9.08	48.86	197.03	519.53	3.88	10.23	0	2	0.00	4.44	0.00	175.93	0.00	4.80	0.00	33.86			
9	1,500	2,000	1,750	144	1,263	6.29	55.15	202.59	722.11	3.99	14.22	4	6	8.89	13.33	102.26	278.20	2.79	7.60	50.48	38.53			
10	2,000	2,500	2,250	113	1,376	4.93	60.09	174.71	896.82	3.44	17.66	1	7	2.22	15.56	18.52	296.71	0.51	8.10	10.60	33.09			
11	2,500	3,000	2,750	102	1,478	4.45	64.54	199.66	1,096.48	3.93	21.60	2	9	4.44	20.00	28.69	325.40	0.78	8.89	14.37	29.68			
12	3,000	4,000	3,500	84	1,562	3.67	68.21	227.21	1,323.69	4.48	26.07	3	12	6.67	26.67	2,845.48	3,170.88	77.71	86.59	1252.36	239.55			
13	4,000	5,000	4,500	86	1,648	3.76	71.97	202.71	1,526.40	3.99	30.07	0	12	0.00	26.67	0.00	3,170.88	0.00	86.59	0.00	207.74			
14	5,000	7,500	6,250	126	1,774	5.50	77.47	433.54	1,959.94	8.54	38.61	6	18	13.33	40.00	378.44	3,549.32	10.33	96.93	87.29	181.09			
15	7,500	10,000	8,750	106	1,880	4.63	82.10	522.54	2,482.48	10.29	48.90	3	21	6.67	46.67	27.26	3,576.59	0.74	97.67	5.22	144.07			
16	10,000	20,000	15,000	178	2,058	7.77	89.87	903.25	3,385.73	17.79	66.69	4	25	8.89	55.56	17.97	3,594.55	0.49	98.16	1.99	106.17			
17	20,000	50,000	35,000	129	2,187	5.63	95.50	1,028.28	4,414.01	20.25	86.94	5	30	11.11	66.67	48.90	3,643.45	1.34	99.50	4.76	82.54			
18	50,000	100,000	75,000	39	2,226	1.70	97.21	358.87	4,772.88	7.07	94.01	0	30	0.00	66.67	0.00	3,643.45	0.00	99.50	0.00	76.34			
19	100,000	500,000	300,000	58	2,284	2.53	99.74	219.81	4,992.69	4.33	98.34	13	43	28.89	95.56	14.45	3,657.90	0.39	99.89	6.57	73.27			
20	500,000	UP		6	2,290	0.26	100.00	84.17	5,076.86	1.66	100.00	2	45	4.44	100.00	3.91	3,661.80	0.11	100.00	4.64	72.13			
				2,290					5,076.86					45					3,661.80					72.13



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.41	7.41	0.05	0.05	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	2.47	9.88	20.01	20.06	8.48	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	7.41	17.28	0.97	21.02	0.41	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.23	18.52	0.28	21.30	0.12	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	4.94	23.46	1.66	22.96	0.70	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	4.94	28.40	2.37	25.33	1.00	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	26	3.70	32.10	5.09	30.42	2.16	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	29	3.70	35.80	1.63	32.05	0.69	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	31	2.47	38.27	1.75	33.79	0.74	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	40	11.11	49.38	9.93	43.72	4.21	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	1.23	50.62	2.49	46.21	1.05	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	42	1.23	51.85	3.09	49.30	1.31	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.23	53.09	6.91	56.21	2.93	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	51	9.88	62.96	33.79	90.00	14.32	38.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	56	6.17	69.14	29.92	119.92	12.68	50.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	73	20.99	90.12	58.92	178.85	24.98	75.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	78	6.17	96.30	53.34	232.18	22.61	98.42	6	6	100.00	100.00	14.53	14.53	100.00	100.00	27.24	6.26			
18	50,000	100,000	75,000	2	80	2.47	98.77	0.63	232.81	0.27	98.69	0	6	0.00	100.00	0.00	14.53	0.00	100.00	0.00	6.24			
19	100,000	500,000	300,000	1	81	1.23	100.00	3.09	235.90	1.31	100.00	0	6	0.00	100.00	0.00	14.53	0.00	100.00	0.00	6.16			
20	500,000	UP		0	81	0.00	100.00	0.00	235.90	0.00	100.00	0	6	0.00	100.00	0.00	14.53	0.00	100.00	0.00	6.16			
				81					235.90					6					14.53					6.16





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	4.87	4.87	17.50	17.50	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	37	2.97	7.84	6.32	23.82	0.72	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	72	7.42	15.25	17.85	41.67	2.05	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	94	4.66	19.92	5.53	47.20	0.63	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	50	144	10.59	30.51	32.94	80.14	3.78	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	178	7.20	37.71	34.37	114.51	3.94	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	212	7.20	44.92	30.87	145.39	3.54	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	67	279	14.19	59.11	74.87	220.25	8.58	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	31	310	6.57	65.68	49.95	270.20	5.72	30.96	1	1	12.50	12.50	0.93	0.93	1.54	1.54	1.85	0.34			
10	2,000	2,500	2,250	30	340	6.36	72.03	53.98	324.18	6.19	37.15	0	1	0.00	12.50	0.00	0.93	0.00	1.54	0.00	0.29			
11	2,500	3,000	2,750	13	353	2.75	74.79	16.36	340.55	1.88	39.03	3	4	37.50	50.00	8.21	9.14	13.69	15.23	50.20	2.68			
12	3,000	4,000	3,500	29	382	6.14	80.93	61.70	402.24	7.07	46.10	0	4	0.00	50.00	0.00	9.14	0.00	15.23	0.00	2.27			
13	4,000	5,000	4,500	23	405	4.87	85.81	79.02	481.26	9.06	55.15	0	4	0.00	50.00	0.00	9.14	0.00	15.23	0.00	1.90			
14	5,000	7,500	6,250	22	427	4.66	90.47	61.34	542.60	7.03	62.18	3	7	37.50	87.50	49.93	59.06	83.22	98.46	81.39	10.89			
15	7,500	10,000	8,750	7	434	1.48	91.95	15.34	557.94	1.76	63.94	1	8	12.50	100.00	0.93	59.99	1.54	100.00	6.03	10.75			
16	10,000	20,000	15,000	17	451	3.60	95.55	97.42	655.36	11.16	75.10	0	8	0.00	100.00	0.00	59.99	0.00	100.00	0.00	9.15			
17	20,000	50,000	35,000	16	467	3.39	98.94	214.18	869.54	24.54	99.65	0	8	0.00	100.00	0.00	59.99	0.00	100.00	0.00	6.90			
18	50,000	100,000	75,000	1	468	0.21	99.15	0.92	870.46	0.11	99.75	0	8	0.00	100.00	0.00	59.99	0.00	100.00	0.00	6.89			
19	100,000	500,000	300,000	2	470	0.42	99.58	1.51	871.97	0.17	99.93	0	8	0.00	100.00	0.00	59.99	0.00	100.00	0.00	6.88			
20	500,000	UP		2	472	0.42	100.00	0.64	872.61	0.07	100.00	0	8	0.00	100.00	0.00	59.99	0.00	100.00	0.00	6.87			
				472					872.61					8					59.99					6.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

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

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	7.89	7.89	0.07	0.07	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.63	10.53	0.01	0.09	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.63	13.16	0.00	0.09	0.01	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	15	26.32	39.47	0.70	0.79	1.29	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	16	2.63	42.11	0.84	1.63	1.54	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	2.63	44.74	0.01	1.63	0.01	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	19	5.26	50.00	0.53	2.17	0.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	21	5.26	55.26	1.86	4.03	3.42	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	2.63	57.89	1.87	5.89	3.43	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	25	7.89	65.79	1.50	7.40	2.76	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	2.63	68.42	0.24	7.64	0.45	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	2.63	71.05	0.17	7.81	0.32	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	29	5.26	76.32	3.07	10.89	5.65	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	10.53	86.84	9.82	20.71	18.05	38.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	35	5.26	92.11	23.16	43.87	42.57	80.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	36	2.63	94.74	8.46	52.33	15.55	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	37	2.63	97.37	1.45	53.77	2.66	98.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	38	2.63	100.00	0.63	54.40	1.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	54.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	38	0.00	100.00	0.00	54.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					54.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	53	53	20.38	20.38	4.85	4.85	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	84	11.92	32.31	3.40	8.24	0.54	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	101	6.54	38.85	2.42	10.67	0.38	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	125	9.23	48.08	16.81	27.48	2.67	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	145	7.69	55.77	11.05	38.52	1.75	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	162	6.54	62.31	17.42	55.94	2.76	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	180	6.92	69.23	51.49	107.43	8.17	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	192	4.62	73.85	25.91	133.34	4.11	21.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	210	6.92	80.77	67.90	201.24	10.77	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	213	1.15	81.92	7.03	208.27	1.11	33.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	216	1.15	83.08	18.26	226.53	2.90	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	222	2.31	85.38	29.64	256.16	4.70	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	223	0.38	85.77	4.40	260.56	0.70	41.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	238	5.77	91.54	119.06	379.62	18.89	60.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	244	2.31	93.85	48.92	428.53	7.76	67.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	251	2.69	96.54	124.76	553.29	19.79	87.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	255	1.54	98.08	13.33	566.62	2.11	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	256	0.38	98.46	27.86	594.49	4.42	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	257	0.38	98.85	0.00	594.49	0.00	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	260	1.15	100.00	35.93	630.42	5.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				260					630.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,068	1,068	5.30	5.30	366.51	366.51	0.75	0.75	1	1	0.49	0.49	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	564	1,632	2.80	8.10	220.06	586.57	0.45	1.19	2	3	0.99	1.48	71.25	71.25	0.38	0.38	32.38	12.15			
3	100	200	150	875	2,507	4.34	12.44	584.87	1,171.44	1.19	2.38	2	5	0.99	2.46	7.39	78.64	0.04	0.42	1.26	6.71			
4	200	300	250	698	3,205	3.46	15.90	419.98	1,591.41	0.85	3.24	2	7	0.99	3.45	36.13	114.77	0.19	0.61	8.60	7.21			
5	300	500	400	1,681	4,886	8.34	24.24	1,306.58	2,897.99	2.66	5.90	6	13	2.96	6.40	177.95	292.72	0.94	1.55	13.62	10.10			
6	500	750	625	1,863	6,749	9.24	33.48	1,924.40	4,822.39	3.92	9.82	24	37	11.82	18.23	1,440.20	1,732.92	7.63	9.18	74.84	35.93			
7	750	1,000	875	2,083	8,832	10.33	43.81	2,652.98	7,475.37	5.40	15.22	17	54	8.37	26.60	129.78	1,862.70	0.69	9.87	4.89	24.92			
8	1,000	1,500	1,250	2,006	10,838	9.95	53.76	3,552.44	11,027.81	7.23	22.45	21	75	10.34	36.95	1,064.22	2,926.92	5.64	15.51	29.96	26.54			
9	1,500	2,000	1,750	1,487	12,325	7.38	61.14	3,526.96	14,554.78	7.18	29.63	19	94	9.36	46.31	624.97	3,551.89	3.31	18.82	17.72	24.40			
10	2,000	2,500	2,250	1,496	13,821	7.42	68.56	3,708.90	18,263.68	7.55	37.18	15	109	7.39	53.69	1,071.31	4,623.20	5.68	24.50	28.88	25.31			
11	2,500	3,000	2,750	1,324	15,145	6.57	75.12	3,480.28	21,743.96	7.08	44.26	15	124	7.39	61.08	8,446.67	13,069.88	44.76	69.26	242.70	60.11			
12	3,000	4,000	3,500	1,436	16,581	7.12	82.25	4,218.68	25,962.64	8.59	52.85	14	138	6.90	67.98	151.12	13,221.00	0.80	70.06	3.58	50.92			
13	4,000	5,000	4,500	763	17,344	3.78	86.03	3,199.11	29,161.75	6.51	59.36	15	153	7.39	75.37	3,959.70	17,180.70	20.98	91.04	123.78	58.92			
14	5,000	7,500	6,250	1,094	18,438	5.43	91.46	5,247.86	34,409.61	10.68	70.04	16	169	7.88	83.25	234.71	17,415.41	1.24	92.29	4.47	50.61			
15	7,500	10,000	8,750	727	19,165	3.61	95.06	5,305.61	39,715.22	10.80	80.84	16	185	7.88	91.13	317.16	17,732.56	1.68	93.97	5.98	44.65			
16	10,000	20,000	15,000	765	19,930	3.79	98.86	6,768.91	46,484.13	13.78	94.62	16	201	7.88	99.01	1,130.34	18,862.90	5.99	99.96	16.70	40.58			
17	20,000	50,000	35,000	124	20,054	0.62	99.47	2,273.22	48,757.35	4.63	99.25	2	203	0.99	100.00	8.29	18,871.20	0.04	100.00	0.36	38.70			
18	50,000	100,000	75,000	23	20,077	0.11	99.59	368.83	49,126.18	0.75	100.00	0	203	0.00	100.00	0.00	18,871.20	0.00	100.00	0.00	38.41			
19	100,000	500,000	300,000	21	20,098	0.10	99.69	79.47	49,205.66	0.16	100.16	0	203	0.00	100.00	0.00	18,871.20	0.00	100.00	0.00	38.35			
20	500,000	UP		62	20,160	0.31	100.00	77.68	49,127.98	0.16	100.00	0	203	0.00	100.00	0.00	18,871.20	0.00	100.00	0.00	38.41			
				20,160					49,127.98					203					18,871.20					38.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,778	1,778	21.61	21.61	413.13	413.13	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	958	2,736	11.64	33.26	492.83	905.96	4.85	8.91	1	1	6.25	6.25	73.80	73.80	4.85	4.85	14.97	8.15			
3	100	200	150	1,444	4,180	17.55	50.81	1,177.10	2,083.06	11.57	20.48	2	3	12.50	18.75	158.18	231.98	10.40	15.26	13.44	11.14			
4	200	300	250	1,009	5,189	12.26	63.07	1,091.56	3,174.63	10.73	31.22	5	8	31.25	50.00	361.93	593.91	23.80	39.06	33.16	18.71			
5	300	500	400	1,249	6,438	15.18	78.25	1,715.88	4,890.51	16.87	48.09	1	9	6.25	56.25	24.46	618.37	1.61	40.67	1.43	12.64			
6	500	750	625	692	7,130	8.41	86.67	1,224.93	6,115.43	12.04	60.13	2	11	12.50	68.75	513.39	1,131.76	33.76	74.43	41.91	18.51			
7	750	1,000	875	435	7,565	5.29	91.95	1,045.77	7,161.20	10.28	70.42	2	13	12.50	81.25	299.92	1,431.68	19.72	94.15	28.68	19.99			
8	1,000	1,500	1,250	318	7,883	3.87	95.82	1,027.60	8,188.80	10.10	80.52	2	15	12.50	93.75	10.60	1,442.28	0.70	94.85	1.03	17.61			
9	1,500	2,000	1,750	114	7,997	1.39	97.20	544.53	8,733.33	5.35	85.87	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	16.51			
10	2,000	2,500	2,250	70	8,067	0.85	98.06	230.90	8,964.23	2.27	88.14	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	16.09			
11	2,500	3,000	2,750	48	8,115	0.58	98.64	274.01	9,238.24	2.69	90.84	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	15.61			
12	3,000	4,000	3,500	44	8,159	0.53	99.17	320.37	9,558.62	3.15	93.99	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	15.09			
13	4,000	5,000	4,500	18	8,177	0.22	99.39	186.97	9,745.58	1.84	95.83	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	14.80			
14	5,000	7,500	6,250	20	8,197	0.24	99.64	219.18	9,964.76	2.16	97.98	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	14.47			
15	7,500	10,000	8,750	6	8,203	0.07	99.71	47.68	10,012.44	0.47	98.45	0	15	0.00	93.75	0.00	1,442.28	0.00	94.85	0.00	14.40			
16	10,000	20,000	15,000	9	8,212	0.11	99.82	97.79	10,110.23	0.96	99.41	1	16	6.25	100.00	78.29	1,520.57	5.15	100.00	80.06	15.04			
17	20,000	50,000	35,000	9	8,221	0.11	99.93	55.38	10,165.60	0.54	99.96	0	16	0.00	100.00	0.00	1,520.57	0.00	100.00	0.00	14.96			
18	50,000	100,000	75,000	2	8,223	0.02	99.95	0.74	10,166.35	0.01	99.96	0	16	0.00	100.00	0.00	1,520.57	0.00	100.00	0.00	14.96			
19	100,000	500,000	300,000	4	8,227	0.05	100.00	3.63	10,169.97	0.04	100.00	0	16	0.00	100.00	0.00	1,520.57	0.00	100.00	0.00	14.95			
20	500,000	UP		0	8,227	0.00	100.00	0.00	10,169.97	0.00	100.00	0	16	0.00	100.00	0.00	1,520.57	0.00	100.00	0.00	14.95			
				8,227					10,169.97					16					1,520.57					14.95



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2947

BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	242	242	8.10	8.10	55.89	55.89	1.41	1.41	1	1	5.00	5.00	4.20	4.20	0.11	0.11	7.51	7.51		
2	50	100	75	159	401	5.32	13.42	45.65	101.54	1.15	2.57	0	1	0.00	5.00	0.00	4.20	0.00	0.11	0.00	4.13		
3	100	200	150	307	708	10.28	23.70	119.43	220.97	3.02	5.59	0	1	0.00	5.00	0.00	4.20	0.00	0.11	0.00	1.90		
4	200	300	250	284	992	9.51	33.21	128.42	349.40	3.25	8.84	0	1	0.00	5.00	0.00	4.20	0.00	0.11	0.00	1.20		
5	300	500	400	478	1,470	16.00	49.21	267.84	617.24	6.77	15.61	4	5	20.00	25.00	100.45	104.64	2.55	2.65	37.50	16.95		
6	500	750	625	357	1,827	11.95	61.17	285.56	902.79	7.22	22.83	1	6	5.00	30.00	33.55	138.20	0.85	3.50	11.75	15.31		
7	750	1,000	875	329	2,156	11.01	72.18	329.11	1,231.90	8.32	31.15	0	6	0.00	30.00	0.00	138.20	0.00	3.50	0.00	11.22		
8	1,000	1,500	1,250	286	2,442	9.57	81.75	441.67	1,673.57	11.17	42.32	0	6	0.00	30.00	0.00	138.20	0.00	3.50	0.00	8.26		
9	1,500	2,000	1,750	158	2,600	5.29	87.04	355.32	2,028.89	8.99	51.31	0	6	0.00	30.00	0.00	138.20	0.00	3.50	0.00	6.81		
10	2,000	2,500	2,250	106	2,706	3.55	90.59	304.75	2,333.63	7.71	59.02	0	6	0.00	30.00	0.00	138.20	0.00	3.50	0.00	5.92		
11	2,500	3,000	2,750	71	2,777	2.38	92.97	257.35	2,590.99	6.51	65.53	1	7	5.00	35.00	33.90	172.10	0.86	4.36	13.17	6.64		
12	3,000	4,000	3,500	74	2,851	2.48	95.45	308.17	2,899.16	7.79	73.32	1	8	5.00	40.00	50.00	222.10	1.27	5.63	16.22	7.66		
13	4,000	5,000	4,500	38	2,889	1.27	96.72	228.69	3,127.84	5.78	79.10	3	11	15.00	55.00	52.49	274.58	1.33	6.96	22.95	8.78		
14	5,000	7,500	6,250	59	2,948	1.98	98.69	386.90	3,514.74	9.78	88.89	0	11	0.00	55.00	0.00	274.58	0.00	6.96	0.00	7.81		
15	7,500	10,000	8,750	15	2,963	0.50	99.20	121.36	3,636.11	3.07	91.96	9	20	45.00	100.00	3,668.93	3,943.51	93.04	100.00	3023.06	108.45		
16	10,000	20,000	15,000	16	2,979	0.54	99.73	202.48	3,838.58	5.12	97.08	0	20	0.00	100.00	0.00	3,943.51	0.00	100.00	0.00	102.73		
17	20,000	50,000	35,000	5	2,984	0.17	99.90	113.56	3,952.15	2.87	99.95	0	20	0.00	100.00	0.00	3,943.51	0.00	100.00	0.00	99.78		
18	50,000	100,000	75,000	1	2,985	0.03	99.93	0.78	3,952.93	0.02	99.97	0	20	0.00	100.00	0.00	3,943.51	0.00	100.00	0.00	99.76		
19	100,000	500,000	300,000	1	2,986	0.03	99.97	0.51	3,953.44	0.01	99.98	0	20	0.00	100.00	0.00	3,943.51	0.00	100.00	0.00	99.75		
20	500,000	<b>UP</b>		1	2,987	0.03	100.00	0.70	3,954.14	0.02	100.00	0	20	0.00	100.00	0.00	3,943.51	0.00	100.00	0.00	99.73		
				2,987					3,954.14					20					3,943.51				



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	83	83	12.37	12.37	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	51	134	7.60	19.97	2.73	2.80	0.09	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	39	173	5.81	25.78	6.40	9.20	0.22	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	192	2.83	28.61	7.71	16.91	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	235	6.41	35.02	41.94	58.85	1.44	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	14	249	2.09	37.11	18.37	77.21	0.63	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	30	279	4.47	41.58	109.57	186.78	3.77	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	32	311	4.77	46.35	85.16	271.94	2.93	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	343	4.77	51.12	58.61	330.55	2.02	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	18	361	2.68	53.80	74.15	404.70	2.55	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	23	384	3.43	57.23	88.71	493.41	3.05	16.96	1	1	7.69	7.69	20.00	20.00	10.94	10.94	22.55	4.05
12	3,000	4,000	3,500	40	424	5.96	63.19	116.28	609.69	4.00	20.96	0	1	0.00	7.69	0.00	20.00	0.00	10.94	0.00	3.28
13	4,000	5,000	4,500	15	439	2.24	65.42	105.10	714.79	3.61	24.58	0	1	0.00	7.69	0.00	20.00	0.00	10.94	0.00	2.80
14	5,000	7,500	6,250	34	473	5.07	70.49	224.61	939.40	7.72	32.30	0	1	0.00	7.69	0.00	20.00	0.00	10.94	0.00	2.13
15	7,500	10,000	8,750	16	489	2.38	72.88	195.35	1,134.75	6.72	39.01	0	1	0.00	7.69	0.00	20.00	0.00	10.94	0.00	1.76
16	10,000	20,000	15,000	62	551	9.24	82.12	670.18	1,804.93	23.04	62.06	4	5	30.77	38.46	138.56	158.56	75.82	86.76	20.68	8.79
17	20,000	50,000	35,000	57	608	8.49	90.61	562.77	2,367.70	19.35	81.40	2	7	15.38	53.85	12.23	170.79	6.69	93.45	2.17	7.21
18	50,000	100,000	75,000	26	634	3.87	94.49	143.45	2,511.15	4.93	86.34	0	7	0.00	53.85	0.00	170.79	0.00	93.45	0.00	6.80
19	100,000	500,000	300,000	30	664	4.47	98.96	300.85	2,812.00	10.34	96.68	1	8	7.69	61.54	2.15	172.94	1.17	94.63	0.71	6.15
20	500,000	<b>UP</b>		7	671	1.04	100.00	96.55	2,908.56	3.32	100.00	5	13	38.46	100.00	9.82	182.76	5.37	100.00	10.17	6.28
				671				2,908.56				13				182.76				6.28	



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.98	6.98	0.15	0.15	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.33	9.30	0.65	0.80	0.27	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	2.33	11.63	0.20	1.00	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.33	13.95	3.10	4.10	1.30	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	2.33	16.28	1.43	5.53	0.60	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	2.33	18.60	6.06	11.58	2.54	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	2.33	20.93	6.68	18.26	2.80	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	2.33	23.26	10.11	28.38	4.24	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	2.33	25.58	11.60	39.98	4.87	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.33	27.91	36.67	76.65	15.38	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.33	30.23	5.55	82.21	2.33	34.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.33	32.56	18.11	100.32	7.60	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.33	34.88	21.13	121.45	8.86	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	2.33	37.21	0.31	121.76	0.13	51.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.33	39.53	0.65	122.41	0.27	51.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	21	9.30	48.84	34.44	156.85	14.44	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	27	13.95	62.79	102.42	259.27	42.95	108.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	34	16.28	79.07	25.25	284.51	10.59	119.31	1	1	100.00	100.00	12.23	12.23	100.00	100.00	48.43	4.30	5.23	5.23	
19	100,000	500,000	300,000	5	39	11.63	90.70	50.56	233.95	21.20	98.11	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	100.00	0.00	5.23	
20	500,000	<b>UP</b>		4	43	9.30	100.00	4.51	238.46	1.89	100.00	0	1	0.00	100.00	0.00	12.23	0.00	100.00	0.00	100.00	0.00	5.13	
				43					238.46					1					12.23					5.13





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29492 AQUARIA

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	42.34	42.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	42.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				42.34					0				0.00						0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.45	3.45	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.04	0.05	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.45	10.34	0.06	0.11	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	10.34	20.69	3.05	3.16	3.52	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.45	24.14	0.00	3.16	0.00	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	6.90	31.03	0.88	4.03	1.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	6.90	37.93	1.39	5.42	1.61	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	15	13.79	51.72	3.16	8.59	3.65	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	17	6.90	58.62	3.62	12.20	4.18	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	3.45	62.07	1.02	13.22	1.18	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.45	65.52	1.94	15.16	2.24	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.45	68.97	4.70	19.86	5.43	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	23	10.34	79.31	15.97	35.84	18.45	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	3.45	82.76	6.02	41.86	6.96	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.45	86.21	2.40	44.26	2.77	51.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	29	13.79	100.00	42.33	86.59	48.89	100.00	1	1	100.00	100.00	13.56	13.56	100.00	100.00	32.02	15.66			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
20	500,000	UP		0	29	0.00	100.00	0.00	86.59	0.00	100.00	0	1	0.00	100.00	0.00	13.56	0.00	100.00	0.00	15.66			
				29					86.59					1					13.56					15.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,221	1,221	13.19	13.19	190.26	190.26	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	375	1,596	4.05	17.24	38.18	228.44	0.24	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	675	2,271	7.29	24.53	135.77	364.21	0.86	2.30	2	2	1.50	1.50	122.95	122.95	4.94	4.94	90.56	33.76			
4	200	300	250	647	2,918	6.99	31.52	136.87	501.07	0.86	3.16	3	5	2.26	3.76	0.13	123.09	0.01	4.94	0.10	24.56			
5	300	500	400	1,061	3,979	11.46	42.97	321.99	823.07	2.03	5.20	3	8	2.26	6.02	38.22	161.30	1.53	6.47	11.87	19.60			
6	500	750	625	759	4,738	8.20	51.17	348.35	1,171.42	2.20	7.40	1	9	0.75	6.77	0.00	161.30	0.00	6.47	0.00	13.77			
7	750	1,000	875	763	5,501	8.24	59.41	516.81	1,688.23	3.26	10.66	2	11	1.50	8.27	13.08	174.39	0.53	7.00	2.53	10.33			
8	1,000	1,500	1,250	710	6,211	7.67	67.08	688.05	2,376.28	4.34	15.00	0	11	0.00	8.27	0.00	174.39	0.00	7.00	0.00	7.34			
9	1,500	2,000	1,750	429	6,640	4.63	71.71	594.26	2,970.54	3.75	18.75	0	11	0.00	8.27	0.00	174.39	0.00	7.00	0.00	5.87			
10	2,000	2,500	2,250	288	6,928	3.11	74.82	469.39	3,439.93	2.96	21.72	5	16	3.76	12.03	60.37	234.76	2.42	9.42	12.86	6.82			
11	2,500	3,000	2,750	164	7,092	1.77	76.60	332.20	3,772.13	2.10	23.82	0	16	0.00	12.03	0.00	234.76	0.00	9.42	0.00	6.22			
12	3,000	4,000	3,500	269	7,361	2.91	79.50	717.54	4,489.66	4.53	28.35	3	19	2.26	14.29	695.00	929.76	27.90	37.32	96.86	20.71			
13	4,000	5,000	4,500	182	7,543	1.97	81.47	563.54	5,053.21	3.56	31.90	1	20	0.75	15.04	14.23	943.98	0.57	37.89	2.52	18.68			
14	5,000	7,500	6,250	270	7,813	2.92	84.38	814.21	5,867.41	5.14	37.04	9	29	6.77	21.80	104.57	1,048.55	4.20	42.09	12.84	17.87			
15	7,500	10,000	8,750	193	8,006	2.08	86.47	875.05	6,742.46	5.52	42.57	5	34	3.76	25.56	15.43	1,063.98	0.62	42.71	1.76	15.78			
16	10,000	20,000	15,000	330	8,336	3.56	90.03	2,530.12	9,272.58	15.97	58.54	15	49	11.28	36.84	104.67	1,168.66	4.20	46.91	4.14	12.60			
17	20,000	50,000	35,000	401	8,737	4.33	94.36	3,787.51	13,060.09	23.91	82.45	17	66	12.78	49.62	870.85	2,039.50	34.95	81.86	22.99	15.62			
18	50,000	100,000	75,000	170	8,907	1.84	96.20	1,274.00	14,334.09	8.04	90.50	0	66	0.00	49.62	0.00	2,039.50	0.00	81.86	0.00	14.23			
19	100,000	500,000	300,000	283	9,190	3.06	99.25	1,314.26	15,648.35	8.30	98.79	60	126	45.11	94.74	325.01	2,364.51	13.05	94.91	24.73	15.11			
20	500,000	<b>UP</b>		69	9,259	0.75	100.00	190.94	15,839.28	1.21	100.00	7	133	5.26	100.00	126.88	2,491.39	5.09	100.00	66.45	15.73			
				9,259					15,839.28					133					2,491.39					15.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	179	179	6.36	6.36	13.33	13.33	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	59	238	2.10	8.45	3.51	16.84	0.05	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	249	487	8.85	17.30	30.78	47.61	0.44	0.69	2	2	4.88	4.88	0.04	0.04	0.00	0.00	0.13	0.09			
4	200	300	250	154	641	5.47	22.77	19.87	67.49	0.29	0.97	0	2	0.00	4.88	0.00	0.04	0.00	0.00	0.00	0.06			
5	300	500	400	267	908	9.48	32.26	44.57	112.06	0.64	1.61	0	2	0.00	4.88	0.00	0.04	0.00	0.00	0.00	0.04			
6	500	750	625	212	1,120	7.53	39.79	83.22	195.28	1.20	2.81	2	4	4.88	9.76	5.10	5.14	0.14	0.14	6.13	2.63			
7	750	1,000	875	230	1,350	8.17	47.96	152.04	347.32	2.19	5.00	0	4	0.00	9.76	0.00	5.14	0.00	0.14	0.00	1.48			
8	1,000	1,500	1,250	222	1,572	7.89	55.84	169.69	517.01	2.44	7.44	1	5	2.44	12.20	1.78	6.92	0.05	0.19	1.05	1.34			
9	1,500	2,000	1,750	144	1,716	5.12	60.96	187.28	704.30	2.69	10.13	0	5	0.00	12.20	0.00	6.92	0.00	0.19	0.00	0.98			
10	2,000	2,500	2,250	138	1,854	4.90	65.86	222.66	926.96	3.20	13.34	2	7	4.88	17.07	40.47	47.38	1.10	1.29	18.17	5.11			
11	2,500	3,000	2,750	178	2,032	6.32	72.18	300.60	1,227.56	4.32	17.66	2	9	4.88	21.95	2,300.95	2,348.33	62.55	63.84	765.45	191.30			
12	3,000	4,000	3,500	142	2,174	5.04	77.23	383.97	1,611.53	5.52	23.19	1	10	2.44	24.39	5.00	2,353.33	0.14	63.97	1.30	146.03			
13	4,000	5,000	4,500	112	2,286	3.98	81.21	381.52	1,993.05	5.49	28.68	4	14	9.76	34.15	461.88	2,815.20	12.56	76.53	121.06	141.25			
14	5,000	7,500	6,250	158	2,444	5.61	86.82	912.56	2,905.61	13.13	41.81	4	18	9.76	43.90	59.28	2,874.49	1.61	78.14	6.50	98.93			
15	7,500	10,000	8,750	116	2,560	4.12	90.94	871.57	3,777.19	12.54	54.34	3	21	7.32	51.22	63.16	2,937.65	1.72	79.86	7.25	77.77			
16	10,000	20,000	15,000	126	2,686	4.48	95.42	1,336.25	5,113.44	19.23	73.57	1	22	2.44	53.66	37.48	2,975.13	1.02	80.87	2.80	58.18			
17	20,000	50,000	35,000	81	2,767	2.88	98.29	1,414.68	6,528.12	20.35	93.92	7	29	17.07	70.73	102.76	3,077.88	2.79	83.67	7.26	47.15			
18	50,000	100,000	75,000	22	2,789	0.78	99.08	284.74	6,812.86	4.10	98.02	2	31	4.88	75.61	546.91	3,624.80	14.87	98.53	192.07	53.21			
19	100,000	500,000	300,000	22	2,811	0.78	99.86	132.76	6,945.62	1.91	99.93	10	41	24.39	100.00	53.89	3,678.69	1.47	100.00	40.60	52.96			
20	500,000	UP		4	2,815	0.14	100.00	4.78	6,950.40	0.07	100.00	0	41	0.00	100.00	0.00	3,678.69	0.00	100.00	0.00	52.93			
				2,815					6,950.40					41					3,678.69					52.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,089	1,089	7.73	7.73	202.85	202.85	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	366	1,455	2.60	10.33	54.95	257.80	0.24	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	574	2,029	4.08	14.41	109.61	367.41	0.49	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	622	2,651	4.42	18.83	133.32	500.74	0.59	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,041	3,692	7.39	26.22	272.19	772.93	1.21	3.44	2	2	0.53	0.53	158.07	158.07	2.65	2.65	58.07	20.45			
6	500	750	625	918	4,610	6.52	32.74	283.72	1,056.65	1.26	4.71	1	3	0.27	0.80	0.07	158.13	0.00	2.65	0.02	14.97			
7	750	1,000	875	898	5,508	6.38	39.12	474.88	1,531.53	2.11	6.82	4	7	1.07	1.87	21.73	179.86	0.36	3.02	4.58	11.74			
8	1,000	1,500	1,250	835	6,343	5.93	45.05	665.47	2,197.00	2.96	9.78	4	11	1.07	2.94	36.25	216.11	0.61	3.63	5.45	9.84			
9	1,500	2,000	1,750	521	6,864	3.70	48.75	652.87	2,849.87	2.91	12.69	9	20	2.41	5.35	753.81	969.92	12.64	16.27	115.46	34.03			
10	2,000	2,500	2,250	350	7,214	2.49	51.23	520.11	3,369.98	2.32	15.01	4	24	1.07	6.42	17.28	987.20	0.29	16.56	3.32	29.29			
11	2,500	3,000	2,750	315	7,529	2.24	53.47	462.46	3,832.44	2.06	17.07	1	25	0.27	6.68	3.53	990.73	0.06	16.62	0.76	25.85			
12	3,000	4,000	3,500	352	7,881	2.50	55.97	795.62	4,628.06	3.54	20.61	5	30	1.34	8.02	103.93	1,094.66	1.74	18.36	13.06	23.65			
13	4,000	5,000	4,500	367	8,248	2.61	58.58	1,094.22	5,722.28	4.87	25.48	19	49	5.08	13.10	2,601.81	3,696.47	43.64	62.01	237.78	64.60			
14	5,000	7,500	6,250	3,760	12,008	26.70	85.28	3,436.58	9,158.86	15.30	40.79	206	255	55.08	68.18	678.80	4,375.27	11.39	73.39	19.75	47.77			
15	7,500	10,000	8,750	389	12,397	2.76	88.04	2,051.17	11,210.03	9.13	49.92	5	260	1.34	69.52	216.26	4,591.53	3.63	77.02	10.54	40.96			
16	10,000	20,000	15,000	719	13,116	5.11	93.15	4,382.57	15,592.60	19.52	69.44	37	297	9.89	79.41	456.28	5,047.81	7.65	84.67	10.41	32.37			
17	20,000	50,000	35,000	559	13,675	3.97	97.12	5,100.59	20,693.19	22.71	92.15	42	339	11.23	90.64	678.47	5,726.28	11.38	96.06	13.30	27.67			
18	50,000	100,000	75,000	222	13,897	1.58	98.69	1,366.30	22,059.49	6.08	98.23	5	344	1.34	91.98	61.32	5,787.60	1.03	97.08	4.49	26.24			
19	100,000	500,000	300,000	163	14,060	1.16	99.85	303.79	22,363.28	1.35	99.59	15	359	4.01	95.99	46.52	5,834.12	0.78	97.86	15.31	26.09			
20	500,000	UP		21	14,081	0.15	100.00	92.65	22,455.92	0.41	100.00	15	374	4.01	100.00	127.31	5,961.43	2.14	100.00	137.42	26.55			
				14,081					22,455.92					374					5,961.43					26.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.26	5.26	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.32	6.58	13.83	13.92	3.40	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.32	7.89	0.15	14.07	0.04	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.32	9.21	27.09	41.16	6.66	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	2.63	11.84	0.04	41.20	0.01	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	15	7.89	19.74	2.27	43.47	0.56	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	17	2.63	22.37	4.25	47.73	1.05	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	19	2.63	25.00	0.81	48.54	0.20	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	26	9.21	34.21	2.66	51.20	0.65	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	29	3.95	38.16	4.12	55.32	1.01	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	34	6.58	44.74	12.95	68.26	3.18	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	36	2.63	47.37	8.41	76.67	2.07	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	40	5.26	52.63	6.81	83.48	1.68	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	47	9.21	61.84	11.65	95.13	2.86	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	51	5.26	67.11	22.23	117.36	5.47	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	64	17.11	84.21	86.21	203.57	21.20	50.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	68	5.26	89.47	76.87	280.43	18.90	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	69	1.32	90.79	15.42	295.86	3.79	72.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	76	9.21	100.00	110.76	406.62	27.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	76	0.00	100.00	0.00	406.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				76					406.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	16.89	16.89	4.78	4.78	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	69	1.91	18.80	4.76	9.53	0.76	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	90	5.72	24.52	9.19	18.72	1.47	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	35	125	9.54	34.06	15.19	33.91	2.43	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	161	9.81	43.87	27.40	61.31	4.38	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	215	14.71	58.58	31.58	92.88	5.05	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	257	11.44	70.03	60.91	153.79	9.73	24.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	298	11.17	81.20	64.06	217.85	10.24	34.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	315	4.63	85.83	60.46	278.31	9.66	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	327	3.27	89.10	27.45	305.76	4.39	48.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	335	2.18	91.28	34.51	340.27	5.51	54.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	343	2.18	93.46	5.46	345.73	0.87	55.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	348	1.36	94.82	36.93	382.66	5.90	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	358	2.72	97.55	86.47	469.12	13.82	74.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	360	0.54	98.09	24.62	493.74	3.93	78.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	363	0.82	98.91	60.98	554.72	9.74	88.64	2	2	100.00	100.00	72.85	72.85	100.00	100.00	119.46	13.13			
17	20,000	50,000	35,000	3	366	0.82	99.73	76.18	630.90	12.17	100.82	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.55			
18	50,000	100,000	75,000	1	367	0.27	100.00	5.12	625.78	0.82	100.00	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.64			
19	100,000	500,000	300,000	0	367	0.00	100.00	0.00	625.78	0.00	100.00	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.64			
20	500,000	UP		0	367	0.00	100.00	0.00	625.78	0.00	100.00	0	2	0.00	100.00	0.00	72.85	0.00	100.00	0.00	11.64			
				367					625.78					2					72.85					11.64





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8	8	4.02	4.02	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.50	4.52	0.07	0.25	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	21	6.03	10.55	3.56	3.81	0.44	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	28	3.52	14.07	3.25	7.06	0.40	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	35	3.52	17.59	5.76	12.82	0.71	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	43	4.02	21.61	4.07	16.88	0.50	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	52	4.52	26.13	14.60	31.48	1.79	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	68	8.04	34.17	23.07	54.55	2.83	6.69	3	3	37.50	37.50	7.31	7.31	23.01	23.01	31.68	13.40	
9	1,500	2,000	1,750	10	78	5.03	39.20	19.71	74.27	2.42	9.10	0	3	0.00	37.50	0.00	7.31	0.00	23.01	0.00	9.84	
10	2,000	2,500	2,250	2	80	1.01	40.20	4.20	78.47	0.52	9.62	0	3	0.00	37.50	0.00	7.31	0.00	23.01	0.00	9.31	
11	2,500	3,000	2,750	7	87	3.52	43.72	23.67	102.14	2.90	12.52	0	3	0.00	37.50	0.00	7.31	0.00	23.01	0.00	7.16	
12	3,000	4,000	3,500	18	105	9.05	52.76	60.84	162.98	7.46	19.98	3	6	37.50	75.00	12.52	19.83	39.42	62.43	20.57	12.16	
13	4,000	5,000	4,500	14	119	7.04	59.80	83.28	246.26	10.21	30.18	0	6	0.00	75.00	0.00	19.83	0.00	62.43	0.00	8.05	
14	5,000	7,500	6,250	17	136	8.54	68.34	66.60	312.86	8.16	38.35	0	6	0.00	75.00	0.00	19.83	0.00	62.43	0.00	6.34	
15	7,500	10,000	8,750	7	143	3.52	71.86	33.72	346.58	4.13	42.48	0	6	0.00	75.00	0.00	19.83	0.00	62.43	0.00	5.72	
16	10,000	20,000	15,000	25	168	12.56	84.42	144.89	491.47	17.76	60.24	0	6	0.00	75.00	0.00	19.83	0.00	62.43	0.00	4.03	
17	20,000	50,000	35,000	28	196	14.07	98.49	287.05	778.52	35.18	95.42	2	8	25.00	100.00	11.93	31.76	37.57	100.00	4.16	4.08	
18	50,000	100,000	75,000	3	199	1.51	100.00	37.34	815.86	4.58	100.00	0	8	0.00	100.00	0.00	31.76	0.00	100.00	0.00	3.89	
19	100,000	500,000	300,000	0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	8	0.00	100.00	0.00	31.76	0.00	100.00	0.00	3.89	
20	500,000	UP		0	199	0.00	100.00	0.00	815.86	0.00	100.00	0	8	0.00	100.00	0.00	31.76	0.00	100.00	0.00	3.89	
				199					815.86					8					31.76			3.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	839	839	9.61	9.61	121.61	121.61	0.57	0.57	4	4	4	4	3.92	3.92	0.15	0.15	0.00	0.00	0.12	0.12	
2	50	100	75	494	1,333	5.66	15.26	105.36	226.97	0.49	1.06	0	4	4	0.00	3.92	0.00	0.15	0.00	0.00	0.00	0.00	0.06	
3	100	200	150	788	2,121	9.02	24.28	275.27	502.24	1.28	2.34	2	6	6	1.96	5.88	5.49	5.64	0.17	0.18	2.00	1.12		
4	200	300	250	625	2,746	7.16	31.44	297.90	800.14	1.39	3.72	0	6	6	0.00	5.88	0.00	5.64	0.00	0.18	0.00	0.70		
5	300	500	400	990	3,736	11.33	42.77	695.67	1,495.81	3.24	6.96	7	13	13	6.86	12.75	931.66	937.30	29.18	29.36	133.92	62.66		
6	500	750	625	639	4,375	7.32	50.09	616.13	2,111.94	2.87	9.83	0	13	13	0.00	12.75	0.00	937.30	0.00	29.36	0.00	44.38		
7	750	1,000	875	615	4,990	7.04	57.13	763.38	2,875.31	3.55	13.38	8	21	21	7.84	20.59	91.37	1,028.67	2.86	32.22	11.97	35.78		
8	1,000	1,500	1,250	686	5,676	7.85	64.98	1,153.52	4,028.83	5.37	18.75	0	21	21	0.00	20.59	0.00	1,028.67	0.00	32.22	0.00	25.53		
9	1,500	2,000	1,750	479	6,155	5.48	70.46	1,088.04	5,116.87	5.06	23.81	5	26	26	4.90	25.49	111.55	1,140.22	3.49	35.72	10.25	22.28		
10	2,000	2,500	2,250	343	6,498	3.93	74.39	876.60	5,993.46	4.08	27.89	8	34	34	7.84	33.33	518.85	1,659.07	16.25	51.97	59.19	27.68		
11	2,500	3,000	2,750	284	6,782	3.25	77.64	969.74	6,963.20	4.51	32.40	1	35	35	0.98	34.31	7.05	1,666.12	0.22	52.19	0.73	23.93		
12	3,000	4,000	3,500	366	7,148	4.19	81.83	1,475.44	8,438.65	6.87	39.27	2	37	37	1.96	36.27	30.74	1,696.86	0.96	53.15	2.08	20.11		
13	4,000	5,000	4,500	242	7,390	2.77	84.60	1,282.23	9,720.88	5.97	45.23	9	46	46	8.82	45.10	404.79	2,101.64	12.68	65.83	31.57	21.62		
14	5,000	7,500	6,250	343	7,733	3.93	88.53	2,119.54	11,840.42	9.86	55.10	6	52	52	5.88	50.98	540.56	2,642.21	16.93	82.77	25.50	22.32		
15	7,500	10,000	8,750	245	7,978	2.80	91.33	2,045.60	13,886.02	9.52	64.62	5	57	57	4.90	55.88	47.91	2,690.12	1.50	84.27	2.34	19.37		
16	10,000	20,000	15,000	405	8,383	4.64	95.97	4,654.68	18,540.70	21.66	86.28	15	72	72	14.71	70.59	245.61	2,935.73	7.69	91.96	5.28	15.83		
17	20,000	50,000	35,000	228	8,611	2.61	98.58	2,886.87	21,427.57	13.43	99.71	27	99	99	26.47	97.06	225.68	3,161.42	7.07	99.03	7.82	14.75		
18	50,000	100,000	75,000	75	8,686	0.86	99.44	572.38	20,855.19	2.66	97.05	2	101	101	1.96	99.02	1.82	3,163.24	0.06	99.09	0.32	15.17		
19	100,000	500,000	300,000	36	8,722	0.41	99.85	510.48	21,365.67	2.38	99.42	1	102	102	0.98	100.00	29.14	3,192.38	0.91	100.00	5.71	14.94		
20	500,000	UP		13	8,735	0.15	100.00	124.07	21,489.74	0.58	100.00	0	102	102	0.00	100.00	0.00	3,192.38	0.00	100.00	0.00	14.86		
				8,735					21,489.74					102					3,192.38					14.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.66	7.66	2.64	2.64	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	32	7.66	15.31	8.70	11.35	1.38	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	56	11.48	26.79	6.34	17.68	1.01	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	85	13.88	40.67	12.04	29.72	1.92	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	119	16.27	56.94	28.12	57.85	4.47	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	131	5.74	62.68	9.45	67.29	1.50	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	141	4.78	67.46	15.27	82.56	2.43	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	151	4.78	72.25	25.52	108.08	4.06	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	159	3.83	76.08	33.54	141.62	5.34	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	166	3.35	79.43	25.14	166.76	4.00	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	170	1.91	81.34	19.24	186.00	3.06	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	179	4.31	85.65	65.79	251.79	10.47	40.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	186	3.35	89.00	62.71	314.50	9.98	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	193	3.35	92.34	72.54	387.04	11.54	61.58	1	1	50.00	50.00	1.51	1.51	52.76	52.76	2.08	0.39			
15	7,500	10,000	8,750	5	198	2.39	94.74	85.00	472.05	13.52	75.11	0	1	0.00	50.00	0.00	1.51	0.00	52.76	0.00	0.32			
16	10,000	20,000	15,000	4	202	1.91	96.65	111.94	583.99	17.81	92.92	1	2	50.00	100.00	1.35	2.86	47.24	100.00	1.21	0.49			
17	20,000	50,000	35,000	1	203	0.48	97.13	6.15	590.14	0.98	93.90	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.48			
18	50,000	100,000	75,000	1	204	0.48	97.61	6.00	596.14	0.95	94.85	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.48			
19	100,000	500,000	300,000	5	209	2.39	100.00	32.36	628.50	5.15	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.45			
20	500,000	<b>UP</b>		0	209	0.00	100.00	0.00	628.50	0.00	100.00	0	2	0.00	100.00	0.00	2.86	0.00	100.00	0.00	0.45			
				209					628.50					2					2.86					0.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	158	158	8.32	8.32	25.57	25.57	0.70	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	122	280	6.43	14.75	17.15	42.72	0.47	1.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	143	423	7.53	22.29	34.36	77.08	0.94	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	170	593	8.96	31.24	64.62	141.69	1.78	3.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	221	814	11.64	42.89	122.59	264.28	3.37	7.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	150	964	7.90	50.79	123.24	387.52	3.39	10.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	160	1,124	8.43	59.22	194.39	581.92	5.35	16.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	144	1,268	7.59	66.81	237.94	819.86	6.54	22.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	115	1,383	6.06	72.87	227.16	1,047.01	6.25	28.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	85	1,468	4.48	77.34	177.62	1,224.64	4.88	33.68	3	3	12.50	12.50	63.01	63.01	20.25	20.25	35.48	5.15			
11	2,500	3,000	2,750	37	1,505	1.95	79.29	137.36	1,362.00	3.78	37.45	0	3	0.00	12.50	0.00	63.01	0.00	20.25	0.00	4.63			
12	3,000	4,000	3,500	47	1,552	2.48	81.77	156.89	1,518.89	4.31	41.77	0	3	0.00	12.50	0.00	63.01	0.00	20.25	0.00	4.15			
13	4,000	5,000	4,500	44	1,596	2.32	84.09	193.12	1,712.01	5.31	47.08	1	4	4.17	16.67	1.50	64.51	0.48	20.73	0.78	3.77			
14	5,000	7,500	6,250	103	1,699	5.43	89.52	468.90	2,180.91	12.89	59.97	2	6	8.33	25.00	78.62	143.14	25.27	46.00	16.77	6.56			
15	7,500	10,000	8,750	40	1,739	2.11	91.62	170.67	2,351.58	4.69	64.66	1	7	4.17	29.17	27.20	170.34	8.74	54.75	15.94	7.24			
16	10,000	20,000	15,000	84	1,823	4.43	96.05	683.42	3,035.01	18.79	83.46	7	14	29.17	58.33	64.91	235.25	20.86	75.61	9.50	7.75			
17	20,000	50,000	35,000	51	1,874	2.69	98.74	450.72	3,485.72	12.39	95.85	9	23	37.50	95.83	71.58	306.82	23.00	98.61	15.88	8.80			
18	50,000	100,000	75,000	10	1,884	0.53	99.26	82.54	3,568.26	2.27	98.12	1	24	4.17	100.00	4.33	311.15	1.39	100.00	5.24	8.72			
19	100,000	500,000	300,000	14	1,898	0.74	100.00	68.36	3,636.62	1.88	100.00	0	24	0.00	100.00	0.00	311.15	0.00	100.00	0.00	8.56			
20	500,000	UP		0	1,898	0.00	100.00	0.00	3,636.62	0.00	100.00	0	24	0.00	100.00	0.00	311.15	0.00	100.00	0.00	8.56			
				1,898					3,636.62					24					311.15					8.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	417	417	13.27	13.27	52.22	52.22	1.15	1.15	1	1	4.76	4.76	1.55	1.55	0.19	0.19	2.97	2.97			
2	50	100	75	305	722	9.70	22.97	57.16	109.39	1.26	2.41	2	3	9.52	14.29	45.11	46.66	5.52	5.71	78.91	42.65			
3	100	200	150	313	1,035	9.96	32.93	54.09	163.47	1.19	3.60	0	3	0.00	14.29	0.00	46.66	0.00	5.71	0.00	28.54			
4	200	300	250	235	1,270	7.48	40.41	57.48	220.95	1.27	4.87	1	4	4.76	19.05	11.00	57.66	1.35	7.06	19.14	26.09			
5	300	500	400	300	1,570	9.55	49.95	123.80	344.75	2.73	7.59	3	7	14.29	33.33	370.55	428.20	45.37	52.43	299.31	124.21			
6	500	750	625	227	1,797	7.22	57.17	139.88	484.63	3.08	10.67	0	7	0.00	33.33	0.00	428.20	0.00	52.43	0.00	88.36			
7	750	1,000	875	177	1,974	5.63	62.81	151.70	636.33	3.34	14.01	0	7	0.00	33.33	0.00	428.20	0.00	52.43	0.00	67.29			
8	1,000	1,500	1,250	251	2,225	7.99	70.79	284.89	921.23	6.27	20.28	3	10	14.29	47.62	109.58	537.78	13.42	65.84	38.46	58.38			
9	1,500	2,000	1,750	167	2,392	5.31	76.11	275.39	1,196.62	6.06	26.35	0	10	0.00	47.62	0.00	537.78	0.00	65.84	0.00	44.94			
10	2,000	2,500	2,250	112	2,504	3.56	79.67	221.72	1,418.34	4.88	31.23	0	10	0.00	47.62	0.00	537.78	0.00	65.84	0.00	37.92			
11	2,500	3,000	2,750	96	2,600	3.05	82.72	240.33	1,658.67	5.29	36.52	1	11	4.76	52.38	0.00	537.78	0.00	65.84	0.00	32.42			
12	3,000	4,000	3,500	102	2,702	3.25	85.97	305.48	1,964.14	6.73	43.25	0	11	0.00	52.38	0.00	537.78	0.00	65.84	0.00	27.38			
13	4,000	5,000	4,500	84	2,786	2.67	88.64	299.49	2,263.64	6.59	49.84	0	11	0.00	52.38	0.00	537.78	0.00	65.84	0.00	23.76			
14	5,000	7,500	6,250	109	2,895	3.47	92.11	441.46	2,705.09	9.72	59.56	5	16	23.81	76.19	255.54	793.32	31.29	97.13	57.88	29.33			
15	7,500	10,000	8,750	59	2,954	1.88	93.99	281.68	2,986.77	6.20	65.77	2	18	9.52	85.71	3.40	796.72	0.42	97.55	1.21	26.67			
16	10,000	20,000	15,000	102	3,056	3.25	97.23	774.86	3,761.64	17.06	82.83	2	20	9.52	95.24	14.10	810.82	1.73	99.27	1.82	21.55			
17	20,000	50,000	35,000	58	3,114	1.85	99.08	465.13	4,226.77	10.24	93.07	0	20	0.00	95.24	0.00	810.82	0.00	99.27	0.00	19.18			
18	50,000	100,000	75,000	20	3,134	0.64	99.71	265.91	4,492.68	5.86	98.93	1	21	4.76	100.00	5.93	816.75	0.73	100.00	2.23	18.18			
19	100,000	500,000	300,000	7	3,141	0.22	99.94	51.80	4,544.47	1.14	100.07	0	21	0.00	100.00	0.00	816.75	0.00	100.00	0.00	17.97			
20	500,000	UP		2	3,143	0.06	100.00	2.99	4,541.48	0.07	100.00	0	21	0.00	100.00	0.00	816.75	0.00	100.00	0.00	17.98			
				3,143					4,541.48					21					816.75					17.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	249	249	8.09	8.09	11.00	11.00	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	156	405	5.07	13.16	25.65	36.64	0.26	0.37	2	2	6.67	6.67	15.43	15.43	5.11	5.11	60.16	42.11			
3	100	200	150	199	604	6.47	19.62	18.25	54.90	0.18	0.55	2	4	6.67	13.33	15.43	30.86	5.11	10.23	84.53	56.21			
4	200	300	250	167	771	5.43	25.05	26.02	80.92	0.26	0.81	1	5	3.33	16.67	0.14	31.00	0.05	10.28	0.54	38.31			
5	300	500	400	163	934	5.30	30.34	81.45	162.37	0.82	1.63	0	5	0.00	16.67	0.00	31.00	0.00	10.28	0.00	19.09			
6	500	750	625	165	1,099	5.36	35.71	108.72	271.09	1.09	2.73	1	6	3.33	20.00	10.00	41.00	3.31	13.59	9.20	15.12			
7	750	1,000	875	168	1,267	5.46	41.16	149.40	420.49	1.50	4.23	2	8	6.67	26.67	7.93	48.93	2.63	16.22	5.30	11.64			
8	1,000	1,500	1,250	311	1,578	10.10	51.27	340.93	761.42	3.43	7.67	2	10	6.67	33.33	31.59	80.52	10.47	26.69	9.27	10.57			
9	1,500	2,000	1,750	215	1,793	6.99	58.25	403.48	1,164.89	4.06	11.73	0	10	0.00	33.33	0.00	80.52	0.00	26.69	0.00	6.91			
10	2,000	2,500	2,250	165	1,958	5.36	63.61	333.37	1,498.27	3.36	15.08	0	10	0.00	33.33	0.00	80.52	0.00	26.69	0.00	5.37			
11	2,500	3,000	2,750	140	2,098	4.55	68.16	396.06	1,894.33	3.99	19.07	1	11	3.33	36.67	67.19	147.71	22.27	48.96	16.97	7.80			
12	3,000	4,000	3,500	176	2,274	5.72	73.88	529.56	2,423.88	5.33	24.40	0	11	0.00	36.67	0.00	147.71	0.00	48.96	0.00	6.09			
13	4,000	5,000	4,500	96	2,370	3.12	77.00	380.64	2,804.52	3.83	28.23	1	12	3.33	40.00	10.86	158.58	3.60	52.56	2.85	5.65			
14	5,000	7,500	6,250	188	2,558	6.11	83.11	1,137.75	3,942.28	11.45	39.69	1	13	3.33	43.33	25.32	183.89	8.39	60.95	2.23	4.66			
15	7,500	10,000	8,750	87	2,645	2.83	85.93	726.97	4,669.25	7.32	47.01	2	15	6.67	50.00	9.00	192.89	2.98	63.94	1.24	4.13			
16	10,000	20,000	15,000	171	2,816	5.56	91.49	1,695.03	6,364.28	17.06	64.07	9	24	30.00	80.00	21.13	214.03	7.01	70.94	1.25	3.36			
17	20,000	50,000	35,000	217	3,033	7.05	98.54	2,661.02	9,025.30	26.79	90.86	5	29	16.67	96.67	77.10	291.13	25.56	96.50	2.90	3.23			
18	50,000	100,000	75,000	40	3,073	1.30	99.84	826.86	9,852.16	8.32	99.18	1	30	3.33	100.00	10.56	301.69	3.50	100.00	1.28	3.06			
19	100,000	500,000	300,000	5	3,078	0.16	100.00	81.06	9,933.22	0.82	100.00	0	30	0.00	100.00	0.00	301.69	0.00	100.00	0.00	3.04			
20	500,000	UP		0	3,078	0.00	100.00	0.00	9,933.22	0.00	100.00	0	30	0.00	100.00	0.00	301.69	0.00	100.00	0.00	3.04			
				3,078					9,933.22					30					301.69					3.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	392	392	34.57	34.57	24.45	24.45	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	412	1.76	36.33	3.30	27.74	0.10	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	54	466	4.76	41.09	9.87	37.62	0.31	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	494	2.47	43.56	11.20	48.82	0.35	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	53	547	4.67	48.24	36.84	85.66	1.15	2.67	0	0	0.00	0.00	1.15	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	600	4.67	52.91	49.80	135.46	1.55	4.23	2	2	10.00	10.00	25.40	25.40	4.29	4.29	51.00	18.75			
7	750	1,000	875	50	650	4.41	57.32	56.87	192.33	1.77	6.00	0	2	0.00	10.00	0.00	25.40	0.00	4.29	0.00	13.20			
8	1,000	1,500	1,250	62	712	5.47	62.79	103.01	295.33	3.21	9.22	2	4	10.00	20.00	34.82	60.21	5.88	10.16	33.80	20.39			
9	1,500	2,000	1,750	45	757	3.97	66.75	120.08	415.41	3.75	12.96	0	4	0.00	20.00	0.00	60.21	0.00	10.16	0.00	14.49			
10	2,000	2,500	2,250	45	802	3.97	70.72	126.66	542.07	3.95	16.92	1	5	5.00	25.00	31.45	91.67	5.31	15.47	24.83	16.91			
11	2,500	3,000	2,750	46	848	4.06	74.78	185.96	728.03	5.80	22.72	3	8	15.00	40.00	119.63	211.30	20.19	35.66	64.33	29.02			
12	3,000	4,000	3,500	35	883	3.09	77.87	150.00	878.03	4.68	27.40	1	9	5.00	45.00	14.58	225.88	2.46	38.12	9.72	25.73			
13	4,000	5,000	4,500	30	913	2.65	80.51	163.04	1,041.07	5.09	32.49	1	10	5.00	50.00	217.90	443.78	36.77	74.89	133.65	42.63			
14	5,000	7,500	6,250	59	972	5.20	85.71	302.63	1,343.70	9.44	41.93	4	14	20.00	70.00	19.85	463.63	3.35	78.24	6.56	34.50			
15	7,500	10,000	8,750	32	1,004	2.82	88.54	306.05	1,649.74	9.55	51.48	4	18	20.00	90.00	51.77	515.40	8.74	86.98	16.92	31.24			
16	10,000	20,000	15,000	70	1,074	6.17	94.71	810.37	2,460.12	25.29	76.77	1	19	5.00	95.00	77.15	592.55	13.02	100.00	9.52	24.09			
17	20,000	50,000	35,000	46	1,120	4.06	98.77	576.37	3,036.48	17.99	94.76	0	19	0.00	95.00	0.00	592.55	0.00	100.00	0.00	19.51			
18	50,000	100,000	75,000	13	1,133	1.15	99.91	140.67	3,177.16	4.39	99.15	1	20	5.00	100.00	0.00	592.55	0.00	100.00	0.00	18.65			
19	100,000	500,000	300,000	1	1,134	0.09	100.00	27.18	3,204.34	0.85	100.00	0	20	0.00	100.00	0.00	592.55	0.00	100.00	0.00	18.49			
20	500,000	UP		0	1,134	0.00	100.00	0.00	3,204.34	0.00	100.00	0	20	0.00	100.00	0.00	592.55	0.00	100.00	0.00	18.49			
				1,134					3,204.34					20					592.55					18.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	8	8	6.15	6.15	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	15	5.38	11.54	2.07	2.15	0.63	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	30	11.54	23.08	8.38	10.53	2.55	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	36	4.62	27.69	3.73	14.26	1.13	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	55	14.62	42.31	9.72	23.98	2.95	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	75	15.38	57.69	49.24	73.22	14.95	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	11	86	8.46	66.15	11.16	84.38	3.39	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	99	10.00	76.15	41.58	125.96	12.63	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	103	3.08	79.23	15.15	141.10	4.60	42.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	11	114	8.46	87.69	25.41	166.51	7.72	50.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	118	3.08	90.77	46.19	212.71	14.03	64.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	125	5.38	96.15	83.03	295.74	25.22	89.82	1	1	50.00	50.00	35.84	35.84	96.18	96.18	43.16	12.12
13	4,000	5,000	4,500	2	127	1.54	97.69	20.58	316.31	6.25	96.07	1	2	50.00	100.00	1.43	37.26	3.82	100.00	6.93	11.78
14	5,000	7,500	6,250	2	129	1.54	99.23	10.18	326.49	3.09	99.16	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.41
15	7,500	10,000	8,750	1	130	0.77	100.00	2.76	329.26	0.84	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
16	10,000	20,000	15,000	0	130	0.00	100.00	0.00	329.26	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
17	20,000	50,000	35,000	0	130	0.00	100.00	0.00	329.26	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
18	50,000	100,000	75,000	0	130	0.00	100.00	0.00	329.26	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
19	100,000	500,000	300,000	0	130	0.00	100.00	0.00	329.26	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
20	500,000	UP		0	130	0.00	100.00	0.00	329.26	0.00	100.00	0	2	0.00	100.00	0.00	37.26	0.00	100.00	0.00	11.32
				130				329.26				2				37.26				11.32	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	21	21	14.38	14.38	4.36	4.36	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	31	6.85	21.23	2.40	6.77	0.53	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	50	13.01	34.25	10.92	17.69	2.42	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	9	59	6.16	40.41	5.55	23.24	1.23	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	72	8.90	49.32	16.78	40.02	3.72	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	90	12.33	61.64	19.63	59.65	4.36	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	15	105	10.27	71.92	28.75	88.40	6.38	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	118	8.90	80.82	66.78	155.17	14.82	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	120	1.37	82.19	4.70	159.87	1.04	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	122	1.37	83.56	3.33	163.20	0.74	36.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	124	1.37	84.93	11.23	174.43	2.49	38.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	130	4.11	89.04	47.23	221.67	10.48	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	133	2.05	91.10	44.21	177.46	9.81	39.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	136	2.05	93.15	51.50	228.96	11.43	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	139	2.05	95.21	43.97	272.93	9.76	60.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	142	2.05	97.26	82.83	355.77	18.38	78.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	143	0.68	97.95	45.54	401.31	10.11	89.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	144	0.68	98.63	0.00	401.31	0.00	89.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	146	1.37	100.00	49.35	450.66	10.95	100.00	1	1	100.00	100.00	10.57	10.57	100.00	100.00	21.41	2.34
20	500,000	UP		0	146	0.00	100.00	0.00	450.66	0.00	100.00	0	1	0.00	100.00	0.00	10.57	0.00	100.00	0.00	2.34
				146				450.66				1				10.57				2.34	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	7	7	6.14	6.14	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.88	7.02	0.06	0.09	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	5.26	12.28	1.18	1.27	0.50	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	17	2.63	14.91	1.92	3.19	0.80	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	23	5.26	20.18	2.64	5.84	1.11	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	28	4.39	24.56	2.46	8.29	1.03	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	39	9.65	34.21	11.96	20.26	5.01	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	51	10.53	44.74	11.76	32.02	4.93	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	55	3.51	48.25	7.85	39.86	3.29	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	56	0.88	49.12	2.79	42.66	1.17	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	62	5.26	54.39	8.84	51.50	3.70	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	74	10.53	64.91	21.30	72.79	8.92	30.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	81	6.14	71.05	5.76	78.55	2.41	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	94	11.40	82.46	42.87	121.42	17.96	50.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	99	4.39	86.84	30.88	152.30	12.94	63.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	111	10.53	97.37	44.67	196.97	18.72	82.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	113	1.75	99.12	25.97	222.94	10.88	93.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	114	0.88	100.00	15.70	238.64	6.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	114	0.00	100.00	0.00	238.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	114	0.00	100.00	0.00	238.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				114					238.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	7.20	7.20	0.26	0.26	0.04	0.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	32	4.92	12.12	1.22	1.48	0.18	0.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	28	60	10.61	22.73	4.94	6.42	0.71	0.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	23	83	8.71	31.44	5.62	12.04	0.81	1.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	108	9.47	40.91	11.63	23.67	1.67	3.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	21	129	7.95	48.86	14.09	37.76	2.02	5.42	3	3	60.00	60.00	416.43	416.43	86.80	86.80	2954.51	1102.80			
7	750	1,000	875	22	151	8.33	57.20	21.02	58.78	3.02	8.44	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	708.46			
8	1,000	1,500	1,250	23	174	8.71	65.91	27.19	85.97	3.90	12.34	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	484.37			
9	1,500	2,000	1,750	15	189	5.68	71.59	26.10	112.08	3.75	16.09	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	371.56			
10	2,000	2,500	2,250	9	198	3.41	75.00	19.27	131.35	2.77	18.85	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	317.04			
11	2,500	3,000	2,750	10	208	3.79	78.79	29.05	160.40	4.17	23.02	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	259.62			
12	3,000	4,000	3,500	10	218	3.79	82.58	35.25	195.65	5.06	28.08	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	212.85			
13	4,000	5,000	4,500	1	219	0.38	82.95	1.97	197.61	0.28	28.37	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	210.73			
14	5,000	7,500	6,250	2	221	0.76	83.71	1.13	198.74	0.16	28.53	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	209.53			
15	7,500	10,000	8,750	10	231	3.79	87.50	77.92	276.66	11.18	39.71	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	150.52			
16	10,000	20,000	15,000	15	246	5.68	93.18	204.44	481.10	29.34	69.06	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	86.56			
17	20,000	50,000	35,000	6	252	2.27	95.45	74.69	555.78	10.72	79.78	0	3	0.00	60.00	0.00	416.43	0.00	86.80	0.00	74.93			
18	50,000	100,000	75,000	9	261	3.41	98.86	102.47	658.25	14.71	94.49	2	5	40.00	100.00	63.32	479.75	13.20	100.00	61.79	72.88			
19	100,000	500,000	300,000	2	263	0.76	99.62	20.28	678.53	2.91	97.40	0	5	0.00	100.00	0.00	479.75	0.00	100.00	0.00	70.70			
20	500,000	UP		1	264	0.38	100.00	18.13	696.66	2.60	100.00	0	5	0.00	100.00	0.00	479.75	0.00	100.00	0.00	68.86			
				264					696.66					5					479.75					68.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34,337	34,337	21.30	21.30	1,873.70	1,873.70	1.02	1.02	28	28	1.07	1.07	162.02	162.02	0.31	0.31	8.65	8.65			
2	50	100	75	9,676	44,013	6.00	27.31	1,035.57	2,909.27	0.56	1.58	30	58	1.15	2.21	294.62	456.64	0.57	0.88	28.45	15.70			
3	100	200	150	13,044	57,057	8.09	35.40	1,946.68	4,855.95	1.06	2.64	13	71	0.50	2.71	283.21	739.85	0.55	1.43	14.55	15.24			
4	200	300	250	10,930	67,987	6.78	42.18	2,452.58	7,308.53	1.33	3.97	52	123	1.98	4.69	1,084.39	1,824.24	2.09	3.52	44.21	24.96			
5	300	500	400	18,013	86,000	11.18	53.36	6,554.87	13,863.39	3.56	7.54	73	196	2.79	7.48	2,221.81	4,046.05	4.29	7.81	33.90	29.19			
6	500	750	625	13,464	99,464	8.35	61.71	6,679.26	20,542.65	3.63	11.17	64	260	2.44	9.92	1,243.79	5,289.84	2.40	10.21	18.62	25.75			
7	750	1,000	875	11,057	110,521	6.86	68.57	7,273.56	27,816.21	3.95	15.12	48	308	1.83	11.76	1,379.31	6,669.15	2.66	12.88	18.96	23.98			
8	1,000	1,500	1,250	11,400	121,921	7.07	75.65	10,659.50	38,475.71	5.79	20.91	65	373	2.48	14.24	1,509.25	8,178.40	2.91	15.79	14.16	21.26			
9	1,500	2,000	1,750	7,273	129,194	4.51	80.16	8,820.06	47,295.78	4.79	25.71	59	432	2.25	16.49	3,072.87	11,251.27	5.93	21.72	34.84	23.79			
10	2,000	2,500	2,250	4,452	133,646	2.76	82.92	6,719.66	54,015.44	3.65	29.36	25	457	0.95	17.44	596.22	11,847.49	1.15	22.87	8.87	21.93			
11	2,500	3,000	2,750	3,658	137,304	2.27	85.19	7,231.92	61,247.36	3.93	33.29	29	486	1.11	18.55	753.66	12,601.15	1.46	24.33	10.42	20.57			
12	3,000	4,000	3,500	4,642	141,946	2.88	88.07	11,558.55	72,805.91	6.28	39.58	35	521	1.34	19.89	1,068.19	13,669.34	2.06	26.39	9.24	18.78			
13	4,000	5,000	4,500	3,299	145,245	2.05	90.12	10,108.36	82,914.26	5.49	45.07	27	548	1.03	20.92	362.22	14,031.56	0.70	27.09	3.58	16.92			
14	5,000	7,500	6,250	4,448	149,693	2.76	92.88	18,397.46	101,311.72	10.00	55.07	59	607	2.25	23.17	2,215.63	16,247.19	4.28	31.37	12.04	16.04			
15	7,500	10,000	8,750	2,471	152,164	1.53	94.41	11,254.94	112,566.66	6.12	61.19	44	651	1.68	24.85	10,020.97	26,268.15	19.35	50.72	89.04	23.34			
16	10,000	20,000	15,000	3,681	155,845	2.28	96.69	25,044.70	137,611.36	13.61	74.80	88	739	3.36	28.21	1,563.05	27,831.21	3.02	53.73	6.24	20.22			
17	20,000	50,000	35,000	2,517	158,362	1.56	98.26	21,632.02	159,243.38	11.76	86.56	87	826	3.32	31.53	15,506.31	43,337.52	29.94	83.67	71.68	27.21			
18	50,000	100,000	75,000	944	159,306	0.59	98.84	7,746.49	166,989.87	4.21	90.77	78	904	2.98	34.50	6,382.67	49,720.18	12.32	96.00	82.39	29.77			
19	100,000	500,000	300,000	1,114	160,420	0.69	99.53	17,873.35	184,863.22	9.72	100.49	296	1,200	11.30	45.80	1,870.11	51,590.29	3.61	99.61	10.46	27.91			
20	500,000	UP		752	161,172	0.47	100.00	898.39	183,964.83	0.49	100.00	1,420	2,620	54.20	100.00	203.85	51,794.14	0.39	100.00	22.69	28.15			
				161,172					183,964.83					2,620					51,794.14					28.15



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,077	3,077	28.57	28.57	303.86	303.86	1.55	1.55	7	7	7	1.62	1.62	36.90	36.90	1.98	1.98	12.14	12.14		
2	50	100	75	388	3,465	3.60	32.17	241.40	545.27	1.23	2.79	0	7	0.00	1.62	0.00	36.90	0.00	1.98	0.00	6.77			
3	100	200	150	805	4,270	7.47	39.64	129.55	674.81	0.66	3.45	3	10	0.69	2.31	55.23	92.13	2.96	4.94	42.63	13.65			
4	200	300	250	447	4,717	4.15	43.79	46.98	721.79	0.24	3.69	3	13	0.69	3.01	23.43	115.55	1.26	6.20	49.87	16.01			
5	300	500	400	719	5,436	6.68	50.47	269.39	991.18	1.38	5.07	1	14	0.23	3.24	23.36	138.91	1.25	7.45	8.67	14.01			
6	500	750	625	494	5,930	4.59	55.06	213.14	1,204.32	1.09	6.16	2	16	0.46	3.70	2.59	141.50	0.14	7.59	1.21	11.75			
7	750	1,000	875	474	6,404	4.40	59.46	305.19	1,509.50	1.56	7.72	0	16	0.00	3.70	0.00	141.50	0.00	7.59	0.00	9.37			
8	1,000	1,500	1,250	649	7,053	6.03	65.48	390.09	1,899.60	1.99	9.71	9	25	2.08	5.79	13.80	155.30	0.74	8.33	3.54	8.18			
9	1,500	2,000	1,750	466	7,519	4.33	69.81	283.21	2,182.81	1.45	11.16	5	30	1.16	6.94	29.16	184.46	1.56	9.89	10.30	8.45			
10	2,000	2,500	2,250	304	7,823	2.82	72.63	220.90	2,403.71	1.13	12.29	1	31	0.23	7.18	0.23	184.69	0.01	9.91	0.11	7.68			
11	2,500	3,000	2,750	218	8,041	2.02	74.65	267.08	2,670.79	1.37	13.66	3	34	0.69	7.87	429.03	613.73	23.01	32.92	160.64	22.98			
12	3,000	4,000	3,500	282	8,323	2.62	77.27	465.70	3,136.50	2.38	16.04	8	42	1.85	9.72	144.81	758.54	7.77	40.68	31.10	24.18			
13	4,000	5,000	4,500	151	8,474	1.40	78.67	320.98	3,457.47	1.64	17.68	6	48	1.39	11.11	40.33	798.88	2.16	42.85	12.57	23.11			
14	5,000	7,500	6,250	273	8,747	2.53	81.21	927.75	4,385.22	4.74	22.43	0	48	0.00	11.11	0.00	798.88	0.00	42.85	0.00	18.22			
15	7,500	10,000	8,750	153	8,900	1.42	82.63	648.23	5,033.45	3.31	25.74	3	51	0.69	11.81	55.17	854.05	2.96	45.81	8.51	16.97			
16	10,000	20,000	15,000	285	9,185	2.65	85.28	2,310.43	7,343.88	11.82	37.56	6	57	1.39	13.19	67.93	921.98	3.64	49.45	2.94	12.55			
17	20,000	50,000	35,000	444	9,629	4.12	89.40	3,784.28	11,128.15	19.35	56.91	14	71	3.24	16.44	137.40	1,059.38	7.37	56.82	3.63	9.52			
18	50,000	100,000	75,000	460	10,089	4.27	93.67	3,669.66	14,797.81	18.77	75.68	38	109	8.80	25.23	247.02	1,306.39	13.25	70.07	6.73	8.83			
19	100,000	500,000	300,000	576	10,665	5.35	99.02	4,300.12	19,097.93	21.99	97.67	80	189	18.52	43.75	550.95	1,857.34	29.55	99.62	12.81	9.73			
20	500,000	<b>UP</b>		106	10,771	0.98	100.00	456.43	19,554.36	2.33	100.00	243	432	56.25	100.00	7.12	1,864.46	0.38	100.00	1.56	9.53			
				10,771					19,554.36					432					1,864.46					9.53



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2973 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,037	1,037	18.98	18.98	398.09	398.09	3.33	3.33	2	2	0.79	0.79	55.32	55.32	3.90	3.90	13.90	13.90			
2	50	100	75	232	1,269	4.25	23.22	21.30	376.79	0.18	3.15	0	2	0.00	0.79	0.00	55.32	0.00	3.90	0.00	14.68			
3	100	200	150	357	1,626	6.53	29.76	49.11	425.90	0.41	3.56	1	3	0.40	1.19	3.76	59.08	0.27	4.17	7.67	13.87			
4	200	300	250	303	1,929	5.55	35.30	104.91	530.81	0.88	4.43	1	4	0.40	1.59	3.00	62.08	0.21	4.38	2.86	11.70			
5	300	500	400	388	2,317	7.10	42.40	171.68	702.49	1.43	5.87	0	4	0.00	1.59	0.00	62.08	0.00	4.38	0.00	8.84			
6	500	750	625	320	2,637	5.86	48.26	164.30	866.78	1.37	7.24	0	4	0.00	1.59	0.00	62.08	0.00	4.38	0.00	7.16			
7	750	1,000	875	236	2,873	4.32	52.58	183.24	1,050.02	1.53	8.77	0	4	0.00	1.59	0.00	62.08	0.00	4.38	0.00	5.91			
8	1,000	1,500	1,250	249	3,122	4.56	57.14	237.70	1,287.72	1.99	10.76	0	4	0.00	1.59	0.00	62.08	0.00	4.38	0.00	4.82			
9	1,500	2,000	1,750	205	3,327	3.75	60.89	273.49	1,561.20	2.29	13.04	5	9	1.98	3.57	34.06	96.14	2.40	6.78	12.45	6.16			
10	2,000	2,500	2,250	115	3,442	2.10	62.99	211.63	1,772.83	1.77	14.81	0	9	0.00	3.57	0.00	96.14	0.00	6.78	0.00	5.42			
11	2,500	3,000	2,750	93	3,535	1.70	64.70	182.15	1,954.98	1.52	16.33	1	10	0.40	3.97	0.15	96.29	0.01	6.79	0.08	4.93			
12	3,000	4,000	3,500	142	3,677	2.60	67.30	309.82	2,264.80	2.59	18.92	1	11	0.40	4.37	15.30	111.59	1.08	7.87	4.94	4.93			
13	4,000	5,000	4,500	71	3,748	1.30	68.59	216.39	2,481.20	1.81	20.73	1	12	0.40	4.76	3.00	114.59	0.21	8.09	1.39	4.62			
14	5,000	7,500	6,250	129	3,877	2.36	70.96	467.95	2,949.15	3.91	24.64	0	12	0.00	4.76	0.00	114.59	0.00	8.09	0.00	3.89			
15	7,500	10,000	8,750	90	3,967	1.65	72.60	299.12	3,248.27	2.50	27.14	11	23	4.37	9.13	84.60	199.19	5.97	14.06	28.28	6.13			
16	10,000	20,000	15,000	248	4,215	4.54	77.14	977.58	4,225.85	8.17	35.31	9	32	3.57	12.70	11.37	210.56	0.80	14.86	1.16	4.98			
17	20,000	50,000	35,000	299	4,514	5.47	82.61	783.50	5,009.35	6.55	41.85	26	58	10.32	23.02	173.82	384.37	12.26	27.12	22.18	7.67			
18	50,000	100,000	75,000	151	4,665	2.76	85.38	1,135.63	6,144.98	9.49	51.34	21	79	8.33	31.35	96.38	480.76	6.80	33.92	8.49	7.82			
19	100,000	500,000	300,000	614	5,279	11.24	96.61	5,175.99	11,320.97	43.25	94.59	114	193	45.24	76.59	722.69	1,203.45	50.99	84.92	13.96	10.63			
20	500,000	UP		185	5,464	3.39	100.00	647.74	11,968.70	5.41	100.00	59	252	23.41	100.00	213.74	1,417.18	15.08	100.00	33.00	11.84			
				5,464					11,968.70					252					1,417.18					11.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	6.59	6.59	3.20	3.20	0.11	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	20	84	2.06	8.65	1.77	4.98	0.06	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	50	134	5.15	13.80	8.41	13.39	0.28	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	154	2.06	15.86	3.93	17.32	0.13	0.58	1	1	4	4	4.00	4.00	247.00	247.00	47.04	47.04	6280.43	1425.96	
5	300	500	400	64	218	6.59	22.45	13.09	30.41	0.44	1.02	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	812.16	
6	500	750	625	80	298	8.24	30.69	26.74	57.16	0.89	1.91	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	432.14	
7	750	1,000	875	61	359	6.28	36.97	33.70	90.86	1.13	3.03	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	271.85	
8	1,000	1,500	1,250	62	421	6.39	43.36	53.75	144.61	1.79	4.83	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	170.81	
9	1,500	2,000	1,750	62	483	6.39	49.74	81.85	226.46	2.73	7.56	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	109.07	
10	2,000	2,500	2,250	29	512	2.99	52.73	55.65	282.11	1.86	9.42	0	1	1	1	0.00	4.00	0.00	247.00	0.00	47.04	0.00	87.55	
11	2,500	3,000	2,750	43	555	4.43	57.16	85.09	367.20	2.84	12.26	1	2	2	2	4.00	8.00	220.36	467.36	41.97	89.01	258.98	127.28	
12	3,000	4,000	3,500	41	596	4.22	61.38	133.55	500.75	4.46	16.72	0	2	2	2	0.00	8.00	0.00	467.36	0.00	89.01	0.00	93.33	
13	4,000	5,000	4,500	29	625	2.99	64.37	98.83	599.58	3.30	20.02	0	2	2	2	0.00	8.00	0.00	467.36	0.00	89.01	0.00	77.95	
14	5,000	7,500	6,250	60	685	6.18	70.55	156.30	755.88	5.22	25.24	0	2	2	2	0.00	8.00	0.00	467.36	0.00	89.01	0.00	61.83	
15	7,500	10,000	8,750	37	722	3.81	74.36	167.70	923.59	5.60	30.84	2	4	4	4	8.00	16.00	10.72	478.08	2.04	91.06	6.39	51.76	
16	10,000	20,000	15,000	84	806	8.65	83.01	824.65	1,748.24	27.54	58.38	6	10	10	10	24.00	40.00	37.58	515.67	7.16	98.21	4.56	29.50	
17	20,000	50,000	35,000	89	895	9.17	92.17	686.11	2,434.34	22.91	81.29	6	16	16	16	24.00	64.00	8.80	524.47	1.68	99.89	1.28	21.54	
18	50,000	100,000	75,000	17	912	1.75	93.92	190.07	2,624.41	6.35	87.64	0	16	16	16	0.00	64.00	0.00	524.47	0.00	99.89	0.00	19.98	
19	100,000	500,000	300,000	35	947	3.60	97.53	294.58	2,918.99	9.84	97.48	6	22	22	22	24.00	88.00	0.57	525.05	0.11	100.00	0.19	17.99	
20	500,000	UP		24	971	2.47	100.00	75.51	2,994.50	2.52	100.00	3	25	25	25	12.00	100.00	0.00	525.05	0.00	100.00	0.00	17.53	
				971					2,994.50					25					525.05					17.53



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,106	1,106	12.72	12.72	420.71	420.71	2.49	2.49	41	41	7.12	7.12	15.51	15.51	0.12	0.12	3.69	3.69	
2	50	100	75	394	1,500	4.53	17.26	106.76	527.47	0.63	3.12	1	42	0.17	7.29	13.15	28.66	0.10	0.21	12.32	5.43	
3	100	200	150	620	2,120	7.13	24.39	217.52	744.99	1.29	4.41	3	45	0.52	7.81	5.54	34.20	0.04	0.26	2.55	4.59	
4	200	300	250	604	2,724	6.95	31.34	257.07	1,002.06	1.52	5.93	1	46	0.17	7.99	0.00	34.20	0.00	0.26	0.00	3.41	
5	300	500	400	781	3,505	8.98	40.32	401.81	1,403.87	2.38	8.31	1	47	0.17	8.16	0.58	34.78	0.00	0.26	0.14	2.48	
6	500	750	625	542	4,047	6.23	46.55	378.91	1,782.78	2.24	10.55	0	47	0.00	8.16	0.00	34.78	0.00	0.26	0.00	1.95	
7	750	1,000	875	485	4,532	5.58	52.13	533.48	2,316.26	3.16	13.70	0	47	0.00	8.16	0.00	34.78	0.00	0.26	0.00	1.50	
8	1,000	1,500	1,250	481	5,013	5.53	57.67	496.92	2,813.17	2.94	16.64	0	47	0.00	8.16	0.00	34.78	0.00	0.26	0.00	1.24	
9	1,500	2,000	1,750	263	5,276	3.03	60.69	358.82	3,171.99	2.12	18.77	0	47	0.00	8.16	0.00	34.78	0.00	0.26	0.00	1.10	
10	2,000	2,500	2,250	250	5,526	2.88	63.57	658.55	3,830.54	3.90	22.66	4	51	0.69	8.85	69.44	104.22	0.52	0.78	10.54	2.72	
11	2,500	3,000	2,750	178	5,704	2.05	65.62	360.82	4,191.36	2.13	24.80	2	53	0.35	9.20	16.24	120.46	0.12	0.90	4.50	2.87	
12	3,000	4,000	3,500	221	5,925	2.54	68.16	488.59	4,679.95	2.89	27.69	1	54	0.17	9.38	0.31	120.77	0.00	0.90	0.06	2.58	
13	4,000	5,000	4,500	167	6,092	1.92	70.08	440.37	5,120.32	2.61	30.29	0	54	0.00	9.38	0.00	120.77	0.00	0.90	0.00	2.36	
14	5,000	7,500	6,250	222	6,314	2.55	72.63	802.88	5,923.20	4.75	35.04	3	57	0.52	9.90	3.65	124.42	0.03	0.93	0.45	2.10	
15	7,500	10,000	8,750	140	6,454	1.61	74.24	1,197.12	7,120.32	7.08	42.13	4	61	0.69	10.59	50.84	175.26	0.38	1.31	4.25	2.46	
16	10,000	20,000	15,000	280	6,734	3.22	77.46	1,779.73	8,900.05	10.53	52.66	17	78	2.95	13.54	10.44	185.70	0.08	1.39	0.59	2.09	
17	20,000	50,000	35,000	287	7,021	3.30	80.77	1,987.32	10,887.36	11.76	64.42	6	84	1.04	14.58	19.16	204.86	0.14	1.53	0.96	1.88	
18	50,000	100,000	75,000	162	7,183	1.86	82.63	599.29	11,486.65	3.55	67.96	17	101	2.95	17.53	8.21	213.07	0.06	1.60	1.37	1.85	
19	100,000	500,000	300,000	782	7,965	9.00	91.63	4,052.72	15,539.37	23.98	91.94	167	268	28.99	46.53	3,821.27	4,034.33	28.62	30.22	94.29	25.96	
20	500,000	<b>UP</b>		728	8,693	8.37	100.00	1,362.40	16,901.78	8.06	100.00	308	576	53.47	100.00	9,317.38	13,351.71	69.78	100.00	683.89	79.00	
				8,693					16,901.78					576					13,351.71			79.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116,084	116,084	13.19	13.19	7,765.54	7,765.54	2.49	2.49	2,971	2,971	69.24	69.24	40,456.42	40,456.42	39.25	39.25	520.97	520.97			
2	50	100	75	90,379	206,463	10.27	23.45	7,620.85	15,386.39	2.44	4.93	40	3,011	0.93	70.17	1,293.40	41,749.82	1.25	40.50	16.97	271.34			
3	100	200	150	178,457	384,920	20.27	43.73	25,759.20	41,145.58	8.25	13.18	100	3,111	2.33	72.50	3,912.35	45,662.18	3.80	44.30	15.19	110.98			
4	200	300	250	115,998	500,918	13.18	56.90	20,852.23	61,997.81	6.68	19.87	68	3,179	1.58	74.09	2,513.70	48,175.88	2.44	46.74	12.05	77.71			
5	300	500	400	134,186	635,104	15.24	72.15	33,053.99	95,051.80	10.59	30.46	128	3,307	2.98	77.07	5,198.45	53,374.33	5.04	51.78	15.73	56.15			
6	500	750	625	78,293	713,397	8.89	81.04	26,841.38	121,893.19	8.60	39.06	81	3,388	1.89	78.96	3,275.46	56,649.79	3.18	54.96	12.20	46.47			
7	750	1,000	875	54,433	767,830	6.18	87.22	25,366.93	147,260.12	8.13	47.19	96	3,484	2.24	81.19	5,875.93	62,525.72	5.70	60.66	23.16	42.46			
8	1,000	1,500	1,250	44,630	812,460	5.07	92.29	29,898.68	177,158.80	9.58	56.77	117	3,601	2.73	83.92	5,921.84	68,447.56	5.74	66.40	19.81	38.64			
9	1,500	2,000	1,750	22,076	834,536	2.51	94.80	21,196.36	198,355.16	6.79	63.56	74	3,675	1.72	85.64	2,883.95	71,331.52	2.80	69.20	13.61	35.96			
10	2,000	2,500	2,250	11,007	845,543	1.25	96.05	14,374.12	212,729.27	4.61	68.17	46	3,721	1.07	86.72	1,011.29	72,342.81	0.98	70.18	7.04	34.01			
11	2,500	3,000	2,750	7,687	853,230	0.87	96.93	12,248.72	224,978.00	3.93	72.09	31	3,752	0.72	87.44	2,506.22	74,849.03	2.43	72.61	20.46	33.27			
12	3,000	4,000	3,500	7,750	860,980	0.88	97.81	15,302.08	240,280.08	4.90	77.00	69	3,821	1.61	89.05	5,050.98	79,900.02	4.90	77.51	33.01	33.25			
13	4,000	5,000	4,500	4,708	865,688	0.53	98.34	12,237.39	252,517.47	3.92	80.92	34	3,855	0.79	89.84	2,368.54	82,268.56	2.30	79.81	19.35	32.58			
14	5,000	7,500	6,250	4,862	870,550	0.55	98.89	15,461.14	267,978.61	4.95	85.87	77	3,932	1.79	91.63	9,619.33	91,887.88	9.33	89.14	62.22	34.29			
15	7,500	10,000	8,750	2,532	873,082	0.29	99.18	11,127.40	279,106.01	3.57	89.44	32	3,964	0.75	92.38	4,588.97	96,476.85	4.45	93.59	41.24	34.57			
16	10,000	20,000	15,000	3,280	876,362	0.37	99.55	17,885.37	296,991.38	5.73	95.17	65	4,029	1.51	93.89	1,417.32	97,894.18	1.37	94.97	7.92	32.96			
17	20,000	50,000	35,000	2,074	878,436	0.24	99.79	11,854.90	308,846.28	3.80	98.97	120	4,149	2.80	96.69	4,415.55	102,309.73	4.28	99.25	37.25	33.13			
18	50,000	100,000	75,000	799	879,235	0.09	99.88	2,735.36	311,581.64	0.88	99.84	57	4,206	1.33	98.02	280.45	102,590.18	0.27	99.52	10.25	32.93			
19	100,000	500,000	300,000	810	880,045	0.09	99.97	2,455.75	314,037.39	0.79	100.63	61	4,267	1.42	99.44	151.94	102,742.12	0.15	99.67	6.19	32.72			
20	500,000	UP		246	880,291	0.03	100.00	1,968.48	312,068.91	0.63	100.00	24	4,291	0.56	100.00	340.48	103,082.60	0.33	100.00	17.30	33.03			
				880,291					312,068.91					4,291					103,082.60					33.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	7.57	7.57	23.83	23.83	5.57	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	37	4.10	11.67	10.61	34.45	2.48	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	71	10.73	22.40	24.96	59.41	5.84	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	40	111	12.62	35.02	38.13	97.53	8.92	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	66	177	20.82	55.84	64.26	161.80	15.03	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	204	8.52	64.35	48.83	210.63	11.42	49.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	236	10.09	74.45	54.12	264.74	12.66	61.92	2	2	100.00	100.00	916.84	916.84	100.00	100.00	1694.22	346.31			
8	1,000	1,500	1,250	21	257	6.62	81.07	23.13	287.88	5.41	67.33	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	318.48			
9	1,500	2,000	1,750	9	266	2.84	83.91	31.04	318.92	7.26	74.59	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	287.48			
10	2,000	2,500	2,250	6	272	1.89	85.80	21.64	340.56	5.06	79.65	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	269.22			
11	2,500	3,000	2,750	2	274	0.63	86.44	6.57	347.13	1.54	81.19	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	264.12			
12	3,000	4,000	3,500	7	281	2.21	88.64	18.01	365.14	4.21	85.40	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	251.09			
13	4,000	5,000	4,500	3	284	0.95	89.59	45.87	319.27	10.73	74.67	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	287.17			
14	5,000	7,500	6,250	3	287	0.95	90.54	0.85	320.12	0.20	74.87	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	286.40			
15	7,500	10,000	8,750	4	291	1.26	91.80	4.05	324.17	0.95	75.82	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	282.82			
16	10,000	20,000	15,000	13	304	4.10	95.90	32.84	357.01	7.68	83.50	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	256.81			
17	20,000	50,000	35,000	7	311	2.21	98.11	42.32	399.33	9.90	93.40	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	229.59			
18	50,000	100,000	75,000	2	313	0.63	98.74	13.46	412.79	3.15	96.55	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	222.11			
19	100,000	500,000	300,000	4	317	1.26	100.00	14.76	427.55	3.45	100.00	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	214.44			
20	500,000	UP		0	317	0.00	100.00	0.00	427.55	0.00	100.00	0	2	0.00	100.00	0.00	916.84	0.00	100.00	0.00	214.44			
				317					427.55					2					916.84					214.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	18.96	18.96	23.97	23.97	9.10	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	197	11.16	30.12	25.43	49.40	9.66	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	87	284	13.30	43.43	20.04	69.44	7.61	26.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	67	351	10.24	53.67	20.56	90.00	7.81	34.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	102	453	15.60	69.27	18.39	108.40	6.99	41.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	63	516	9.63	78.90	24.25	132.64	9.21	50.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	55	571	8.41	87.31	28.87	161.51	10.96	61.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	636	9.94	97.25	36.93	198.44	14.02	75.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	644	1.22	98.47	7.00	205.44	2.66	78.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	647	0.46	98.93	8.61	214.05	3.27	81.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	650	0.46	99.39	8.23	222.28	3.12	84.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	651	0.15	99.54	1.58	223.85	0.60	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	652	0.15	99.69	0.00	223.85	0.00	85.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	653	0.15	99.85	24.37	248.22	9.25	94.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	654	0.15	100.00	15.10	263.32	5.73	100.00	2	2	100.00	100.00	2.15	2.15	100.00	100.00	14.27	0.82			
16	10,000	20,000	15,000	0	654	0.00	100.00	0.00	263.32	0.00	100.00	0	2	0.00	100.00	0.00	2.15	0.00	100.00	0.00	0.82			
17	20,000	50,000	35,000	0	654	0.00	100.00	0.00	263.32	0.00	100.00	0	2	0.00	100.00	0.00	2.15	0.00	100.00	0.00	0.82			
18	50,000	100,000	75,000	0	654	0.00	100.00	0.00	263.32	0.00	100.00	0	2	0.00	100.00	0.00	2.15	0.00	100.00	0.00	0.82			
19	100,000	500,000	300,000	0	654	0.00	100.00	0.00	263.32	0.00	100.00	0	2	0.00	100.00	0.00	2.15	0.00	100.00	0.00	0.82			
20	500,000	UP		0	654	0.00	100.00	0.00	263.32	0.00	100.00	0	2	0.00	100.00	0.00	2.15	0.00	100.00	0.00	0.82			
				654					263.32					2					2.15					0.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	92	92	6.47	6.47	8.95	8.95	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	72	164	5.06	11.53	11.86	20.81	0.36	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	79	243	5.56	17.09	11.22	32.03	0.34	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	95	338	6.68	23.77	20.72	52.75	0.63	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	106	444	7.45	31.22	44.74	97.49	1.37	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	112	556	7.88	39.10	67.20	164.69	2.06	5.04	3	3	20.00	20.00	10.18	10.18	3.70	3.70	15.15	6.18			
7	750	1,000	875	94	650	6.61	45.71	96.83	261.52	2.96	8.01	2	5	13.33	33.33	6.38	16.56	2.32	6.02	6.59	6.33			
8	1,000	1,500	1,250	148	798	10.41	56.12	246.75	508.27	7.56	15.56	0	5	0.00	33.33	0.00	16.56	0.00	6.02	0.00	3.26			
9	1,500	2,000	1,750	83	881	5.84	61.95	180.48	688.75	5.53	21.09	2	7	13.33	46.67	216.65	233.21	78.70	84.71	120.04	33.86			
10	2,000	2,500	2,250	58	939	4.08	66.03	156.29	845.04	4.79	25.87	0	7	0.00	46.67	0.00	233.21	0.00	84.71	0.00	27.60			
11	2,500	3,000	2,750	43	982	3.02	69.06	147.88	992.92	4.53	30.40	0	7	0.00	46.67	0.00	233.21	0.00	84.71	0.00	23.49			
12	3,000	4,000	3,500	69	1,051	4.85	73.91	244.70	1,237.61	7.49	37.90	1	8	6.67	53.33	16.50	249.71	5.99	90.71	6.74	20.18			
13	4,000	5,000	4,500	74	1,125	5.20	79.11	318.57	1,556.18	9.75	47.65	0	8	0.00	53.33	0.00	249.71	0.00	90.71	0.00	16.05			
14	5,000	7,500	6,250	95	1,220	6.68	85.79	384.42	1,940.60	11.77	59.42	4	12	26.67	80.00	24.62	274.32	8.94	99.65	6.40	14.14			
15	7,500	10,000	8,750	43	1,263	3.02	88.82	291.44	2,232.03	8.92	68.34	0	12	0.00	80.00	0.00	274.32	0.00	99.65	0.00	12.29			
16	10,000	20,000	15,000	63	1,326	4.43	93.25	468.86	2,700.89	14.36	82.70	0	12	0.00	80.00	0.00	274.32	0.00	99.65	0.00	10.16			
17	20,000	50,000	35,000	61	1,387	4.29	97.54	387.56	3,088.45	11.87	94.57	0	12	0.00	80.00	0.00	274.32	0.00	99.65	0.00	8.88			
18	50,000	100,000	75,000	22	1,409	1.55	99.09	109.14	3,197.59	3.34	97.91	3	15	20.00	100.00	0.97	275.29	0.35	100.00	0.89	8.61			
19	100,000	500,000	300,000	9	1,418	0.63	99.72	67.16	3,264.75	2.06	99.97	0	15	0.00	100.00	0.00	275.29	0.00	100.00	0.00	8.43			
20	500,000	UP		4	1,422	0.28	100.00	1.11	3,265.86	0.03	100.00	0	15	0.00	100.00	0.00	275.29	0.00	100.00	0.00	8.43			
				1,422					3,265.86					15					275.29					8.43



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	234	234	19.18	19.18	99.44	99.44	10.16	10.16	2	2	6.06	6.06	9.87	9.87	5.42	5.42	9.92	9.92			
2	50	100	75	70	304	5.74	24.92	7.37	106.80	0.75	10.91	1	3	3.03	9.09	0.00	9.87	0.00	5.42	0.00	9.24			
3	100	200	150	161	465	13.20	38.11	22.80	129.60	2.33	13.24	2	5	6.06	15.15	12.35	22.22	6.79	12.21	54.17	17.14			
4	200	300	250	37	502	3.03	41.15	6.65	136.25	0.68	13.92	1	6	3.03	18.18	1.11	23.33	0.61	12.82	16.69	17.12			
5	300	500	400	72	574	5.90	47.05	24.80	161.05	2.53	16.45	0	6	0.00	18.18	0.00	23.33	0.00	12.82	0.00	14.48			
6	500	750	625	39	613	3.20	50.25	18.57	179.62	1.90	18.35	2	8	6.06	24.24	3.19	26.52	1.75	14.58	17.17	14.76			
7	750	1,000	875	67	680	5.49	55.74	29.46	209.08	3.01	21.36	1	9	3.03	27.27	29.65	56.17	16.30	30.88	100.64	26.86			
8	1,000	1,500	1,250	79	759	6.48	62.21	55.20	264.28	5.64	27.00	0	9	0.00	27.27	0.00	56.17	0.00	30.88	0.00	21.25			
9	1,500	2,000	1,750	60	819	4.92	67.13	39.58	303.86	4.04	31.05	6	15	18.18	45.45	11.37	67.54	6.25	37.13	28.73	22.23			
10	2,000	2,500	2,250	42	861	3.44	70.57	12.82	316.68	1.31	32.36	0	15	0.00	45.45	0.00	67.54	0.00	37.13	0.00	21.33			
11	2,500	3,000	2,750	16	877	1.31	71.89	29.88	346.56	3.05	35.41	0	15	0.00	45.45	0.00	67.54	0.00	37.13	0.00	19.49			
12	3,000	4,000	3,500	30	907	2.46	74.34	72.26	418.83	7.38	42.79	6	21	18.18	63.64	0.74	68.27	0.41	37.53	1.02	16.30			
13	4,000	5,000	4,500	54	961	4.43	78.77	45.78	464.60	4.68	47.47	4	25	12.12	75.76	1.29	69.57	0.71	38.24	2.82	14.97			
14	5,000	7,500	6,250	54	1,015	4.43	83.20	79.61	544.21	8.13	55.60	1	26	3.03	78.79	2.14	71.70	1.18	39.42	2.69	13.18			
15	7,500	10,000	8,750	39	1,054	3.20	86.39	61.29	605.50	6.26	61.87	0	26	0.00	78.79	0.00	71.70	0.00	39.42	0.00	11.84			
16	10,000	20,000	15,000	91	1,145	7.46	93.85	272.29	877.79	27.82	89.69	1	27	3.03	81.82	0.00	71.70	0.00	39.42	0.00	8.17			
17	20,000	50,000	35,000	24	1,169	1.97	95.82	36.91	914.71	3.77	93.46	0	27	0.00	81.82	0.00	71.70	0.00	39.42	0.00	7.84			
18	50,000	100,000	75,000	18	1,187	1.48	97.30	0.66	915.37	0.07	93.53	0	27	0.00	81.82	0.00	71.70	0.00	39.42	0.00	7.83			
19	100,000	500,000	300,000	26	1,213	2.13	99.43	34.93	950.30	3.57	97.09	5	32	15.15	96.97	110.20	181.90	60.58	100.00	315.49	19.14			
20	500,000	UP		7	1,220	0.57	100.00	28.43	978.73	2.91	100.00	1	33	3.03	100.00	0.00	181.90	0.00	100.00	0.00	18.59			
				1,220					978.73					33					181.90					18.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.48	6.48	0.66	0.66	2.80	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	191	70.85	77.33	8.72	9.39	36.91	39.71	1	1	100.00	100.00	3.47	3.47	100.00	100.00	39.77	36.97			
3	100	200	150	48	239	19.43	96.76	4.66	14.05	19.73	59.44	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.69			
4	200	300	250	1	240	0.40	97.17	0.02	14.07	0.10	59.54	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	24.66			
5	300	500	400	3	243	1.21	98.38	1.58	15.65	6.66	66.20	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	22.17			
6	500	750	625	1	244	0.40	98.79	1.30	16.95	5.51	71.71	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	20.47			
7	750	1,000	875	1	245	0.40	99.19	0.56	17.51	2.36	74.07	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	19.82			
8	1,000	1,500	1,250	1	246	0.40	99.60	2.85	20.36	12.05	86.12	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	17.04			
9	1,500	2,000	1,750	1	247	0.40	100.00	3.28	23.64	13.88	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
10	2,000	2,500	2,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
11	2,500	3,000	2,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
12	3,000	4,000	3,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
13	4,000	5,000	4,500	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
14	5,000	7,500	6,250	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
15	7,500	10,000	8,750	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
16	10,000	20,000	15,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
17	20,000	50,000	35,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
18	50,000	100,000	75,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
19	100,000	500,000	300,000	0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
20	500,000	UP		0	247	0.00	100.00	0.00	23.64	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	14.68			
				247					23.64					1					3.47					14.68



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.54	0.54	2.22	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	16.67	33.33	0.68	0.14	2.80	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	16.67	50.00	0.84	0.98	3.44	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	16.67	66.67	4.61	5.59	18.99	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	16.67	83.33	9.35	14.94	38.49	61.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	16.67	100.00	9.35	24.30	38.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	6	0.00	100.00	0.00	24.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				6					24.30					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	9.77	9.77	7.57	7.57	2.18	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	27	10.53	20.30	6.31	1.26	1.82	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	38	8.27	28.57	7.28	6.03	2.10	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	48	7.52	36.09	5.56	11.59	1.60	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	64	12.03	48.12	13.33	24.93	3.85	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	73	6.77	54.89	9.91	34.84	2.86	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	93	15.04	69.92	28.59	63.43	8.25	18.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	98	3.76	73.68	37.28	100.71	10.75	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	111	9.77	83.46	60.88	161.59	17.56	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	112	0.75	84.21	3.82	165.41	1.10	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	115	2.26	86.47	19.58	185.00	5.65	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	116	0.75	87.22	4.52	189.52	1.30	54.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	119	2.26	89.47	43.59	233.11	12.57	67.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	124	3.76	93.23	90.07	323.18	25.98	93.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	126	1.50	94.74	7.72	330.90	2.23	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	127	0.75	95.49	0.00	330.90	0.00	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	128	0.75	96.24	1.58	332.48	0.46	95.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	129	0.75	96.99	2.35	334.83	0.68	96.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	130	0.75	97.74	7.92	342.75	2.28	98.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	133	2.26	100.00	3.91	346.65	1.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				133					346.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	31.76	31.76	72.05	72.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	12.32	44.08	27.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	44.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				44.08				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	77	77	9.78	9.78	24.25	24.25	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	100	2.92	12.71	17.05	41.30	1.18	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	126	3.30	16.01	4.23	45.53	0.29	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	158	4.07	20.08	15.37	60.90	1.06	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	223	8.26	28.34	16.71	77.61	1.15	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	260	4.70	33.04	21.63	99.24	1.49	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	214	474	27.19	60.23	98.15	197.39	6.78	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	50	524	6.35	66.58	45.58	242.97	3.15	16.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	542	2.29	68.87	31.02	273.99	2.14	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	559	2.16	71.03	30.45	304.44	2.10	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	578	2.41	73.44	30.64	335.08	2.12	23.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	600	2.80	76.24	35.78	370.86	2.47	25.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	613	1.65	77.89	29.16	400.02	2.01	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	637	3.05	80.94	59.25	459.27	4.09	31.70	3	3	60.00	60.00	3,532.30	3,532.30	99.99	99.99	5961.36	769.11			
15	7,500	10,000	8,750	21	658	2.67	83.61	93.62	552.90	6.46	38.17	0	3	0.00	60.00	0.00	3,532.30	0.00	99.99	0.00	638.87			
16	10,000	20,000	15,000	35	693	4.45	88.06	269.40	822.29	18.60	56.76	0	3	0.00	60.00	0.00	3,532.30	0.00	99.99	0.00	429.57			
17	20,000	50,000	35,000	42	735	5.34	93.39	222.21	1,044.51	15.34	72.10	0	3	0.00	60.00	0.00	3,532.30	0.00	99.99	0.00	338.18			
18	50,000	100,000	75,000	28	763	3.56	96.95	213.16	1,257.67	14.71	86.82	1	4	20.00	80.00	0.00	3,532.30	0.00	99.99	0.00	280.86			
19	100,000	500,000	300,000	21	784	2.67	99.62	160.07	1,417.73	11.05	97.87	0	4	0.00	80.00	0.00	3,532.30	0.00	99.99	0.00	249.15			
20	500,000	UP		3	787	0.38	100.00	30.89	1,448.62	2.13	100.00	1	5	20.00	100.00	0.34	3,532.64	0.01	100.00	1.11	243.86			
				787					1,448.62					5					3,532.64					243.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	314	314	54.80	54.80	3.01	3.01	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	387	12.74	67.54	5.89	8.90	3.61	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	73	460	12.74	80.28	12.79	21.68	7.84	13.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	494	5.93	86.21	9.64	31.32	5.91	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	534	6.98	93.19	15.44	46.77	9.46	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	548	2.44	95.64	8.25	55.01	5.05	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	557	1.57	97.21	6.31	61.33	3.87	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	560	0.52	97.73	7.18	68.50	4.40	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	561	0.17	97.91	4.25	72.76	2.61	44.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	562	0.17	98.08	0.85	73.61	0.52	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	565	0.52	98.60	7.87	81.48	4.82	49.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	567	0.35	98.95	9.42	90.90	5.78	55.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	568	0.17	99.13	4.29	95.19	2.63	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	570	0.35	99.48	13.16	108.36	8.07	66.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	571	0.17	99.65	8.64	116.99	5.29	71.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	572	0.17	99.83	17.56	134.55	10.76	82.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	573	0.17	100.00	28.60	163.15	17.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	573	0.00	100.00	0.00	163.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	573	0.00	100.00	0.00	163.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	573	0.00	100.00	0.00	163.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				573					163.15					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	0.10	0.10	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	96.00	96.10	99.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	96.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					96.10					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.38	0.38	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.95	1.33	11.93	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	5.61	6.94	70.42	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.28	7.22	3.50	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	1.10	8.33	13.86	104.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	0.17	8.50	2.13	106.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	0.94	9.43	11.76	118.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	1.33	9.11	4.10	114.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	1.14	7.97	14.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	7.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					7.97					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	82.76	82.76	5.61	5.61	42.66	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	3.45	86.21	0.81	6.42	6.18	48.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	3.45	89.66	0.60	7.03	4.58	53.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	6.90	96.55	2.13	9.15	16.16	69.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	29	3.45	100.00	4.00	13.15	30.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	13.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					13.15					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.00	10.00	0.10	0.10	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	8	10.00	20.00	0.81	0.91	3.07	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	21	32.50	52.50	5.72	6.63	21.61	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	26	12.50	65.00	4.09	10.72	15.44	40.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	28	5.00	70.00	2.92	13.64	11.03	51.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	32	10.00	80.00	4.66	18.31	17.62	69.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	33	2.50	82.50	0.38	18.69	1.43	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	36	7.50	90.00	0.13	18.56	0.47	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	38	5.00	95.00	1.30	17.26	4.92	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	39	2.50	97.50	2.77	20.02	10.45	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	40	2.50	100.00	6.45	26.48	24.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	26.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					26.48					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	1.28	1.28	12.87	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	7.69	15.38	0.36	1.64	3.62	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	15.38	30.77	0.54	2.17	5.39	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	2	6	15.38	46.15	0.84	3.02	8.47	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	7.69	53.85	0.25	3.26	2.47	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	8	7.69	61.54	1.22	4.48	12.26	45.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	10	15.38	76.92	2.68	7.16	26.96	72.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	11	7.69	84.62	0.88	8.04	8.87	80.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	12	7.69	92.31	0.10	8.14	0.97	81.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	13	7.69	100.00	1.80	9.94	18.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	13	0.00	100.00	0.00	9.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					9.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	41.07	41.07	6.40	6.40	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	28	8.93	50.00	1.80	8.20	1.67	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	29	1.79	51.79	0.08	8.28	0.07	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	33	7.14	58.93	1.99	10.27	1.85	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	38	8.93	67.86	28.63	38.90	26.58	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	48	17.86	85.71	6.63	45.54	6.16	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	49	1.79	87.50	1.15	46.68	1.06	43.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	51	3.57	91.07	4.51	51.19	4.18	47.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	52	1.79	92.86	5.36	56.55	4.97	52.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	53	1.79	94.64	2.10	58.64	1.95	54.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	1.79	96.43	20.25	78.89	18.80	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	55	1.79	98.21	9.07	87.96	8.42	81.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	56	1.79	100.00	19.75	107.71	18.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	56	0.00	100.00	0.00	107.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				56					107.71					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	71.43	71.43	2.03	2.03	31.45	31.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	14.29	85.71	2.94	4.97	45.41	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	14.29	100.00	1.50	6.47	23.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	6.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					6.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	37.93	37.93	28.45	28.45	13.73	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	13	6.90	44.83	0.10	28.55	0.05	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	15	6.90	51.72	5.87	34.42	2.83	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	3.45	55.17	0.37	34.79	0.18	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	3.45	58.62	3.96	38.75	1.91	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	3.45	62.07	6.26	45.02	3.02	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	3.45	65.52	2.23	47.24	1.08	22.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	3.45	68.97	6.00	53.25	2.90	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	3.45	72.41	6.20	59.45	2.99	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	3.45	75.86	6.75	66.20	3.26	31.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	23	3.45	79.31	8.86	75.06	4.28	36.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	24	3.45	82.76	8.49	83.55	4.10	40.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	25	3.45	86.21	28.92	112.47	13.95	54.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	26	3.45	89.66	62.28	174.76	30.05	84.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	27	3.45	93.10	7.60	182.35	3.67	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	28	3.45	96.55	5.04	187.40	2.43	90.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	29	3.45	100.00	19.87	207.27	9.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	207.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	207.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	207.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					207.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	64	64	9.82	9.82	4.99	4.99	0.59	0.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	29	93	4.45	14.26	3.14	8.14	0.37	0.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	137	6.75	21.01	8.44	16.58	0.99	1.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	39	176	5.98	26.99	6.86	23.44	0.80	2.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	28	204	4.29	31.29	12.41	35.85	1.46	4.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	30	234	4.60	35.89	18.33	54.18	2.15	6.36	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	27	261	4.14	40.03	3.14	57.32	0.37	6.72	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	285	3.68	43.71	4.72	62.04	0.55	7.28	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	37	322	5.67	49.39	23.97	86.01	2.81	10.09	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	20	342	3.07	52.45	38.56	124.57	4.52	14.61	1	2	5.00	10.00	100.00	100.00	12.23	12.23	259.37	80.28	0.00	0.00
11	2,500	3,000	2,750	21	363	3.22	55.67	12.77	137.34	1.50	16.11	0	2	0.00	10.00	0.00	100.00	0.00	12.23	0.00	0.00	72.81	0.00
12	3,000	4,000	3,500	29	392	4.45	60.12	27.17	164.51	3.19	19.30	2	4	10.00	20.00	16.25	116.25	1.99	14.22	59.79	70.66	0.00	0.00
13	4,000	5,000	4,500	26	418	3.99	64.11	69.90	234.41	8.20	27.50	0	4	0.00	20.00	0.00	116.25	0.00	14.22	0.00	0.00	49.59	0.00
14	5,000	7,500	6,250	44	462	6.75	70.86	48.63	283.04	5.70	33.20	4	8	20.00	40.00	139.98	256.23	17.12	31.34	287.83	90.53	0.00	0.00
15	7,500	10,000	8,750	44	506	6.75	77.61	100.00	383.05	11.73	44.93	0	8	0.00	40.00	0.00	256.23	0.00	31.34	0.00	0.00	66.89	0.00
16	10,000	20,000	15,000	52	558	7.98	85.58	175.45	558.50	20.58	65.51	6	14	30.00	70.00	555.19	811.42	67.91	99.26	316.44	145.29	0.00	0.00
17	20,000	50,000	35,000	58	616	8.90	94.48	142.44	700.94	16.71	82.22	0	14	0.00	70.00	0.00	811.42	0.00	99.26	0.00	0.00	115.76	0.00
18	50,000	100,000	75,000	19	635	2.91	97.39	83.19	784.13	9.76	91.98	0	14	0.00	70.00	0.00	811.42	0.00	99.26	0.00	0.00	103.48	0.00
19	100,000	500,000	300,000	17	652	2.61	100.00	68.37	852.50	8.02	100.00	6	20	30.00	100.00	6.07	817.49	0.74	100.00	8.88	95.89	0.00	0.00
20	500,000	UP		0	652	0.00	100.00	0.00	852.50	0.00	100.00	0	20	0.00	100.00	0.00	817.49	0.00	100.00	0.00	0.00	95.89	0.00
				652				852.50				20				817.49				95.89			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 306 KAPOK (DARI HASIL BUAH)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	29.27	29.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	29.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					29.27					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	40.00	40.00	1.19	1.19	13.55	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	10.00	50.00	0.22	1.41	2.55	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	10.00	60.00	0.01	1.42	0.12	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	10.00	70.00	0.14	1.56	1.55	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	9	20.00	90.00	0.55	2.11	6.25	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	10	10.00	100.00	6.67	8.78	75.97	100.00	1	1	100.00	100.00	59.95	59.95	100.00	100.00	898.81	682.87
7	750	1,000	875	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
8	1,000	1,500	1,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
20	500,000	UP		0	10	0.00	100.00	0.00	8.78	0.00	100.00	0	1	0.00	100.00	0.00	59.95	0.00	100.00	0.00	682.87
				10				8.78				1				59.95					682.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3070 KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN )

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	68	68	65.38	65.38	1.93	1.93	0.93	0.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	75	6.73	72.12	0.65	2.58	0.31	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	84	8.65	80.77	1.30	3.88	0.63	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	87	2.88	83.65	1.54	5.41	0.74	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	88	0.96	84.62	2.88	8.30	1.39	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	89	0.96	85.58	2.38	10.68	1.15	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	90	0.96	86.54	1.45	12.12	0.70	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	91	0.96	87.50	7.46	19.58	3.61	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	92	0.96	88.46	39.80	59.39	19.26	28.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	93	0.96	89.42	46.53	105.91	22.51	51.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	94	0.96	90.38	10.08	116.00	4.88	56.13	3	3	21.43	21.43	14.78	14.78	35.66	35.66	146.58	12.74	12.74		
12	3,000	4,000	3,500	1	95	0.96	91.35	6.72	122.72	3.25	59.38	1	4	7.14	28.57	9.85	24.63	23.77	59.43	146.58	20.07	20.07		
13	4,000	5,000	4,500	1	96	0.96	92.31	6.72	129.44	3.25	62.64	1	5	7.14	35.71	9.81	34.44	23.66	83.09	145.88	26.61	26.61		
14	5,000	7,500	6,250	1	97	0.96	93.27	7.16	136.60	3.47	66.10	0	5	0.00	35.71	0.00	34.44	0.00	83.09	0.00	25.21	25.21		
15	7,500	10,000	8,750	1	98	0.96	94.23	13.79	150.39	6.67	72.77	1	6	7.14	42.86	2.37	36.81	5.72	88.81	17.18	24.48	24.48		
16	10,000	20,000	15,000	1	99	0.96	95.19	6.90	157.29	3.34	76.11	1	7	7.14	50.00	1.18	37.99	2.86	91.67	17.17	24.15	24.15		
17	20,000	50,000	35,000	1	100	0.96	96.15	7.16	164.44	3.46	79.57	1	8	7.14	57.14	1.23	39.23	2.97	94.64	17.22	23.85	23.85		
18	50,000	100,000	75,000	1	101	0.96	97.12	17.59	182.03	8.51	88.09	2	10	14.29	71.43	2.09	37.14	5.03	89.61	11.86	20.40	20.40		
19	100,000	500,000	300,000	1	102	0.96	98.08	0.00	182.03	0.00	88.09	1	11	7.14	78.57	1.23	38.37	2.97	92.58	0.00	21.08	21.08		
20	500,000	<b>UP</b>		2	104	1.92	100.00	24.62	206.66	11.91	100.00	3	14	21.43	100.00	3.08	41.45	7.42	100.00	12.49	20.06	20.06		
				104					206.66					14					41.45					20.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	1.42	1.42	6.97	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.95	2.37	4.64	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	6.51	8.88	31.85	43.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	2.05	10.93	10.02	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	1.78	12.71	8.71	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	7.73	20.45	37.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	20.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					20.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3073 GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	10.17	10.17	1.92	1.92	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.69	11.86	0.41	2.33	0.37	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	14	11.86	23.73	6.84	9.18	6.13	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	17	5.08	28.81	3.25	12.42	2.91	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	20	5.08	33.90	2.85	15.27	2.55	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	21	1.69	35.59	0.07	15.34	0.06	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	23	3.39	38.98	0.04	15.38	0.04	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	27	6.78	45.76	0.30	15.68	0.27	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	32	8.47	54.24	0.36	16.04	0.32	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	36	6.78	61.02	2.43	18.47	2.18	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	37	1.69	62.71	0.44	18.91	0.40	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	38	1.69	64.41	14.89	33.80	13.34	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	39	1.69	66.10	23.02	56.82	20.63	50.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	40	1.69	67.80	3.63	60.45	3.25	54.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	47	11.86	79.66	4.18	64.63	3.75	57.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	50	5.08	84.75	2.60	67.22	2.33	60.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	57	11.86	96.61	37.84	105.07	33.91	94.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	59	3.39	100.00	6.53	111.60	5.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	59	0.00	100.00	0.00	111.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	59	0.00	100.00	0.00	111.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				59					111.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51	51	12.56	12.56	56.08	56.08	3.80	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	70	4.68	17.24	14.52	70.60	0.99	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	95	6.16	23.40	12.18	82.77	0.83	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	119	5.91	29.31	16.90	99.68	1.15	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	140	5.17	34.48	11.87	111.55	0.81	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	154	3.45	37.93	6.72	118.26	0.46	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	169	3.69	41.63	12.36	130.63	0.84	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	194	6.16	47.78	33.32	163.94	2.26	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	30	224	7.39	55.17	49.33	213.27	3.35	14.47	1	1	100.00	100.00	82.88	82.88	100.00	100.00	168.01	38.86			
10	2,000	2,500	2,250	17	241	4.19	59.36	18.18	231.45	1.23	15.70	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	35.81			
11	2,500	3,000	2,750	16	257	3.94	63.30	54.73	286.18	3.71	19.42	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	28.96			
12	3,000	4,000	3,500	22	279	5.42	68.72	99.82	386.00	6.77	26.19	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	21.47			
13	4,000	5,000	4,500	21	300	5.17	73.89	89.19	475.19	6.05	32.24	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	17.44			
14	5,000	7,500	6,250	41	341	10.10	83.99	249.85	725.04	16.95	49.19	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	11.43			
15	7,500	10,000	8,750	16	357	3.94	87.93	41.52	766.56	2.82	52.01	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	10.81			
16	10,000	20,000	15,000	23	380	5.67	93.60	131.77	898.33	8.94	60.95	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	9.23			
17	20,000	50,000	35,000	9	389	2.22	95.81	298.02	1,196.35	20.22	81.17	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	6.93			
18	50,000	100,000	75,000	10	399	2.46	98.28	198.39	1,394.75	13.46	94.63	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	5.94			
19	100,000	500,000	300,000	7	406	1.72	100.00	79.12	1,473.86	5.37	100.00	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	5.62			
20	500,000	UP		0	406	0.00	100.00	0.00	1,473.86	0.00	100.00	0	1	0.00	100.00	0.00	82.88	0.00	100.00	0.00	5.62			
				406					1,473.86					1					82.88					5.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	11.49	11.49	59.04	59.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	48	4.73	16.22	3.91	62.95	0.44	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	65	5.74	21.96	9.32	72.27	1.04	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	70	1.69	23.65	0.89	73.17	0.10	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	83	4.39	28.04	35.93	109.10	4.00	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	26	109	8.78	36.82	22.70	131.80	2.53	14.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	120	3.72	40.54	11.40	143.20	1.27	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	160	13.51	54.05	64.69	207.89	7.20	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	174	4.73	58.78	105.59	313.48	11.75	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	195	7.09	65.88	128.52	442.00	14.30	49.19	1	1	100.00	100.00	31.13	31.13	100.00	100.00	24.22	7.04			
11	2,500	3,000	2,750	20	215	6.76	72.64	80.50	522.50	8.96	58.15	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	5.96			
12	3,000	4,000	3,500	10	225	3.38	76.01	8.62	531.12	0.96	59.11	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	5.86			
13	4,000	5,000	4,500	14	239	4.73	80.74	12.28	543.40	1.37	60.48	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	5.73			
14	5,000	7,500	6,250	4	243	1.35	82.09	4.77	548.17	0.53	61.01	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	5.68			
15	7,500	10,000	8,750	19	262	6.42	88.51	98.55	646.72	10.97	71.98	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	4.81			
16	10,000	20,000	15,000	27	289	9.12	97.64	169.24	815.96	18.83	90.81	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	3.81			
17	20,000	50,000	35,000	7	296	2.36	100.00	82.57	898.53	9.19	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	3.46			
18	50,000	100,000	75,000	0	296	0.00	100.00	0.00	898.53	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	3.46			
19	100,000	500,000	300,000	0	296	0.00	100.00	0.00	898.53	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	3.46			
20	500,000	UP		0	296	0.00	100.00	0.00	898.53	0.00	100.00	0	1	0.00	100.00	0.00	31.13	0.00	100.00	0.00	3.46			
				296					898.53					1					31.13					3.46



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	23.42	23.42	498.86	498.86	25.08	25.08	2	2	2	2	66.67	66.67	4.93	4.93	100.00	100.00	0.99	0.99	
2	50	100	75	16	42	14.41	37.84	925.64	1,424.50	46.54	71.62	1	3	33.33	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.35		
3	100	200	150	1	43	0.90	38.74	0.61	1,425.11	0.03	71.65	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.35		
4	200	300	250	6	49	5.41	44.14	83.06	1,508.17	4.18	75.83	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.33		
5	300	500	400	2	51	1.80	45.95	2.61	1,510.77	0.13	75.96	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.33		
6	500	750	625	5	56	4.50	50.45	8.16	1,518.94	0.41	76.37	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.32		
7	750	1,000	875	1	57	0.90	51.35	4.94	1,523.88	0.25	76.62	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.32		
8	1,000	1,500	1,250	1	58	0.90	52.25	5.83	1,529.71	0.29	76.91	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.32		
9	1,500	2,000	1,750	1	59	0.90	53.15	4.17	1,533.88	0.21	77.12	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.32		
10	2,000	2,500	2,250	25	84	22.52	75.68	149.65	1,683.53	7.52	84.64	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.29		
11	2,500	3,000	2,750	19	103	17.12	92.79	130.79	1,814.32	6.58	91.22	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.27		
12	3,000	4,000	3,500	1	104	0.90	93.69	8.80	1,823.12	0.44	91.66	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.27		
13	4,000	5,000	4,500	1	105	0.90	94.59	8.77	1,831.89	0.44	92.10	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.27		
14	5,000	7,500	6,250	2	107	1.80	96.40	27.07	1,858.96	1.36	93.46	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.27		
15	7,500	10,000	8,750	3	110	2.70	99.10	70.75	1,929.70	3.56	97.02	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.26		
16	10,000	20,000	15,000	1	111	0.90	100.00	59.25	1,988.95	2.98	100.00	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.25		
17	20,000	50,000	35,000	0	111	0.00	100.00	0.00	1,988.95	0.00	100.00	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.25		
18	50,000	100,000	75,000	0	111	0.00	100.00	0.00	1,988.95	0.00	100.00	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.25		
19	100,000	500,000	300,000	0	111	0.00	100.00	0.00	1,988.95	0.00	100.00	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.25		
20	500,000	UP		0	111	0.00	100.00	0.00	1,988.95	0.00	100.00	0	3	0.00	100.00	0.00	4.93	0.00	100.00	0.00	0.00	0.25		
				111					1,988.95					3					4.93					0.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	12.37	12.37	0.55	0.55	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	38	0.69	13.06	0.03	0.59	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	43	1.72	14.78	0.73	1.31	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	63	6.87	21.65	2.97	4.28	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	71	2.75	24.40	14.12	18.40	1.19	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	79	2.75	27.15	5.16	23.56	0.44	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	86	2.41	29.55	6.66	30.22	0.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	94	2.75	32.30	25.53	55.74	2.16	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	101	2.41	34.71	15.25	70.99	1.29	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	145	15.12	49.83	73.83	144.82	6.25	12.25	1	1	20.00	20.00	47.92	47.92	43.44	43.44	64.91	33.09			
11	2,500	3,000	2,750	24	169	8.25	58.08	36.02	180.84	3.05	15.30	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	26.50			
12	3,000	4,000	3,500	8	177	2.75	60.82	37.38	218.23	3.16	18.46	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	21.96			
13	4,000	5,000	4,500	2	179	0.69	61.51	19.50	237.72	1.65	20.11	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	20.16			
14	5,000	7,500	6,250	14	193	4.81	66.32	34.88	272.60	2.95	23.06	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	17.58			
15	7,500	10,000	8,750	9	202	3.09	69.42	16.16	288.76	1.37	24.43	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	16.60			
16	10,000	20,000	15,000	11	213	3.78	73.20	74.16	362.92	6.27	30.70	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	13.20			
17	20,000	50,000	35,000	26	239	8.93	82.13	183.36	546.29	15.51	46.22	0	1	0.00	20.00	0.00	47.92	0.00	43.44	0.00	8.77			
18	50,000	100,000	75,000	33	272	11.34	93.47	434.22	980.51	36.74	82.96	4	5	80.00	100.00	62.40	110.32	56.56	100.00	14.37	11.25			
19	100,000	500,000	300,000	19	291	6.53	100.00	201.46	1,181.97	17.04	100.00	0	5	0.00	100.00	0.00	110.32	0.00	100.00	0.00	9.33			
20	500,000	UP		0	291	0.00	100.00	0.00	1,181.97	0.00	100.00	0	5	0.00	100.00	0.00	110.32	0.00	100.00	0.00	9.33			
				291					1,181.97					5					110.32					9.33





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	42.86	42.86	2.35	2.35	6.04	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	7.14	50.00	6.97	9.32	17.90	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	7.14	57.14	7.43	16.75	19.08	43.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	7.14	64.29	7.84	24.59	20.13	63.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	12	21.43	85.71	3.89	28.47	9.98	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	7.14	92.86	4.19	32.66	10.75	83.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	7.14	100.00	6.27	38.93	16.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	38.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					38.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	45.45	45.45	0.94	0.94	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	9.09	54.55	1.40	2.34	3.20	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	9.09	63.64	4.96	7.30	11.36	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	18.18	81.82	4.42	11.72	10.13	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	9.09	90.91	6.86	18.58	15.70	42.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	9.09	100.00	25.10	43.68	57.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	43.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					43.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.81	0.81	4.18	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	14.41	15.22	74.53	78.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.75	17.97	14.20	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	1.37	19.34	7.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					19.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	1.98	1.98	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	13.82	15.80	7.40	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	61.71	77.51	33.05	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	109.19	186.70	58.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	186.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					186.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	1.13	1.13	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	6.21	7.34	2.86	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	6.28	13.62	2.89	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	6.61	20.23	3.04	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	7.19	27.42	3.31	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	7.30	34.72	3.36	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	8.00	42.71	3.68	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	8.39	51.11	3.86	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	31.85	82.96	14.66	38.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	36.17	119.13	16.65	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	8.33	91.67	37.75	156.88	17.37	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	8.33	100.00	60.40	217.28	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	217.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					217.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.00	4.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.00	8.00	2.00	2.00	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.00	12.00	9.32	11.32	1.59	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	9.41	20.73	1.60	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	9.91	30.65	1.69	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	10.79	41.43	1.84	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	10.95	52.38	1.87	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.00	32.00	12.00	64.38	2.05	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.00	36.00	12.59	76.97	2.15	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.00	40.00	22.65	99.62	3.86	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.00	44.00	6.80	106.42	1.16	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.00	48.00	9.06	115.48	1.54	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.00	52.00	6.80	122.27	1.16	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.00	56.00	13.65	135.92	2.33	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.00	60.00	45.49	181.41	7.76	30.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	18	12.00	72.00	103.13	284.54	17.58	48.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	22	16.00	88.00	211.40	495.94	36.04	84.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.00	92.00	90.60	586.54	15.45	100.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	25	8.00	100.00	0.04	586.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	586.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					586.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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



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

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.46	0.46	36.77	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.35	0.81	27.73	64.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	33.33	66.67	0.11	0.92	8.44	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	16.67	83.33	0.34	1.26	27.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	16.67	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	1.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					1.26					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3140

PADI TANPA Pengerjaan termasuk PADI di tempat terbuka

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	2.35	2.35	2.89	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.00	2.35	0.00	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	5.88	8.24	7.22	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	16.50	24.74	20.25	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	56.75	81.49	69.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	81.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					81.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	43.61	43.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	43.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					43.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	16.50	16.50	3.80	3.80	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	30	12.62	29.13	3.85	7.65	1.06	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	7.77	36.89	3.26	10.91	0.89	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	40	1.94	38.83	2.74	8.17	0.75	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	56	15.53	54.37	6.73	14.91	1.85	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	62	5.83	60.19	9.40	24.31	2.58	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	68	5.83	66.02	35.15	59.46	9.64	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	69	0.97	66.99	13.74	73.20	3.77	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	71	1.94	68.93	0.10	73.29	0.03	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	72	0.97	69.90	13.34	86.63	3.66	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	73	0.97	70.87	0.47	87.11	0.13	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	79	5.83	76.70	49.80	136.90	13.65	37.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	80	0.97	77.67	25.43	162.33	6.97	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	85	4.85	82.52	6.26	168.59	1.72	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	87	1.94	84.47	0.64	169.23	0.18	46.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	100	12.62	97.09	84.69	253.92	23.22	69.61	1	1	25.00	25.00	55.47	55.47	13.84	13.84	65.50	21.85			
17	20,000	50,000	35,000	2	102	1.94	99.03	110.52	364.44	30.30	99.91	3	4	75.00	100.00	345.38	400.85	86.16	100.00	312.51	109.99			
18	50,000	100,000	75,000	1	103	0.97	100.00	0.32	364.76	0.09	100.00	0	4	0.00	100.00	0.00	400.85	0.00	100.00	0.00	109.90			
19	100,000	500,000	300,000	0	103	0.00	100.00	0.00	364.76	0.00	100.00	0	4	0.00	100.00	0.00	400.85	0.00	100.00	0.00	109.90			
20	500,000	UP		0	103	0.00	100.00	0.00	364.76	0.00	100.00	0	4	0.00	100.00	0.00	400.85	0.00	100.00	0.00	109.90			
				103					364.76					4					400.85					109.90



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	20.69	20.69	178.07	178.07	6.25	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	48	2.96	23.65	2.20	180.27	0.08	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	57	4.43	28.08	3.60	183.88	0.13	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	59	0.99	29.06	5.05	188.93	0.18	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	67	3.94	33.00	26.77	215.70	0.94	7.58	2	2	100.00	100.00	41.54	41.54	100.00	100.00	155.18	19.26			
6	500	750	625	2	69	0.99	33.99	2.17	217.87	0.08	7.65	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	19.07			
7	750	1,000	875	1	70	0.49	34.48	4.26	222.13	0.15	7.80	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	18.70			
8	1,000	1,500	1,250	5	75	2.46	36.95	24.99	247.12	0.88	8.68	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	16.81			
9	1,500	2,000	1,750	4	79	1.97	38.92	3.76	250.89	0.13	8.81	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	16.56			
10	2,000	2,500	2,250	7	86	3.45	42.36	24.68	275.56	0.87	9.68	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	15.08			
11	2,500	3,000	2,750	2	88	0.99	43.35	1.66	277.22	0.06	9.74	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	14.99			
12	3,000	4,000	3,500	4	92	1.97	45.32	17.65	294.87	0.62	10.36	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	14.09			
13	4,000	5,000	4,500	2	94	0.99	46.31	13.81	308.68	0.49	10.84	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	13.46			
14	5,000	7,500	6,250	5	99	2.46	48.77	46.50	355.17	1.63	12.48	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	11.70			
15	7,500	10,000	8,750	8	107	3.94	52.71	108.59	463.76	3.81	16.29	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	8.96			
16	10,000	20,000	15,000	21	128	10.34	63.05	304.25	768.01	10.69	26.98	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	5.41			
17	20,000	50,000	35,000	16	144	7.88	70.94	299.70	1,067.71	10.53	37.50	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	3.89			
18	50,000	100,000	75,000	32	176	15.76	86.70	908.90	1,976.62	31.92	69.43	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	2.10			
19	100,000	500,000	300,000	25	201	12.32	99.01	772.74	2,749.36	27.14	96.57	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	1.51			
20	500,000	UP		2	203	0.99	100.00	97.69	2,847.05	3.43	100.00	0	2	0.00	100.00	0.00	41.54	0.00	100.00	0.00	1.46			
				203					2,847.05					2					41.54					1.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	796	796	23.22	23.22	41.59	41.59	0.52	0.52	1	1	0.85	0.85	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	230	1,026	6.71	29.93	21.33	62.92	0.27	0.79	1	2	0.85	1.71	53.96	53.96	2.58	2.58	252.93	85.75			
3	100	200	150	124	1,150	3.62	33.55	18.26	81.18	0.23	1.01	0	2	0.00	1.71	0.00	53.96	0.00	2.58	0.00	66.47			
4	200	300	250	117	1,267	3.41	36.96	8.93	90.11	0.11	1.13	0	2	0.00	1.71	0.00	53.96	0.00	2.58	0.00	59.88			
5	300	500	400	102	1,369	2.98	39.94	19.28	109.40	0.24	1.37	0	2	0.00	1.71	0.00	53.96	0.00	2.58	0.00	49.32			
6	500	750	625	52	1,421	1.52	41.45	10.09	119.49	0.13	1.49	1	3	0.85	2.56	0.62	54.58	0.03	2.61	6.17	45.68			
7	750	1,000	875	54	1,475	1.58	43.03	22.65	142.13	0.28	1.78	0	3	0.00	2.56	0.00	54.58	0.00	2.61	0.00	38.40			
8	1,000	1,500	1,250	109	1,584	3.18	46.21	28.16	170.30	0.35	2.13	2	5	1.71	4.27	0.92	55.50	0.04	2.66	3.28	32.59			
9	1,500	2,000	1,750	86	1,670	2.51	48.72	25.55	195.85	0.32	2.45	1	6	0.85	5.13	3.07	58.57	0.15	2.80	12.01	29.91			
10	2,000	2,500	2,250	85	1,755	2.48	51.20	40.31	236.16	0.50	2.95	0	6	0.00	5.13	0.00	58.57	0.00	2.80	0.00	24.80			
11	2,500	3,000	2,750	47	1,802	1.37	52.57	48.78	284.95	0.61	3.56	0	6	0.00	5.13	0.00	58.57	0.00	2.80	0.00	20.56			
12	3,000	4,000	3,500	93	1,895	2.71	55.28	48.15	333.10	0.60	4.16	0	6	0.00	5.13	0.00	58.57	0.00	2.80	0.00	17.58			
13	4,000	5,000	4,500	72	1,967	2.10	57.38	218.37	551.48	2.73	6.89	0	6	0.00	5.13	0.00	58.57	0.00	2.80	0.00	10.62			
14	5,000	7,500	6,250	88	2,055	2.57	59.95	109.84	661.31	1.37	8.26	0	6	0.00	5.13	0.00	58.57	0.00	2.80	0.00	8.86			
15	7,500	10,000	8,750	89	2,144	2.60	62.54	172.54	833.85	2.16	10.42	2	8	1.71	6.84	0.62	59.19	0.03	2.83	0.36	7.10			
16	10,000	20,000	15,000	234	2,378	6.83	69.37	725.77	1,559.62	9.07	19.48	22	30	18.80	25.64	436.71	495.90	20.90	23.73	60.17	31.80			
17	20,000	50,000	35,000	386	2,764	11.26	80.63	1,510.51	3,070.14	18.87	38.35	26	56	22.22	47.86	411.80	907.70	19.71	43.44	27.26	29.57			
18	50,000	100,000	75,000	405	3,169	11.81	92.44	2,338.82	5,408.95	29.21	67.56	41	97	35.04	82.91	1,028.49	1,936.19	49.22	92.66	43.97	35.80			
19	100,000	500,000	300,000	245	3,414	7.15	99.59	2,272.74	7,681.70	28.39	95.95	20	117	17.09	100.00	153.36	2,089.55	7.34	100.00	6.75	27.20			
20	500,000	UP		14	3,428	0.41	100.00	323.89	8,005.59	4.05	100.00	0	117	0.00	100.00	0.00	2,089.55	0.00	100.00	0.00	26.10			
				3,428					8,005.59					117					2,089.55					26.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 317      TEMBAKAU

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	93.10	93.10	110.73	110.73	28.24	28.24	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	163	0.57	93.68	2.33	113.06	0.60	28.83	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	164	0.57	94.25	2.78	115.84	0.71	29.54	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	167	1.72	95.98	17.79	133.63	4.54	34.08	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	168	0.57	96.55	7.78	141.41	1.98	36.06	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	169	0.57	97.13	54.60	196.01	13.92	49.98	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	170	0.57	97.70	13.66	209.66	3.48	53.47	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	172	1.15	98.85	48.92	258.58	12.48	65.94	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	173	0.57	99.43	38.95	297.54	9.93	75.88	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	174	0.57	100.00	94.60	392.13	24.12	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	174	0.00	100.00	0.00	392.13	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				174					392.13					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	0.15	0.15	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.18	0.33	0.38	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	23.08	38.46	1.14	1.47	2.46	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.69	46.15	0.50	1.97	1.08	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.69	53.85	0.43	2.41	0.93	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.69	61.54	0.88	3.29	1.89	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	10	15.38	76.92	3.15	6.43	6.76	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	7.69	84.62	31.50	37.93	67.71	81.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	7.69	92.31	2.51	40.44	5.38	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	7.69	100.00	6.08	46.52	13.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	46.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					46.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.10	0.10	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	84.62	92.31	1.32	1.42	87.03	93.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	7.69	100.00	0.09	1.51	6.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	1.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					1.51					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 3240

PERKEBUNAN GULA JAMINAN ( AMPAS & RAPAK TIDAK DISIMPAN DALAM

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.00	0.00	1.71	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.00	0.00	7.47	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.00	0.01	9.14	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.01	0.02	20.42	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.01	0.03	20.42	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	0.02	0.05	40.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	0.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					0.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	31.29	31.29	44.33	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	8.00	39.29	11.34	55.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	31.29	70.57	44.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	70.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					70.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 3241 PENYIMPANAN GULA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

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



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 40

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	19.87	19.87	186.63	186.63	9.24	9.24	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	35	184	4.67	24.53	150.99	337.61	7.48	16.72	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	204	2.67	27.20	10.35	347.97	0.51	17.23	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	213	1.20	28.40	115.85	232.12	5.74	11.49	0	1	0.00	8.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	230	2.27	30.67	25.36	257.48	1.26	12.75	3	4	25.00	33.33	0.01	0.01	0.76	0.76	0.05	0.01			
6	500	750	625	22	252	2.93	33.60	16.34	273.82	0.81	13.56	0	4	0.00	33.33	0.00	0.01	0.00	0.76	0.00	0.00			
7	750	1,000	875	14	266	1.87	35.47	4.65	278.48	0.23	13.79	0	4	0.00	33.33	0.00	0.01	0.00	0.76	0.00	0.00			
8	1,000	1,500	1,250	27	293	3.60	39.07	8.59	287.07	0.43	14.22	0	4	0.00	33.33	0.00	0.01	0.00	0.76	0.00	0.00			
9	1,500	2,000	1,750	46	339	6.13	45.20	40.62	327.69	2.01	16.23	3	7	25.00	58.33	0.02	0.03	0.93	1.69	0.04	0.01			
10	2,000	2,500	2,250	93	432	12.40	57.60	0.73	328.42	0.04	16.26	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
11	2,500	3,000	2,750	98	530	13.07	70.67	90.13	418.55	4.46	20.73	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
12	3,000	4,000	3,500	28	558	3.73	74.40	28.86	447.40	1.43	22.16	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
13	4,000	5,000	4,500	1	559	0.13	74.53	13.61	461.01	0.67	22.83	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
14	5,000	7,500	6,250	2	561	0.27	74.80	15.76	445.25	0.78	22.05	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
15	7,500	10,000	8,750	5	566	0.67	75.47	41.29	486.54	2.04	24.09	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.01			
16	10,000	20,000	15,000	15	581	2.00	77.47	361.94	848.48	17.92	42.02	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.00			
17	20,000	50,000	35,000	41	622	5.47	82.93	828.20	1,676.67	41.01	83.03	0	7	0.00	58.33	0.00	0.03	0.00	1.69	0.00	0.00			
18	50,000	100,000	75,000	51	673	6.80	89.73	495.60	2,172.27	24.54	107.57	1	8	8.33	66.67	1.05	1.08	59.37	61.07	0.21	0.05			
19	100,000	500,000	300,000	69	742	9.20	98.93	468.75	2,641.02	23.21	130.78	4	12	33.33	100.00	0.69	1.77	38.93	100.00	0.15	0.07			
20	500,000	UP		8	750	1.07	100.00	621.66	2,019.37	30.78	100.00	0	12	0.00	100.00	0.00	1.77	0.00	100.00	0.00	0.09			
				750					2,019.37					12					1.77					0.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.86	2.86	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.86	5.71	0.52	0.61	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.86	8.57	0.00	0.62	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.86	11.43	0.01	0.62	0.00	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.86	14.29	4.05	4.67	1.36	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.86	17.14	0.01	4.69	0.00	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.86	20.00	0.02	4.71	0.01	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.86	22.86	0.02	4.73	0.01	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.86	25.71	0.03	4.76	0.01	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.86	28.57	0.03	4.79	0.01	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	2.86	31.43	0.03	4.82	0.01	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	2.86	34.29	0.04	4.86	0.01	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	2.86	37.14	0.04	4.90	0.01	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	2.86	40.00	2.50	7.40	0.84	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	2.86	42.86	0.06	7.47	0.02	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	2.86	45.71	45.00	52.47	15.07	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	20	11.43	57.14	5.32	57.79	1.78	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	24	11.43	68.57	24.45	82.24	8.19	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	32	22.86	91.43	182.87	265.11	61.22	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	35	8.57	100.00	33.58	298.69	11.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				35					298.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4003 CHOCOLATE/COKLAT

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.15	0.15	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.15				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.03				0						0.00					0.00	



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4006 COFFEE/KOPI

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	2	2	66.67	66.67	0.09	0.09	19.99	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	33.33	100.00	0.35	0.44	80.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					0.44					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,019	1,019	52.72	52.72	165.75	165.75	6.26	6.26	1	1	2.86	2.86	3.75	3.75	0.06	0.06	2.26	2.26			
2	50	100	75	293	1,312	15.16	67.87	102.34	268.09	3.87	10.13	1	2	2.86	5.71	38.29	42.04	0.64	0.70	37.41	15.68			
3	100	200	150	166	1,478	8.59	76.46	78.52	346.61	2.97	13.09	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	12.13			
4	200	300	250	53	1,531	2.74	79.20	53.43	400.04	2.02	15.11	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	10.51			
5	300	500	400	38	1,569	1.97	81.17	56.15	456.19	2.12	17.23	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	9.21			
6	500	750	625	15	1,584	0.78	81.95	9.83	466.02	0.37	17.61	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	9.02			
7	750	1,000	875	5	1,589	0.26	82.20	1.17	467.19	0.04	17.65	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	9.00			
8	1,000	1,500	1,250	18	1,607	0.93	83.14	23.13	490.31	0.87	18.52	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	8.57			
9	1,500	2,000	1,750	11	1,618	0.57	83.70	26.34	516.66	1.00	19.52	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	8.14			
10	2,000	2,500	2,250	12	1,630	0.62	84.32	15.65	532.31	0.59	20.11	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	7.90			
11	2,500	3,000	2,750	5	1,635	0.26	84.58	11.55	543.85	0.44	20.55	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	7.73			
12	3,000	4,000	3,500	6	1,641	0.31	84.89	2.19	546.05	0.08	20.63	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	7.70			
13	4,000	5,000	4,500	4	1,645	0.21	85.10	7.79	553.84	0.29	20.92	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	7.59			
14	5,000	7,500	6,250	16	1,661	0.83	85.93	52.03	605.87	1.97	22.89	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	6.94			
15	7,500	10,000	8,750	19	1,680	0.98	86.91	114.77	720.64	4.34	27.23	0	2	0.00	5.71	0.00	42.04	0.00	0.70	0.00	5.83			
16	10,000	20,000	15,000	36	1,716	1.86	88.77	200.09	920.73	7.56	34.78	1	3	2.86	8.57	39.05	81.08	0.65	1.36	19.51	8.81			
17	20,000	50,000	35,000	49	1,765	2.53	91.31	468.56	1,389.29	17.70	52.49	1	4	2.86	11.43	49.23	130.31	0.82	2.18	10.51	9.38			
18	50,000	100,000	75,000	67	1,832	3.47	94.77	467.78	1,857.07	17.67	70.16	5	9	14.29	25.71	42.60	172.91	0.71	2.89	9.11	9.31			
19	100,000	500,000	300,000	87	1,919	4.50	99.28	700.24	2,557.31	26.45	96.61	20	29	57.14	82.86	5,794.10	5,967.01	96.97	99.86	827.45	233.33			
20	500,000	<b>UP</b>		14	1,933	0.72	100.00	89.64	2,646.94	3.39	100.00	6	35	17.14	100.00	8.39	5,975.40	0.14	100.00	9.36	225.75			
				1,933					2,646.94					35					5,975.40					225.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	86.08	86.08	27.63	27.63	46.44	46.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	186	9.79	95.88	11.20	38.83	18.83	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	189	1.55	97.42	3.66	42.50	6.15	71.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	193	2.06	99.48	2.01	44.50	3.37	74.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	194	0.52	100.00	15.00	59.50	25.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	194	0.00	100.00	0.00	59.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				194					59.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4017 SPICES/REMPAH REMPAH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.14				0						0.00				0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	37.50	37.50	2.00	2.00	11.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	16	29.17	66.67	3.08	5.08	17.76	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	18	8.33	75.00	1.75	6.83	10.11	39.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	4.17	79.17	1.46	8.28	8.42	47.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	4.17	83.33	2.04	10.32	11.77	59.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	4.17	87.50	2.04	12.36	11.77	71.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	4.17	91.67	1.46	13.82	8.42	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	4.17	95.83	2.04	15.85	11.77	91.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	4.17	100.00	1.46	17.31	8.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	17.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					17.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2017  
OCCUPATION CODE : 4020 TEA/TEH

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.18	0.18	20.35	20.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.16	0.35	17.95	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.20	0.54	21.58	59.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	0.32	0.86	35.03	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.01	0.85	0.74	94.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	0.05	0.91	5.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	0.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					0.91					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	7.63	7.63	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	7.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					7.63					0					0.00					0.00		
<b>GRANT TOTAL</b>								2,385,134.0					3,072,232.20					25,691.0					1,380,246.11			

## 1.5 GROUP BY PROVINCE CODE



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 01 NANGGROE ACEH DARUSSALAM  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,811	3,811	16.00	16.00	426.00	426.00	2.49	2.49	2	2	2.00	2.00	10.07	10.07	0.34	0.34	2.36	2.36			
2	50	100	75	2,753	6,564	11.56	27.56	321.65	747.65	1.88	4.36	9	11	9.00	11.00	402.86	412.93	13.51	13.85	125.25	55.23			
3	100	200	150	4,467	11,031	18.76	46.32	954.60	1,702.24	5.57	9.93	8	19	8.00	19.00	468.37	881.30	15.70	29.55	49.06	51.77			
4	200	300	250	3,228	14,259	13.56	59.88	1,066.29	2,768.53	6.22	16.16	9	28	9.00	28.00	134.37	1,015.67	4.51	34.06	12.60	36.69			
5	300	500	400	3,482	17,741	14.62	74.50	1,729.12	4,497.66	10.09	26.25	8	36	8.00	36.00	761.45	1,777.12	25.53	59.59	44.04	39.51			
6	500	750	625	1,635	19,376	6.87	81.37	1,030.51	5,528.17	6.01	32.26	2	38	2.00	38.00	136.87	1,913.99	4.59	64.18	13.28	34.62			
7	750	1,000	875	959	20,335	4.03	85.39	1,069.85	6,598.02	6.24	38.51	8	46	8.00	46.00	107.14	2,021.13	3.59	67.77	10.01	30.63			
8	1,000	1,500	1,250	828	21,163	3.48	88.87	1,156.96	7,754.98	6.75	45.26	1	47	1.00	47.00	47.50	2,068.63	1.59	69.36	4.11	26.67			
9	1,500	2,000	1,750	488	21,651	2.05	90.92	966.41	8,721.39	5.64	50.90	1	48	1.00	48.00	5.00	2,073.63	0.17	69.53	0.52	23.78			
10	2,000	2,500	2,250	288	21,939	1.21	92.13	451.64	9,173.04	2.64	53.54	4	52	4.00	52.00	145.45	2,219.08	4.88	74.41	32.21	24.19			
11	2,500	3,000	2,750	243	22,182	1.02	93.15	571.15	9,744.18	3.33	56.87	1	53	1.00	53.00	0.00	2,219.08	0.00	74.41	0.00	22.77			
12	3,000	4,000	3,500	209	22,391	0.88	94.03	505.31	10,249.49	2.95	59.82	4	57	4.00	57.00	369.43	2,588.51	12.39	86.79	73.11	25.26			
13	4,000	5,000	4,500	210	22,601	0.88	94.91	631.65	10,881.14	3.69	63.50	2	59	2.00	59.00	51.31	2,639.83	1.72	88.51	8.12	24.26			
14	5,000	7,500	6,250	268	22,869	1.13	96.04	844.54	11,725.68	4.93	68.43	6	65	6.00	65.00	45.25	2,685.08	1.52	90.03	5.36	22.90			
15	7,500	10,000	8,750	137	23,006	0.58	96.61	633.04	12,358.72	3.69	72.13	2	67	2.00	67.00	20.32	2,705.40	0.68	90.71	3.21	21.89			
16	10,000	20,000	15,000	304	23,310	1.28	97.89	1,564.66	13,923.37	9.13	81.26	11	78	11.00	78.00	21.68	2,727.07	0.73	91.44	1.39	19.59			
17	20,000	50,000	35,000	221	23,531	0.93	98.82	1,666.39	15,589.76	9.73	90.99	10	88	10.00	88.00	7.45	2,734.52	0.25	91.69	0.45	17.54			
18	50,000	100,000	75,000	118	23,649	0.50	99.31	1,325.07	16,914.83	7.73	98.72	4	92	4.00	92.00	48.09	2,782.62	1.61	93.30	3.63	16.45			
19	100,000	500,000	300,000	107	23,756	0.45	99.76	996.37	17,911.20	5.82	104.53	3	95	3.00	95.00	195.60	2,978.22	6.56	99.86	19.63	16.63			
20	500,000	UP		57	23,813	0.24	100.00	776.86	17,134.34	4.53	100.00	5	100	5.00	100.00	4.14	2,982.36	0.14	100.00	0.53	17.41			
				23,813					17,134.34					100					2,982.36					17.41





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 02 SUMATERA UTARA  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,292	19,292	13.26	13.26	2,318.86	2,318.86	1.36	1.36	15	15	1.24	1.24	162.00	162.00	0.23	0.23	6.99	6.99			
2	50	100	75	10,663	29,955	7.33	20.60	1,576.12	3,894.98	0.93	2.29	8	23	0.66	1.90	208.07	370.07	0.29	0.52	13.20	9.50			
3	100	200	150	18,567	48,522	12.77	33.36	3,440.08	7,335.06	2.02	4.31	48	71	3.96	5.86	865.54	1,235.61	1.21	1.73	25.16	16.85			
4	200	300	250	14,364	62,886	9.88	43.24	3,998.74	11,333.80	2.35	6.65	35	106	2.89	8.75	1,514.86	2,750.48	2.12	3.84	37.88	24.27			
5	300	500	400	22,472	85,358	15.45	58.69	9,612.13	20,945.94	5.64	12.29	58	164	4.79	13.53	3,107.64	5,858.12	4.34	8.19	32.33	27.97			
6	500	750	625	13,341	98,699	9.17	67.86	8,665.81	29,611.75	5.09	17.38	68	232	5.61	19.14	3,057.19	8,915.30	4.27	12.46	35.28	30.11			
7	750	1,000	875	10,032	108,731	6.90	74.76	9,805.07	39,416.81	5.76	23.14	156	388	12.87	32.01	6,131.43	15,046.73	8.57	21.03	62.53	38.17			
8	1,000	1,500	1,250	8,607	117,338	5.92	80.68	11,077.92	50,494.73	6.50	29.64	80	468	6.60	38.61	3,762.35	18,809.08	5.26	26.28	33.96	37.25			
9	1,500	2,000	1,750	5,391	122,729	3.71	84.39	8,949.31	59,444.04	5.25	34.89	45	513	3.71	42.33	2,805.75	21,614.83	3.92	30.21	31.35	36.36			
10	2,000	2,500	2,250	2,853	125,582	1.96	86.35	5,989.04	65,433.09	3.52	38.41	37	550	3.05	45.38	4,097.03	25,711.86	5.73	35.93	68.41	39.29			
11	2,500	3,000	2,750	2,161	127,743	1.49	87.83	6,015.03	71,448.11	3.53	41.94	36	586	2.97	48.35	1,672.78	27,384.64	2.34	38.27	27.81	38.33			
12	3,000	4,000	3,500	2,690	130,433	1.85	89.68	8,029.90	79,478.01	4.71	46.65	24	610	1.98	50.33	422.05	27,806.69	0.59	38.86	5.26	34.99			
13	4,000	5,000	4,500	2,009	132,442	1.38	91.06	7,219.20	86,697.21	4.24	50.89	62	672	5.12	55.45	371.30	28,177.99	0.52	39.38	5.14	32.50			
14	5,000	7,500	6,250	2,651	135,093	1.82	92.89	12,385.15	99,082.36	7.27	58.16	47	719	3.88	59.32	4,713.41	32,891.40	6.59	45.96	38.06	33.20			
15	7,500	10,000	8,750	1,778	136,871	1.22	94.11	10,965.39	110,047.75	6.44	64.59	37	756	3.05	62.38	5,467.76	38,359.15	7.64	53.60	49.86	34.86			
16	10,000	20,000	15,000	2,884	139,755	1.98	96.09	21,003.95	131,051.70	12.33	76.92	67	823	5.53	67.90	2,293.56	40,652.71	3.21	56.81	10.92	31.02			
17	20,000	50,000	35,000	2,460	142,215	1.69	97.78	19,526.86	150,578.56	11.46	88.38	97	920	8.00	75.91	2,334.62	42,987.33	3.26	60.07	11.96	28.55			
18	50,000	100,000	75,000	1,476	143,691	1.01	98.80	10,979.08	161,557.64	6.44	94.83	88	1,008	7.26	83.17	12,191.65	55,178.97	17.04	77.11	111.04	34.15			
19	100,000	500,000	300,000	1,270	144,961	0.87	99.67	7,149.89	168,707.53	4.20	99.02	160	1,168	13.20	96.37	16,031.63	71,210.60	22.40	99.51	224.22	42.21			
20	500,000	UP		478	145,439	0.33	100.00	1,662.72	170,370.25	0.98	100.00	44	1,212	3.63	100.00	348.71	71,559.31	0.49	100.00	20.97	42.00			
				145,439					170,370.25					1,212					71,559.31					42.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 03 SUMATERA BARAT  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	7,028	7,028	10.22	10.22	515.41	515.41	0.92	0.92	3	3	0.63	0.63	53.36	53.36	0.17	0.17	10.35	10.35			
2	50	100	75	5,431	12,459	7.90	18.12	660.39	1,175.80	1.18	2.10	3	6	0.63	1.26	77.12	130.49	0.25	0.42	11.68	11.10			
3	100	200	150	10,148	22,607	14.76	32.87	2,009.91	3,185.71	3.58	5.68	5	11	1.05	2.32	454.75	585.23	1.48	1.90	22.63	18.37			
4	200	300	250	9,345	31,952	13.59	46.46	2,646.22	5,831.93	4.72	10.40	13	24	2.74	5.05	278.33	863.57	0.90	2.81	10.52	14.81			
5	300	500	400	12,448	44,400	18.10	64.56	5,675.01	11,506.94	10.12	20.52	23	47	4.84	9.89	1,162.09	2,025.65	3.78	6.58	20.48	17.60			
6	500	750	625	6,443	50,843	9.37	73.93	4,480.09	15,987.04	7.99	28.51	17	64	3.58	13.47	1,354.46	3,380.11	4.40	10.98	30.23	21.14			
7	750	1,000	875	4,733	55,576	6.88	80.81	4,832.02	20,819.06	8.62	37.12	24	88	5.05	18.53	1,810.34	5,190.45	5.88	16.86	37.47	24.93			
8	1,000	1,500	1,250	3,240	58,816	4.71	85.52	4,841.71	25,660.77	8.63	45.76	17	105	3.58	22.11	2,469.07	7,659.52	8.02	24.88	51.00	29.85			
9	1,500	2,000	1,750	1,845	60,661	2.68	88.20	3,640.32	29,301.09	6.49	52.25	16	121	3.37	25.47	2,396.51	10,056.03	7.79	32.67	65.83	34.32			
10	2,000	2,500	2,250	936	61,597	1.36	89.56	2,370.53	31,671.62	4.23	56.48	8	129	1.68	27.16	181.32	10,237.35	0.59	33.26	7.65	32.32			
11	2,500	3,000	2,750	675	62,272	0.98	90.55	1,843.32	33,514.94	3.29	59.76	1	130	0.21	27.37	0.00	10,237.35	0.00	33.26	0.00	30.55			
12	3,000	4,000	3,500	763	63,035	1.11	91.66	2,953.48	36,468.42	5.27	65.03	18	148	3.79	31.16	3,082.51	13,319.86	10.01	43.27	104.37	36.52			
13	4,000	5,000	4,500	497	63,532	0.72	92.38	2,132.52	38,600.94	3.80	68.83	4	152	0.84	32.00	199.33	13,519.19	0.65	43.92	9.35	35.02			
14	5,000	7,500	6,250	3,435	66,967	4.99	97.37	4,392.12	42,993.06	7.83	76.67	155	307	32.63	64.63	468.89	13,988.08	1.52	45.44	10.68	32.54			
15	7,500	10,000	8,750	383	67,350	0.56	97.93	2,678.26	45,671.32	4.78	81.44	4	311	0.84	65.47	5.00	13,993.08	0.02	45.46	0.19	30.64			
16	10,000	20,000	15,000	474	67,824	0.69	98.62	3,532.09	49,203.41	6.30	87.74	30	341	6.32	71.79	16,108.15	30,101.23	52.33	97.79	456.05	61.18			
17	20,000	50,000	35,000	408	68,232	0.59	99.21	2,844.39	52,047.80	5.07	92.81	9	350	1.89	73.68	307.71	30,408.94	1.00	98.79	10.82	58.43			
18	50,000	100,000	75,000	141	68,373	0.21	99.42	1,934.37	53,982.18	3.45	96.26	8	358	1.68	75.37	103.16	30,512.10	0.34	99.12	5.33	56.52			
19	100,000	500,000	300,000	331	68,704	0.48	99.90	1,896.96	55,879.13	3.38	99.64	28	386	5.89	81.26	185.69	30,697.79	0.60	99.72	9.79	54.94			
20	500,000	UP		70	68,774	0.10	100.00	199.24	56,078.37	0.36	100.00	89	475	18.74	100.00	84.85	30,782.64	0.28	100.00	42.59	54.89			
				68,774					56,078.37					475					30,782.64					54.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 04 RIAU  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,575	8,575	12.15	12.15	1,342.26	1,342.26	1.81	1.81	11	11	1.53	1.53	57.95	57.95	0.22	0.22	4.32	4.32			
2	50	100	75	5,906	14,481	8.37	20.52	1,096.86	2,439.11	1.48	3.30	12	23	1.67	3.20	309.69	367.64	1.18	1.40	28.23	15.07			
3	100	200	150	10,100	24,581	14.31	34.84	2,308.42	4,747.53	3.12	6.42	20	43	2.79	5.99	1,000.52	1,368.16	3.82	5.23	43.34	28.82			
4	200	300	250	7,253	31,834	10.28	45.12	2,230.14	6,977.67	3.01	9.43	23	66	3.20	9.19	1,256.55	2,624.70	4.80	10.03	56.34	37.62			
5	300	500	400	11,470	43,304	16.26	61.37	5,728.06	12,705.73	7.74	17.18	40	106	5.57	14.76	1,806.69	4,431.39	6.90	16.93	31.54	34.88			
6	500	750	625	8,109	51,413	11.49	72.87	5,885.50	18,591.23	7.96	25.13	81	187	11.28	26.04	2,686.22	7,117.61	10.27	27.20	45.64	38.28			
7	750	1,000	875	4,486	55,899	6.36	79.22	4,679.61	23,270.84	6.33	31.46	23	210	3.20	29.25	961.78	8,079.39	3.68	30.88	20.55	34.72			
8	1,000	1,500	1,250	3,474	59,373	4.92	84.15	2,239.91	25,510.75	3.03	34.48	32	242	4.46	33.70	2,350.67	10,430.06	8.98	39.86	104.94	40.88			
9	1,500	2,000	1,750	2,010	61,383	2.85	87.00	3,429.74	28,940.49	4.64	39.12	13	255	1.81	35.52	361.03	10,791.09	1.38	41.24	10.53	37.29			
10	2,000	2,500	2,250	889	62,272	1.26	88.26	2,140.87	31,081.36	2.89	42.01	8	263	1.11	36.63	2,213.32	13,004.41	8.46	49.70	103.38	41.84			
11	2,500	3,000	2,750	947	63,219	1.34	89.60	2,289.51	33,370.86	3.09	45.11	8	271	1.11	37.74	324.00	13,328.41	1.24	50.94	14.15	39.94			
12	3,000	4,000	3,500	1,083	64,302	1.53	91.13	3,223.08	36,593.94	4.36	49.47	17	288	2.37	40.11	418.59	13,746.99	1.60	52.54	12.99	37.57			
13	4,000	5,000	4,500	707	65,009	1.00	92.13	2,663.31	39,257.25	3.60	53.07	8	296	1.11	41.23	3,467.42	17,214.42	13.25	65.79	130.19	43.85			
14	5,000	7,500	6,250	994	66,003	1.41	93.54	3,996.25	43,253.50	5.40	58.47	17	313	2.37	43.59	347.38	17,561.80	1.33	67.11	8.69	40.60			
15	7,500	10,000	8,750	636	66,639	0.90	94.44	3,522.44	46,775.94	4.76	63.23	19	332	2.65	46.24	1,134.48	18,696.27	4.34	71.45	32.21	39.97			
16	10,000	20,000	15,000	1,124	67,763	1.59	96.04	8,335.97	55,111.91	11.27	74.50	38	370	5.29	51.53	739.44	19,435.72	2.83	74.28	8.87	35.27			
17	20,000	50,000	35,000	926	68,689	1.31	97.35	7,912.12	63,024.03	10.70	85.19	58	428	8.08	59.61	1,730.01	21,165.73	6.61	80.89	21.87	33.58			
18	50,000	100,000	75,000	679	69,368	0.96	98.31	5,615.62	68,639.65	7.59	92.79	40	468	5.57	65.18	2,174.16	23,339.89	8.31	89.20	38.72	34.00			
19	100,000	500,000	300,000	938	70,306	1.33	99.64	4,855.51	73,495.16	6.56	99.35	203	671	28.27	93.45	2,595.07	25,934.96	9.92	99.11	53.45	35.29			
20	500,000	UP		253	70,559	0.36	100.00	481.87	73,977.02	0.65	100.00	47	718	6.55	100.00	232.20	26,167.16	0.89	100.00	48.19	35.37			
				70,559					73,977.02					718					26,167.16					35.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 05 JAMBI  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,371	3,371	12.06	12.06	945.75	945.75	3.27	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,525	5,896	9.03	21.09	402.05	1,347.80	1.39	4.65	5	5	1.58	1.58	98.56	98.56	0.29	0.29	24.51	7.31			
3	100	200	150	4,489	10,385	16.06	37.15	921.99	2,269.80	3.18	7.84	11	16	3.47	5.05	542.47	641.03	1.60	1.89	58.84	28.24			
4	200	300	250	3,327	13,712	11.90	49.05	1,198.46	3,468.26	4.14	11.98	11	27	3.47	8.52	1,397.07	2,038.09	4.11	6.00	116.57	58.76			
5	300	500	400	4,496	18,208	16.08	65.13	2,552.40	6,020.65	8.82	20.79	16	43	5.05	13.56	2,469.27	4,507.36	7.27	13.26	96.74	74.87			
6	500	750	625	2,409	20,617	8.62	73.75	1,925.06	7,945.71	6.65	27.44	17	60	5.36	18.93	4,181.68	8,689.04	12.30	25.57	217.22	109.36			
7	750	1,000	875	1,799	22,416	6.44	80.19	1,810.93	9,756.65	6.25	33.70	32	92	10.09	29.02	2,982.53	11,671.57	8.78	34.34	164.70	119.63			
8	1,000	1,500	1,250	1,327	23,743	4.75	84.93	1,772.16	11,528.80	6.12	39.82	26	118	8.20	37.22	3,253.44	14,925.01	9.57	43.91	183.59	129.46			
9	1,500	2,000	1,750	744	24,487	2.66	87.59	1,398.83	12,927.63	4.83	44.65	4	122	1.26	38.49	160.43	15,085.44	0.47	44.39	11.47	116.69			
10	2,000	2,500	2,250	452	24,939	1.62	89.21	828.86	13,756.49	2.86	47.51	3	125	0.95	39.43	48.29	15,133.73	0.14	44.53	5.83	110.01			
11	2,500	3,000	2,750	371	25,310	1.33	90.54	893.64	14,650.13	3.09	50.60	1	126	0.32	39.75	220.36	15,354.09	0.65	45.18	24.66	104.81			
12	3,000	4,000	3,500	377	25,687	1.35	91.89	1,213.25	15,863.38	4.19	54.79	0	126	0.00	39.75	7.81	15,361.91	0.02	45.20	0.64	96.84			
13	4,000	5,000	4,500	246	25,933	0.88	92.77	853.15	16,716.53	2.95	57.73	5	131	1.58	41.32	16.57	15,378.48	0.05	45.25	1.94	92.00			
14	5,000	7,500	6,250	409	26,342	1.46	94.23	1,823.13	18,539.66	6.30	64.03	9	140	2.84	44.16	31.54	15,410.02	0.09	45.34	1.73	83.12			
15	7,500	10,000	8,750	240	26,582	0.86	95.09	1,437.63	19,977.29	4.97	68.99	8	148	2.52	46.69	1,020.13	16,430.15	3.00	48.34	70.96	82.24			
16	10,000	20,000	15,000	420	27,002	1.50	96.59	2,987.32	22,964.60	10.32	79.31	20	168	6.31	53.00	1,081.51	17,511.66	3.18	51.52	36.20	76.26			
17	20,000	50,000	35,000	328	27,330	1.17	97.76	2,688.36	25,652.96	9.28	88.60	31	199	9.78	62.78	346.85	17,858.52	1.02	52.54	12.90	69.62			
18	50,000	100,000	75,000	222	27,552	0.79	98.56	1,383.76	27,036.72	4.78	93.37	18	217	5.68	68.45	2,404.71	20,263.23	7.08	59.62	173.78	74.95			
19	100,000	500,000	300,000	284	27,836	1.02	99.57	1,715.44	28,752.16	5.92	99.30	95	312	29.97	98.42	13,707.75	33,970.98	40.33	99.95	799.08	118.15			
20	500,000	UP		119	27,955	0.43	100.00	202.97	28,955.13	0.70	100.00	5	317	1.58	100.00	16.26	33,987.25	0.05	100.00	8.01	117.38			
				27,955					28,955.13					317					33,987.25					117.38



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

**JUNI 2021**

PROVINCE 06 SUMATERA SELATAN  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,659	7,659	11.69	11.69	813.95	813.95	1.18	1.18	14	14	1.94	1.94	126.61	126.61	1.00	1.00	15.55	15.55			
2	50	100	75	4,501	12,160	6.87	18.56	352.94	1,166.89	0.51	1.70	11	25	1.53	3.47	266.28	392.89	2.10	3.10	75.45	33.67			
3	100	200	150	8,117	20,277	12.39	30.94	1,147.80	2,314.69	1.67	3.37	11	36	1.53	5.00	153.93	546.82	1.22	4.32	13.41	23.62			
4	200	300	250	6,386	26,663	9.75	40.69	1,530.04	3,844.73	2.22	5.59	13	49	1.81	6.81	428.94	975.75	3.39	7.71	28.03	25.38			
5	300	500	400	9,904	36,567	15.11	55.80	3,958.10	7,802.83	5.76	11.35	24	73	3.33	10.14	497.13	1,472.88	3.93	11.64	12.56	18.88			
6	500	750	625	6,647	43,214	10.14	65.95	3,551.21	11,354.04	5.16	16.51	29	102	4.03	14.17	282.55	1,755.43	2.23	13.87	7.96	15.46			
7	750	1,000	875	4,835	48,049	7.38	73.32	4,057.09	15,411.12	5.90	22.41	39	141	5.42	19.58	1,674.62	3,430.05	13.23	27.10	41.28	22.26			
8	1,000	1,500	1,250	4,730	52,779	7.22	80.54	4,828.40	20,239.52	7.02	29.43	98	239	13.61	33.19	1,450.99	4,881.05	11.47	38.57	30.05	24.12			
9	1,500	2,000	1,750	2,292	55,071	3.50	84.04	3,720.73	23,960.25	5.41	34.84	32	271	4.44	37.64	399.30	5,280.35	3.16	41.72	10.73	22.04			
10	2,000	2,500	2,250	1,228	56,299	1.87	85.91	2,531.61	26,491.86	3.68	38.52	17	288	2.36	40.00	61.43	5,341.78	0.49	42.21	2.43	20.16			
11	2,500	3,000	2,750	1,028	57,327	1.57	87.48	2,170.82	28,662.68	3.16	41.68	2	290	0.28	40.28	65.08	5,406.86	0.51	42.72	3.00	18.86			
12	3,000	4,000	3,500	1,244	58,571	1.90	89.38	3,103.83	31,766.51	4.51	46.19	6	296	0.83	41.11	51.22	5,458.09	0.40	43.13	1.65	17.18			
13	4,000	5,000	4,500	848	59,419	1.29	90.67	2,568.30	34,334.81	3.73	49.93	14	310	1.94	43.06	271.35	5,729.44	2.14	45.27	10.57	16.69			
14	5,000	7,500	6,250	1,073	60,492	1.64	92.31	3,889.39	38,224.20	5.66	55.58	15	325	2.08	45.14	151.20	5,880.64	1.19	46.47	3.89	15.38			
15	7,500	10,000	8,750	659	61,151	1.01	93.32	3,096.10	41,320.30	4.50	60.09	10	335	1.39	46.53	36.89	5,917.54	0.29	46.76	1.19	14.32			
16	10,000	20,000	15,000	1,263	62,414	1.93	95.24	7,027.68	48,347.98	10.22	70.30	44	379	6.11	52.64	1,627.61	7,545.15	12.86	59.62	23.16	15.61			
17	20,000	50,000	35,000	1,160	63,574	1.77	97.02	7,707.95	56,055.93	11.21	81.51	64	443	8.89	61.53	634.40	8,179.55	5.01	64.63	8.23	14.59			
18	50,000	100,000	75,000	704	64,278	1.07	98.09	3,829.11	59,885.04	5.57	87.08	70	513	9.72	71.25	1,415.34	9,594.89	11.18	75.82	36.96	16.02			
19	100,000	500,000	300,000	827	65,105	1.26	99.35	4,940.03	64,825.07	7.18	94.26	124	637	17.22	88.47	1,077.11	10,672.00	8.51	84.33	21.80	16.46			
20	500,000	UP		425	65,530	0.65	100.00	3,943.97	68,769.03	5.74	100.00	83	720	11.53	100.00	1,983.49	12,655.49	15.67	100.00	50.29	18.40			
				65,530					68,769.03					720					12,655.49					18.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 07 BENGKULU  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,637	1,637	11.84	11.84	303.38	303.38	2.07	2.07	1	1	1.23	1.23	23.59	23.59	1.20	1.20	7.78	7.78			
2	50	100	75	1,341	2,978	9.70	21.54	219.58	522.97	1.50	3.56	4	5	4.94	6.17	13.77	37.36	0.70	1.90	6.27	7.14			
3	100	200	150	2,410	5,388	17.43	38.97	638.31	1,161.28	4.35	7.91	5	10	6.17	12.35	407.84	445.20	20.69	22.59	63.89	38.34			
4	200	300	250	1,821	7,209	13.17	52.14	687.31	1,848.58	4.68	12.59	2	12	2.47	14.81	213.81	659.01	10.85	33.44	31.11	35.65			
5	300	500	400	2,082	9,291	15.06	67.20	1,331.77	3,180.36	9.07	21.65	3	15	3.70	18.52	159.46	818.47	8.09	41.53	11.97	25.74			
6	500	750	625	1,059	10,350	7.66	74.86	866.10	4,046.46	5.90	27.55	2	17	2.47	20.99	25.12	843.58	1.27	42.80	2.90	20.85			
7	750	1,000	875	924	11,274	6.68	81.54	1,267.00	5,313.45	8.63	36.18	2	19	2.47	23.46	8.47	852.06	0.43	43.23	0.67	16.04			
8	1,000	1,500	1,250	752	12,026	5.44	86.98	1,137.78	6,451.23	7.75	43.92	16	35	19.75	43.21	122.08	974.13	6.19	49.42	10.73	15.10			
9	1,500	2,000	1,750	372	12,398	2.69	89.67	803.55	7,254.78	5.47	49.39	4	39	4.94	48.15	743.62	1,717.76	37.73	87.15	92.54	23.68			
10	2,000	2,500	2,250	177	12,575	1.28	90.95	346.76	7,601.55	2.36	51.76	5	44	6.17	54.32	0.96	1,718.72	0.05	87.20	0.28	22.61			
11	2,500	3,000	2,750	162	12,737	1.17	92.12	525.94	8,127.49	3.58	55.34	0	44	0.00	54.32	0.00	1,718.72	0.00	87.20	0.00	21.15			
12	3,000	4,000	3,500	155	12,892	1.12	93.24	504.64	8,632.13	3.44	58.77	0	44	0.00	54.32	0.00	1,718.72	0.00	87.20	0.00	19.91			
13	4,000	5,000	4,500	116	13,008	0.84	94.08	523.89	9,156.02	3.57	62.34	0	44	0.00	54.32	0.00	1,718.72	0.00	87.20	0.00	18.77			
14	5,000	7,500	6,250	165	13,173	1.19	95.28	666.37	9,822.39	4.54	66.88	2	46	2.47	56.79	1.03	1,719.75	0.05	87.25	0.15	17.51			
15	7,500	10,000	8,750	114	13,287	0.82	96.10	668.28	10,490.67	4.55	71.43	1	47	1.23	58.02	0.00	1,719.75	0.00	87.25	0.00	16.39			
16	10,000	20,000	15,000	193	13,480	1.40	97.50	1,265.92	11,756.59	8.62	80.05	6	53	7.41	65.43	24.27	1,744.02	1.23	88.49	1.92	14.83			
17	20,000	50,000	35,000	118	13,598	0.85	98.35	1,038.81	12,795.40	7.07	87.12	3	56	3.70	69.14	17.41	1,761.43	0.88	89.37	1.68	13.77			
18	50,000	100,000	75,000	84	13,682	0.61	98.96	1,061.45	13,856.85	7.23	94.35	4	60	4.94	74.07	27.87	1,789.30	1.41	90.78	2.63	12.91			
19	100,000	500,000	300,000	125	13,807	0.90	99.86	745.02	14,601.87	5.07	99.42	14	74	17.28	91.36	181.64	1,970.94	9.22	100.00	24.38	13.50			
20	500,000	UP		19	13,826	0.14	100.00	85.48	14,687.35	0.58	100.00	7	81	8.64	100.00	0.02	1,970.96	0.00	100.00	0.02	13.42			
				13,826					14,687.35					81					1,970.96					13.42



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 08 LAMPUNG  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,700	5,700	11.91	11.91	587.11	587.11	1.27	1.27	10	10	1.93	1.93	22.08	22.08	0.23	0.23	3.76	3.76			
2	50	100	75	3,661	9,361	7.65	19.56	396.67	983.77	0.86	2.13	1	11	0.19	2.12	0.08	22.16	0.00	0.23	0.02	2.25			
3	100	200	150	6,988	16,349	14.60	34.17	1,072.69	2,056.46	2.32	4.45	5	16	0.97	3.09	30.76	52.92	0.32	0.55	2.87	2.57			
4	200	300	250	4,762	21,111	9.95	44.12	1,134.22	3,190.68	2.46	6.91	7	23	1.35	4.44	301.76	354.68	3.16	3.71	26.60	11.12			
5	300	500	400	6,542	27,653	13.67	57.79	2,807.61	5,998.29	6.08	12.99	9	32	1.74	6.18	62.14	416.82	0.65	4.36	2.21	6.95			
6	500	750	625	4,176	31,829	8.73	66.52	2,331.45	8,329.74	5.05	18.04	16	48	3.09	9.27	230.04	646.86	2.41	6.76	9.87	7.77			
7	750	1,000	875	3,595	35,424	7.51	74.04	2,558.65	10,888.39	5.54	23.59	44	92	8.49	17.76	649.67	1,296.53	6.79	13.56	25.39	11.91			
8	1,000	1,500	1,250	3,161	38,585	6.61	80.64	3,488.95	14,377.34	7.56	31.15	31	123	5.98	23.75	784.21	2,080.74	8.20	21.76	22.48	14.47			
9	1,500	2,000	1,750	1,518	40,103	3.17	83.82	2,255.20	16,632.54	4.89	36.03	5	128	0.97	24.71	76.88	2,157.61	0.80	22.56	3.41	12.97			
10	2,000	2,500	2,250	804	40,907	1.68	85.50	1,647.47	18,280.01	3.57	39.60	2	130	0.39	25.10	25.35	2,182.96	0.27	22.83	1.54	11.94			
11	2,500	3,000	2,750	992	41,899	2.07	87.57	1,732.55	20,012.57	3.75	43.35	17	147	3.28	28.38	761.60	2,944.56	7.96	30.79	43.96	14.71			
12	3,000	4,000	3,500	1,003	42,902	2.10	89.66	2,308.50	22,321.06	5.00	48.35	23	170	4.44	32.82	205.24	3,149.80	2.15	32.94	8.89	14.11			
13	4,000	5,000	4,500	624	43,526	1.30	90.97	2,147.85	24,468.91	4.65	53.01	14	184	2.70	35.52	1,537.73	4,687.53	16.08	49.02	71.59	19.16			
14	5,000	7,500	6,250	908	44,434	1.90	92.87	3,415.58	27,884.49	7.40	60.41	10	194	1.93	37.45	182.89	4,870.42	1.91	50.93	5.35	17.47			
15	7,500	10,000	8,750	498	44,932	1.04	93.91	2,328.37	30,212.86	5.04	65.45	8	202	1.54	39.00	63.21	4,933.63	0.66	51.59	2.71	16.33			
16	10,000	20,000	15,000	793	45,725	1.66	95.57	4,715.53	34,928.39	10.22	75.66	18	220	3.47	42.47	700.36	5,633.98	7.32	58.91	14.85	16.13			
17	20,000	50,000	35,000	729	46,454	1.52	97.09	5,233.71	40,162.10	11.34	87.00	75	295	14.48	56.95	2,173.34	7,807.33	22.73	81.64	41.53	19.44			
18	50,000	100,000	75,000	429	46,883	0.90	97.99	2,367.37	42,529.47	5.13	92.13	49	344	9.46	66.41	426.12	8,233.44	4.46	86.10	18.00	19.36			
19	100,000	500,000	300,000	566	47,449	1.18	99.17	2,599.59	45,129.06	5.63	97.76	111	455	21.43	87.84	897.18	9,130.62	9.38	95.48	34.51	20.23			
20	500,000	UP		398	47,847	0.83	100.00	1,032.85	46,161.91	2.24	100.00	63	518	12.16	100.00	432.42	9,563.04	4.52	100.00	41.87	20.72			
				47,847					46,161.91					518					9,563.04					20.72



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 09 DKI JAKARTA  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55,267	55,267	14.30	14.30	6,125.76	6,125.76	1.08	1.08	3,032	3,032	37.13	37.13	40,271.75	40,271.75	18.83	18.83	657.42	657.42			
2	50	100	75	18,030	73,297	4.67	18.97	3,393.48	9,519.24	0.60	1.68	36	3,068	0.44	37.57	788.39	41,060.14	0.37	19.20	23.23	431.34			
3	100	200	150	35,462	108,759	9.18	28.14	6,249.40	15,768.65	1.10	2.79	192	3,260	2.35	39.92	1,777.53	42,837.67	0.83	20.03	28.44	271.66			
4	200	300	250	29,229	137,988	7.56	35.70	5,992.60	21,761.25	1.06	3.85	125	3,385	1.53	41.45	1,851.00	44,688.67	0.87	20.90	30.89	205.36			
5	300	500	400	42,959	180,947	11.12	46.82	13,210.47	34,971.72	2.33	6.18	77	3,462	0.94	42.40	2,918.94	47,607.61	1.36	22.26	22.10	136.13			
6	500	750	625	36,187	217,134	9.36	56.18	20,041.58	55,013.30	3.54	9.72	105	3,567	1.29	43.68	3,940.97	51,548.58	1.84	24.10	19.66	93.70			
7	750	1,000	875	35,272	252,406	9.13	65.31	29,048.95	84,062.24	5.13	14.86	86	3,653	1.05	44.73	4,891.33	56,439.91	2.29	26.39	16.84	67.14			
8	1,000	1,500	1,250	32,832	285,238	8.50	73.81	36,554.82	120,617.06	6.46	21.32	100	3,753	1.22	45.96	2,744.71	59,184.62	1.28	27.67	7.51	49.07			
9	1,500	2,000	1,750	20,017	305,255	5.18	78.99	30,431.84	151,048.90	5.38	26.70	65	3,818	0.80	46.75	4,494.11	63,678.73	2.10	29.78	14.77	42.16			
10	2,000	2,500	2,250	12,191	317,446	3.15	82.14	24,054.45	175,103.35	4.25	30.95	50	3,868	0.61	47.37	3,012.31	66,691.04	1.41	31.18	12.52	38.09			
11	2,500	3,000	2,750	9,628	327,074	2.49	84.63	24,484.15	199,587.50	4.33	35.28	40	3,908	0.49	47.86	1,515.48	68,206.53	0.71	31.89	6.19	34.17			
12	3,000	4,000	3,500	10,663	337,737	2.76	87.39	33,601.52	233,189.03	5.94	41.21	67	3,975	0.82	48.68	4,762.13	72,968.65	2.23	34.12	14.17	31.29			
13	4,000	5,000	4,500	7,472	345,209	1.93	89.32	28,746.41	261,935.44	5.08	46.30	45	4,020	0.55	49.23	2,464.08	75,432.74	1.15	35.27	8.57	28.80			
14	5,000	7,500	6,250	9,523	354,732	2.46	91.79	49,261.03	311,196.47	8.71	55.00	92	4,112	1.13	50.36	14,956.24	90,388.98	6.99	42.26	30.36	29.05			
15	7,500	10,000	8,750	5,794	360,526	1.50	93.29	43,538.61	354,735.07	7.70	62.70	72	4,184	0.88	51.24	13,207.43	103,596.41	6.18	48.44	30.33	29.20			
16	10,000	20,000	15,000	8,458	368,984	2.19	95.48	77,793.21	432,528.28	13.75	76.45	159	4,343	1.95	53.18	30,346.74	133,943.16	14.19	62.63	39.01	30.97			
17	20,000	50,000	35,000	6,742	375,726	1.74	97.22	67,117.62	499,645.90	11.86	88.31	206	4,549	2.52	55.71	53,023.36	186,966.52	24.79	87.42	79.00	37.42			
18	50,000	100,000	75,000	3,249	378,975	0.84	98.06	24,187.26	523,833.16	4.27	92.58	284	4,833	3.48	59.18	8,067.48	195,034.00	3.77	91.19	33.35	37.23			
19	100,000	500,000	300,000	4,639	383,614	1.20	99.26	38,963.48	562,796.64	6.89	99.47	810	5,643	9.92	69.10	7,453.53	202,487.53	3.49	94.68	19.13	35.98			
20	500,000	UP		2,854	386,468	0.74	100.00	2,995.54	565,792.18	0.53	100.00	2,523	8,166	30.90	100.00	11,378.10	213,865.63	5.32	100.00	379.83	37.80			
				386,468					565,792.18					8,166					213,865.63					37.80





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 10 JAWA BARAT  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55,125	55,125	13.71	13.71	5,501.76	5,501.76	1.03	1.03	33	33	0.89	0.89	224.37	224.37	0.10	0.10	4.08	4.08			
2	50	100	75	28,107	83,232	6.99	20.70	3,292.12	8,793.87	0.62	1.65	30	63	0.81	1.70	490.34	714.70	0.22	0.32	14.89	8.13			
3	100	200	150	58,123	141,355	14.46	35.16	8,996.79	17,790.67	1.69	3.34	108	171	2.92	4.63	1,555.67	2,270.37	0.70	1.03	17.29	12.76			
4	200	300	250	40,773	182,128	10.14	45.30	9,354.00	27,144.66	1.76	5.10	88	259	2.38	7.01	1,746.89	4,017.26	0.79	1.82	18.68	14.80			
5	300	500	400	50,539	232,667	12.57	57.87	19,235.93	46,380.59	3.62	8.72	117	376	3.16	10.17	3,960.52	7,977.79	1.79	3.61	20.59	17.20			
6	500	750	625	33,307	265,974	8.28	66.15	18,359.94	64,740.53	3.45	12.17	184	560	4.98	15.15	4,403.08	12,380.87	1.99	5.60	23.98	19.12			
7	750	1,000	875	26,719	292,693	6.65	72.80	18,389.88	83,130.41	3.46	15.63	272	832	7.36	22.50	7,207.25	19,588.11	3.26	8.86	39.19	23.56			
8	1,000	1,500	1,250	23,474	316,167	5.84	78.63	15,258.43	98,388.83	2.87	18.50	184	1,016	4.98	27.48	5,765.35	25,353.47	2.61	11.47	37.78	25.77			
9	1,500	2,000	1,750	12,182	328,349	3.03	81.66	20,500.21	118,889.04	3.85	22.35	91	1,107	2.46	29.94	8,579.35	33,932.82	3.88	15.35	41.85	28.54			
10	2,000	2,500	2,250	8,372	336,721	2.08	83.75	16,718.00	135,607.04	3.14	25.49	60	1,167	1.62	31.57	3,529.04	37,461.86	1.60	16.95	21.11	27.63			
11	2,500	3,000	2,750	6,221	342,942	1.55	85.29	15,813.03	151,420.07	2.97	28.46	46	1,213	1.24	32.81	6,764.95	44,226.81	3.06	20.01	42.78	29.21			
12	3,000	4,000	3,500	7,323	350,265	1.82	87.11	23,336.36	174,756.43	4.39	32.85	85	1,298	2.30	35.11	7,107.21	51,334.02	3.22	23.23	30.46	29.37			
13	4,000	5,000	4,500	5,633	355,898	1.40	88.52	21,038.63	195,795.05	3.95	36.81	70	1,368	1.89	37.00	8,923.43	60,257.45	4.04	27.27	42.41	30.78			
14	5,000	7,500	6,250	7,667	363,565	1.91	90.42	37,683.41	233,478.46	7.08	43.89	96	1,464	2.60	39.60	10,360.31	70,617.76	4.69	31.96	27.49	30.25			
15	7,500	10,000	8,750	5,150	368,715	1.28	91.70	31,212.54	264,691.00	5.87	49.76	87	1,551	2.35	41.95	19,119.97	89,737.74	8.65	40.61	61.26	33.90			
16	10,000	20,000	15,000	9,258	377,973	2.30	94.01	75,548.25	340,239.25	14.20	63.96	256	1,807	6.92	48.88	33,582.25	123,319.99	15.20	55.80	44.45	36.25			
17	20,000	50,000	35,000	9,364	387,337	2.33	96.34	88,375.66	428,614.91	16.61	80.57	392	2,199	10.60	59.48	42,099.56	165,419.55	19.05	74.85	47.64	38.59			
18	50,000	100,000	75,000	5,353	392,690	1.33	97.67	45,345.74	473,960.65	8.52	89.10	317	2,516	8.57	68.06	17,015.96	182,435.51	7.70	82.55	37.52	38.49			
19	100,000	500,000	300,000	6,469	399,159	1.61	99.28	48,507.60	522,468.25	9.12	98.21	654	3,170	17.69	85.75	33,440.20	215,875.71	15.13	97.69	68.94	41.32			
20	500,000	UP		2,913	402,072	0.72	100.00	9,498.90	531,967.15	1.79	100.00	527	3,697	14.25	100.00	5,113.13	220,988.84	2.31	100.00	53.83	41.54			
				402,072					531,967.15					3,697					220,988.84					41.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 11 JAWA TENGAH  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26,366	26,366	13.76	13.76	2,276.18	2,276.18	1.01	1.01	23	23	1.50	1.50	318.15	318.15	0.35	0.35	13.98	13.98			
2	50	100	75	18,174	44,540	9.48	23.24	2,224.38	4,500.56	0.99	2.00	30	53	1.96	3.46	650.28	968.42	0.71	1.06	29.23	21.52			
3	100	200	150	29,981	74,521	15.64	38.88	5,647.42	10,147.98	2.51	4.51	59	112	3.86	7.32	2,185.13	3,153.55	2.39	3.45	38.69	31.08			
4	200	300	250	18,853	93,374	9.84	48.72	4,937.93	15,085.91	2.19	6.70	31	143	2.03	9.35	607.43	3,760.98	0.66	4.11	12.30	24.93			
5	300	500	400	22,529	115,903	11.76	60.48	9,093.02	24,178.93	4.04	10.74	33	176	2.16	11.50	2,980.29	6,741.27	3.26	7.37	32.78	27.88			
6	500	750	625	15,019	130,922	7.84	68.31	8,915.34	33,094.28	3.96	14.70	103	279	6.73	18.24	5,016.76	11,758.03	5.49	12.86	56.27	35.53			
7	750	1,000	875	11,288	142,210	5.89	74.20	8,912.63	42,006.90	3.96	18.66	96	375	6.27	24.51	4,451.03	16,209.06	4.87	17.73	49.94	38.59			
8	1,000	1,500	1,250	10,605	152,815	5.53	79.74	12,081.64	54,088.55	5.37	24.03	76	451	4.97	29.48	2,396.00	18,605.06	2.62	20.35	19.83	34.40			
9	1,500	2,000	1,750	5,798	158,613	3.03	82.76	10,905.40	64,993.95	4.85	28.88	58	509	3.79	33.27	2,712.76	21,317.82	2.97	23.31	24.88	32.80			
10	2,000	2,500	2,250	3,783	162,396	1.97	84.74	8,674.02	73,667.97	3.85	32.73	25	534	1.63	34.90	661.37	21,979.19	0.72	24.04	7.62	29.84			
11	2,500	3,000	2,750	3,101	165,497	1.62	86.35	8,238.95	81,906.92	3.66	36.39	36	570	2.35	37.25	1,583.22	23,562.40	1.73	25.77	19.22	28.77			
12	3,000	4,000	3,500	3,992	169,489	2.08	88.44	12,736.43	94,643.35	5.66	42.05	39	609	2.55	39.80	3,032.79	26,595.19	3.32	29.08	23.81	28.10			
13	4,000	5,000	4,500	2,470	171,959	1.29	89.73	10,210.59	104,853.94	4.54	46.59	39	648	2.55	42.35	1,548.01	28,143.20	1.69	30.78	15.16	26.84			
14	5,000	7,500	6,250	3,974	175,933	2.07	91.80	18,069.44	122,923.38	8.03	54.61	49	697	3.20	45.56	2,100.49	30,243.69	2.30	33.07	11.62	24.60			
15	7,500	10,000	8,750	2,442	178,375	1.27	93.07	14,424.56	137,347.94	6.41	61.02	58	755	3.79	49.35	11,060.08	41,303.77	12.09	45.17	76.68	30.07			
16	10,000	20,000	15,000	4,102	182,477	2.14	95.21	32,050.29	169,398.24	14.24	75.26	152	907	9.93	59.28	24,542.17	65,845.94	26.84	72.01	76.57	38.87			
17	20,000	50,000	35,000	3,590	186,067	1.87	97.09	29,460.63	198,858.86	13.09	88.35	193	1,100	12.61	71.90	12,986.86	78,832.80	14.20	86.21	44.08	39.64			
18	50,000	100,000	75,000	2,092	188,159	1.09	98.18	13,331.76	212,190.62	5.92	94.28	146	1,246	9.54	81.44	10,322.25	89,155.04	11.29	97.50	77.43	42.02			
19	100,000	500,000	300,000	2,410	190,569	1.26	99.44	7,752.39	219,943.01	3.44	97.72	194	1,440	12.68	94.12	1,842.65	90,997.69	2.02	99.51	23.77	41.37			
20	500,000	UP		1,080	191,649	0.56	100.00	5,132.28	225,075.29	2.28	100.00	90	1,530	5.88	100.00	445.84	91,443.53	0.49	100.00	8.69	40.63			
				191,649					225,075.29					1,530					91,443.53					40.63



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 12 DIY YOGYAKARTA  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,789	3,789	13.53	13.53	255.15	255.15	0.66	0.66	1	1	0.85	0.85	5.46	5.46	0.09	0.09	2.14	2.14			
2	50	100	75	1,926	5,715	6.88	20.41	290.00	545.16	0.75	1.41	0	1	0.00	0.85	0.00	5.46	0.00	0.09	0.00	1.00			
3	100	200	150	3,539	9,254	12.64	33.04	737.17	1,282.32	1.91	3.32	2	3	1.71	2.56	85.46	90.92	1.42	1.51	11.59	7.09			
4	200	300	250	3,069	12,323	10.96	44.00	696.86	1,979.18	1.80	5.12	2	5	1.71	4.27	6.80	97.72	0.11	1.63	0.98	4.94			
5	300	500	400	3,988	16,311	14.24	58.24	1,509.26	3,488.44	3.91	9.03	1	6	0.85	5.13	1.73	99.44	0.03	1.66	0.11	2.85			
6	500	750	625	2,398	18,709	8.56	66.81	1,594.39	5,082.83	4.13	13.15	6	12	5.13	10.26	18.89	118.34	0.31	1.97	1.18	2.33			
7	750	1,000	875	1,879	20,588	6.71	73.52	1,792.50	6,875.33	4.64	17.79	4	16	3.42	13.68	43.90	162.23	0.73	2.70	2.45	2.36			
8	1,000	1,500	1,250	1,732	22,320	6.18	79.70	2,333.16	9,208.49	6.04	23.83	7	23	5.98	19.66	216.24	378.48	3.60	6.31	9.27	4.11			
9	1,500	2,000	1,750	1,010	23,330	3.61	83.31	2,104.15	11,312.65	5.45	29.28	5	28	4.27	23.93	69.76	448.23	1.16	7.47	3.32	3.96			
10	2,000	2,500	2,250	610	23,940	2.18	85.48	1,593.99	12,906.64	4.13	33.40	7	35	5.98	29.91	490.48	938.71	8.17	15.64	30.77	7.27			
11	2,500	3,000	2,750	498	24,438	1.78	87.26	1,450.83	14,357.47	3.75	37.16	4	39	3.42	33.33	2,310.25	3,248.96	38.49	54.13	159.24	22.63			
12	3,000	4,000	3,500	607	25,045	2.17	89.43	2,273.42	16,630.89	5.88	43.04	6	45	5.13	38.46	1,039.67	4,288.63	17.32	71.45	45.73	25.79			
13	4,000	5,000	4,500	423	25,468	1.51	90.94	1,911.28	18,542.17	4.95	47.99	4	49	3.42	41.88	146.00	4,434.63	2.43	73.89	7.64	23.92			
14	5,000	7,500	6,250	585	26,053	2.09	93.03	3,344.75	21,886.92	8.66	56.65	4	53	3.42	45.30	761.41	5,196.04	12.69	86.57	22.76	23.74			
15	7,500	10,000	8,750	475	26,528	1.70	94.73	2,593.35	24,480.27	6.71	63.36	0	53	0.00	45.30	0.00	5,196.04	0.00	86.57	0.00	21.23			
16	10,000	20,000	15,000	559	27,087	2.00	96.72	5,806.45	30,286.71	15.03	78.39	3	56	2.56	47.86	5.18	5,201.22	0.09	86.66	0.09	17.17			
17	20,000	50,000	35,000	402	27,489	1.44	98.16	4,480.86	34,767.58	11.60	89.98	21	77	17.95	65.81	516.24	5,717.47	8.60	95.26	11.52	16.44			
18	50,000	100,000	75,000	317	27,806	1.13	99.29	2,540.33	37,307.91	6.57	96.56	15	92	12.82	78.63	149.55	5,867.02	2.49	97.75	5.89	15.73			
19	100,000	500,000	300,000	124	27,930	0.44	99.73	1,109.04	38,416.95	2.87	99.43	10	102	8.55	87.18	59.58	5,926.60	0.99	98.74	5.37	15.43			
20	500,000	UP		75	28,005	0.27	100.00	221.13	38,638.08	0.57	100.00	15	117	12.82	100.00	75.36	6,001.95	1.26	100.00	34.08	15.53			
				28,005					38,638.08					117					6,001.95					15.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 13 JAWA TIMUR  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35,534	35,534	12.09	12.09	6,668.05	6,668.05	1.74	1.74	34	34	1.37	1.37	415.26	415.26	0.26	0.26	6.23	6.23			
2	50	100	75	22,045	57,579	7.50	19.60	4,872.31	11,540.36	1.27	3.01	36	70	1.45	2.81	2,011.03	2,426.28	1.27	1.53	41.27	21.02			
3	100	200	150	40,682	98,261	13.85	33.44	9,572.16	21,112.52	2.49	5.50	75	145	3.01	5.83	644.60	3,070.88	0.41	1.93	6.73	14.55			
4	200	300	250	28,094	126,355	9.56	43.00	6,962.60	28,075.12	1.81	7.31	25	170	1.00	6.83	1,352.16	4,423.04	0.85	2.79	19.42	15.75			
5	300	500	400	36,532	162,887	12.43	55.44	13,458.29	41,533.41	3.51	10.82	60	230	2.41	9.24	2,600.71	7,023.75	1.64	4.42	19.32	16.91			
6	500	750	625	23,931	186,818	8.14	63.58	14,358.84	55,892.25	3.74	14.56	83	313	3.34	12.58	4,232.10	11,255.85	2.67	7.09	29.47	20.14			
7	750	1,000	875	18,654	205,472	6.35	69.93	15,756.05	71,648.30	4.10	18.66	100	413	4.02	16.60	1,993.44	13,249.30	1.26	8.35	12.65	18.49			
8	1,000	1,500	1,250	17,405	222,877	5.92	75.85	19,695.56	91,343.86	5.13	23.79	82	495	3.30	19.90	6,679.81	19,929.11	4.21	12.55	33.92	21.82			
9	1,500	2,000	1,750	11,073	233,950	3.77	79.62	17,138.73	108,482.60	4.46	28.25	52	547	2.09	21.99	2,205.02	22,134.13	1.39	13.94	12.87	20.40			
10	2,000	2,500	2,250	6,776	240,726	2.31	81.93	13,290.57	121,773.17	3.46	31.71	42	589	1.69	23.67	3,030.87	25,165.00	1.91	15.85	22.80	20.67			
11	2,500	3,000	2,750	5,412	246,138	1.84	83.77	12,537.12	134,310.28	3.27	34.98	53	642	2.13	25.80	2,413.11	27,578.11	1.52	17.37	19.25	20.53			
12	3,000	4,000	3,500	6,703	252,841	2.28	86.05	18,727.66	153,037.95	4.88	39.86	120	762	4.82	30.63	5,138.36	32,716.47	3.24	20.61	27.44	21.38			
13	4,000	5,000	4,500	4,632	257,473	1.58	87.63	16,771.28	169,809.23	4.37	44.22	36	798	1.45	32.07	9,176.73	41,893.21	5.78	26.39	54.72	24.67			
14	5,000	7,500	6,250	7,174	264,647	2.44	90.07	30,431.13	200,240.36	7.93	52.15	112	910	4.50	36.58	16,721.99	58,615.19	10.53	36.93	54.95	29.27			
15	7,500	10,000	8,750	4,518	269,165	1.54	91.61	24,258.51	224,498.87	6.32	58.47	116	1,026	4.66	41.24	17,930.78	76,545.97	11.30	48.22	73.92	34.10			
16	10,000	20,000	15,000	7,587	276,752	2.58	94.19	53,070.21	277,569.08	13.82	72.29	212	1,238	8.52	49.76	20,174.08	96,720.05	12.71	60.93	38.01	34.85			
17	20,000	50,000	35,000	7,100	283,852	2.42	96.60	51,910.12	329,479.20	13.52	85.81	282	1,520	11.33	61.09	30,403.09	127,123.14	19.15	80.08	58.57	38.58			
18	50,000	100,000	75,000	3,667	287,519	1.25	97.85	22,838.31	352,317.51	5.95	91.76	190	1,710	7.64	68.73	5,317.17	132,440.31	3.35	83.43	23.28	37.59			
19	100,000	500,000	300,000	4,088	291,607	1.39	99.24	21,351.26	373,668.77	5.56	97.32	400	2,110	16.08	84.81	14,669.90	147,110.21	9.24	92.67	68.71	39.37			
20	500,000	UP		2,223	293,830	0.76	100.00	10,298.66	383,967.43	2.68	100.00	378	2,488	15.19	100.00	11,627.57	158,737.78	7.33	100.00	112.90	41.34			
				293,830					383,967.43					2,488					158,737.78					41.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 14 KALIMANTAN BARAT  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,772	6,772	10.80	10.80	1,099.54	1,099.54	1.72	1.72	4	4	0.96	0.96	55.67	55.67	0.19	0.19	5.06	5.06			
2	50	100	75	6,701	13,473	10.68	21.48	1,491.82	2,591.35	2.34	4.06	19	23	4.58	5.54	679.44	735.11	2.37	2.56	45.54	28.37			
3	100	200	150	13,418	26,891	21.39	42.87	5,495.95	8,087.31	8.61	12.68	30	53	7.23	12.77	1,712.66	2,447.77	5.97	8.53	31.16	30.27			
4	200	300	250	8,600	35,491	13.71	56.58	5,652.46	13,739.77	8.86	21.53	30	83	7.23	20.00	3,135.93	5,583.71	10.93	19.45	55.48	40.64			
5	300	500	400	9,121	44,612	14.54	71.12	8,841.54	22,581.31	13.86	35.39	39	122	9.40	29.40	5,647.16	11,230.87	19.67	39.13	63.87	49.74			
6	500	750	625	4,803	49,415	7.66	78.78	3,289.39	25,870.70	5.16	40.55	24	146	5.78	35.18	3,537.16	14,768.03	12.32	51.45	107.53	57.08			
7	750	1,000	875	3,374	52,789	5.38	84.16	5,810.18	31,680.88	9.11	49.65	19	165	4.58	39.76	2,951.82	17,719.85	10.28	61.74	50.80	55.93			
8	1,000	1,500	1,250	2,406	55,195	3.84	87.99	4,926.53	36,607.41	7.72	57.37	8	173	1.93	41.69	1,403.82	19,123.67	4.89	66.63	28.50	52.24			
9	1,500	2,000	1,750	1,321	56,516	2.11	90.10	3,526.69	40,134.10	5.53	62.90	10	183	2.41	44.10	2,751.41	21,875.09	9.59	76.21	78.02	54.50			
10	2,000	2,500	2,250	858	57,374	1.37	91.46	2,031.90	42,165.99	3.18	66.09	15	198	3.61	47.71	1,820.43	23,695.52	6.34	82.56	89.59	56.20			
11	2,500	3,000	2,750	628	58,002	1.00	92.47	2,012.73	44,178.72	3.15	69.24	3	201	0.72	48.43	118.85	23,814.36	0.41	82.97	5.90	53.90			
12	3,000	4,000	3,500	687	58,689	1.10	93.56	2,353.21	46,531.93	3.69	72.93	11	212	2.65	51.08	425.42	24,239.78	1.48	84.45	18.08	52.09			
13	4,000	5,000	4,500	430	59,119	0.69	94.25	1,692.58	48,224.51	2.65	75.58	8	220	1.93	53.01	88.07	24,327.85	0.31	84.76	5.20	50.45			
14	5,000	7,500	6,250	757	59,876	1.21	95.45	2,456.61	50,681.12	3.85	79.43	23	243	5.54	58.55	93.53	24,421.38	0.33	85.08	3.81	48.19			
15	7,500	10,000	8,750	424	60,300	0.68	96.13	1,985.26	52,666.38	3.11	82.54	4	247	0.96	59.52	20.83	24,442.21	0.07	85.16	1.05	46.41			
16	10,000	20,000	15,000	638	60,938	1.02	97.15	3,336.45	56,002.82	5.23	87.77	28	275	6.75	66.27	2,842.44	27,284.65	9.90	95.06	85.19	48.72			
17	20,000	50,000	35,000	430	61,368	0.69	97.83	2,366.19	58,369.02	3.71	91.48	41	316	9.88	76.14	589.25	27,873.90	2.05	97.11	24.90	47.75			
18	50,000	100,000	75,000	381	61,749	0.61	98.44	1,778.11	60,147.12	2.79	94.27	41	357	9.88	86.02	73.95	27,947.85	0.26	97.37	4.16	46.47			
19	100,000	500,000	300,000	740	62,489	1.18	99.62	2,955.88	63,103.01	4.63	98.90	49	406	11.81	97.83	687.54	28,635.38	2.40	99.77	23.26	45.38			
20	500,000	UP		239	62,728	0.38	100.00	701.17	63,804.18	1.10	100.00	9	415	2.17	100.00	67.26	28,702.65	0.23	100.00	9.59	44.99			
				62,728					63,804.18					415					28,702.65					44.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 15 KALIMANTAN TENGAH  
UNDERWRITING YEAR : 2017  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,871	2,871	15.51	15.51	235.90	235.90	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,285	4,156	6.94	22.46	225.83	461.73	1.13	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,573	6,729	13.90	36.36	672.63	1,134.36	3.35	5.65	4	4	2.60	2.60	182.98	182.98	4.30	4.30	27.20	16.13			
4	200	300	250	1,705	8,434	9.21	45.57	574.89	1,709.25	2.87	8.52	2	6	1.30	3.90	139.76	322.74	3.28	7.58	24.31	18.88			
5	300	500	400	2,207	10,641	11.93	57.50	1,048.06	2,757.31	5.22	13.74	5	11	3.25	7.14	301.79	624.54	7.09	14.67	28.80	22.65			
6	500	750	625	1,276	11,917	6.89	64.39	909.88	3,667.19	4.54	18.28	4	15	2.60	9.74	836.25	1,460.78	19.65	34.32	91.91	39.83			
7	750	1,000	875	948	12,865	5.12	69.51	852.32	4,519.51	4.25	22.53	4	19	2.60	12.34	830.46	2,291.25	19.51	53.83	97.44	50.70			
8	1,000	1,500	1,250	952	13,817	5.14	74.66	1,000.42	5,519.93	4.99	27.51	1	20	0.65	12.99	0.00	2,291.25	0.00	53.83	0.00	41.51			
9	1,500	2,000	1,750	615	14,432	3.32	77.98	919.82	6,439.75	4.58	32.10	1	21	0.65	13.64	100.00	2,391.25	2.35	56.18	10.87	37.13			
10	2,000	2,500	2,250	403	14,835	2.18	80.16	660.53	7,100.28	3.29	35.39	4	25	2.60	16.23	0.58	2,391.83	0.01	56.19	0.09	33.69			
11	2,500	3,000	2,750	368	15,203	1.99	82.15	696.06	7,796.34	3.47	38.86	3	28	1.95	18.18	101.09	2,492.92	2.37	58.56	14.52	31.98			
12	3,000	4,000	3,500	355	15,558	1.92	84.07	1,013.72	8,810.06	5.05	43.91	6	34	3.90	22.08	173.55	2,666.47	4.08	62.64	17.12	30.27			
13	4,000	5,000	4,500	223	15,781	1.20	85.27	718.86	9,528.92	3.58	47.50	0	34	0.00	22.08	0.00	2,666.47	0.00	62.64	0.00	27.98			
14	5,000	7,500	6,250	370	16,151	2.00	87.27	1,255.54	10,784.46	6.26	53.76	7	41	4.55	26.62	72.78	2,739.25	1.71	64.35	5.80	25.40			
15	7,500	10,000	8,750	271	16,422	1.46	88.73	831.37	11,615.83	4.14	57.90	0	41	0.00	26.62	0.00	2,739.25	0.00	64.35	0.00	23.58			
16	10,000	20,000	15,000	513	16,935	2.77	91.51	1,819.72	13,435.55	9.07	66.97	8	49	5.19	31.82	11.80	2,751.06	0.28	64.63	0.65	20.48			
17	20,000	50,000	35,000	513	17,448	2.77	94.28	1,994.76	15,430.31	9.94	76.91	16	65	10.39	42.21	426.62	3,177.68	10.02	74.65	21.39	20.59			
18	50,000	100,000	75,000	369	17,817	1.99	96.27	1,674.47	17,104.78	8.35	85.26	16	81	10.39	52.60	161.97	3,339.65	3.81	78.46	9.67	19.52			
19	100,000	500,000	300,000	574	18,391	3.10	99.37	2,569.19	19,673.97	12.81	98.06	65	146	42.21	94.81	775.62	4,115.27	18.22	96.68	30.19	20.92			
20	500,000	UP		116	18,507	0.63	100.00	388.22	20,062.20	1.94	100.00	8	154	5.19	100.00	141.42	4,256.69	3.32	100.00	36.43	21.22			
				18,507					20,062.20					154					4,256.69					21.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 16 KALIMANTAN SELATAN  
UNDERWRITING YEAR : 2017  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	5,297	5,297	15.97	15.97	979.85	979.85	3.07	3.07	13	13	4.38	4.38	43.69	43.69	0.33	0.33	4.46	4.46			
2	50	100	75	2,986	8,283	9.00	24.97	337.92	1,317.77	1.06	4.12	4	17	1.35	5.72	127.86	171.55	0.97	1.30	37.84	13.02			
3	100	200	150	5,195	13,478	15.66	40.63	1,335.29	2,653.06	4.18	8.30	6	23	2.02	7.74	25.74	197.30	0.20	1.50	1.93	7.44			
4	200	300	250	3,098	16,576	9.34	49.97	893.18	3,546.24	2.79	11.10	4	27	1.35	9.09	141.35	338.64	1.07	2.57	15.83	9.55			
5	300	500	400	4,000	20,576	12.06	62.02	1,533.39	5,079.64	4.80	15.90	9	36	3.03	12.12	262.48	601.12	1.99	4.57	17.12	11.83			
6	500	750	625	2,360	22,936	7.11	69.14	1,101.25	6,180.89	3.45	19.34	5	41	1.68	13.80	16.82	617.94	0.13	4.70	1.53	10.00			
7	750	1,000	875	1,857	24,793	5.60	74.73	1,450.53	7,631.42	4.54	23.88	5	46	1.68	15.49	25.23	643.17	0.19	4.89	1.74	8.43			
8	1,000	1,500	1,250	1,750	26,543	5.28	80.01	1,878.08	9,509.50	5.88	29.76	7	53	2.36	17.85	17.30	660.46	0.13	5.02	0.92	6.95			
9	1,500	2,000	1,750	898	27,441	2.71	82.72	1,452.74	10,962.24	4.55	34.30	12	65	4.04	21.89	407.16	1,067.62	3.09	8.11	28.03	9.74			
10	2,000	2,500	2,250	577	28,018	1.74	84.46	1,266.97	12,229.21	3.96	38.27	2	67	0.67	22.56	4.00	1,071.62	0.03	8.14	0.32	8.76			
11	2,500	3,000	2,750	511	28,529	1.54	86.00	1,094.62	13,323.83	3.43	41.69	3	70	1.01	23.57	89.82	1,161.44	0.68	8.83	8.21	8.72			
12	3,000	4,000	3,500	615	29,144	1.85	87.85	1,673.27	14,997.10	5.24	46.93	6	76	2.02	25.59	34.40	1,195.84	0.26	9.09	2.06	7.97			
13	4,000	5,000	4,500	461	29,605	1.39	89.24	1,317.88	16,314.98	4.12	51.05	9	85	3.03	28.62	984.26	2,180.10	7.48	16.57	74.68	13.36			
14	5,000	7,500	6,250	659	30,264	1.99	91.23	2,345.20	18,660.18	7.34	58.39	19	104	6.40	35.02	296.05	2,476.14	2.25	18.82	12.62	13.27			
15	7,500	10,000	8,750	361	30,625	1.09	92.31	1,549.20	20,209.38	4.85	63.24	4	108	1.35	36.36	184.36	2,660.50	1.40	20.22	11.90	13.16			
16	10,000	20,000	15,000	734	31,359	2.21	94.53	3,684.20	23,893.58	11.53	74.77	32	140	10.77	47.14	355.32	3,015.83	2.70	22.92	9.64	12.62			
17	20,000	50,000	35,000	773	32,132	2.33	96.86	4,039.96	27,933.54	12.64	87.41	36	176	12.12	59.26	5,794.73	8,810.56	44.04	66.96	143.44	31.54			
18	50,000	100,000	75,000	337	32,469	1.02	97.87	1,539.75	29,473.29	4.82	92.23	24	200	8.08	67.34	20.63	8,831.19	0.16	67.12	1.34	29.96			
19	100,000	500,000	300,000	480	32,949	1.45	99.32	1,986.95	31,460.24	6.22	98.45	55	255	18.52	85.86	2,122.61	10,953.81	16.13	83.25	106.83	34.82			
20	500,000	UP		226	33,175	0.68	100.00	496.41	31,956.65	1.55	100.00	42	297	14.14	100.00	2,203.40	13,157.21	16.75	100.00	443.86	41.17			
				33,175					31,956.65					297					13,157.21					41.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 17 KALIMANTAN TIMUR

UNDERWRITING YEAR 2017

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017

DATA POSITION TO : 31/12/2017

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,565	6,565	12.75	12.75	811.40	811.40	1.16	1.16	9	9	2.36	2.36	21.99	21.99	0.15	0.15	2.71	2.71			
2	50	100	75	3,157	9,722	6.13	18.88	536.63	1,348.03	0.77	1.93	1	10	0.26	2.62	0.02	22.01	0.00	0.15	0.00	1.63			
3	100	200	150	5,617	15,339	10.91	29.78	1,247.86	2,595.89	1.79	3.72	10	20	2.62	5.24	633.01	655.02	4.33	4.48	50.73	25.23			
4	200	300	250	4,586	19,925	8.90	38.69	1,386.95	3,982.85	1.99	5.70	8	28	2.09	7.33	668.56	1,323.58	4.58	9.06	48.20	33.23			
5	300	500	400	6,973	26,898	13.54	52.23	3,208.32	7,191.17	4.59	10.30	10	38	2.62	9.95	981.50	2,305.08	6.72	15.78	30.59	32.05			
6	500	750	625	4,759	31,657	9.24	61.47	3,038.13	10,229.30	4.35	14.65	7	45	1.83	11.78	535.35	2,840.43	3.66	19.44	17.62	27.77			
7	750	1,000	875	3,805	35,462	7.39	68.86	4,049.57	14,278.87	5.80	20.45	5	50	1.31	13.09	912.17	3,752.60	6.24	25.69	22.53	26.28			
8	1,000	1,500	1,250	3,602	39,064	6.99	75.85	4,887.44	19,166.31	7.00	27.45	14	64	3.66	16.75	308.78	4,061.38	2.11	27.80	6.32	21.19			
9	1,500	2,000	1,750	2,242	41,306	4.35	80.21	4,444.10	23,610.41	6.36	33.81	13	77	3.40	20.16	1,011.76	5,073.14	6.93	34.73	22.77	21.49			
10	2,000	2,500	2,250	1,284	42,590	2.49	82.70	2,787.30	26,397.71	3.99	37.80	6	83	1.57	21.73	207.59	5,280.73	1.42	36.15	7.45	20.00			
11	2,500	3,000	2,750	1,063	43,653	2.06	84.76	2,821.33	29,219.03	4.04	41.84	4	87	1.05	22.77	95.32	5,376.05	0.65	36.80	3.38	18.40			
12	3,000	4,000	3,500	1,171	44,824	2.27	87.04	3,699.56	32,918.59	5.30	47.14	14	101	3.66	26.44	373.40	5,749.45	2.56	39.36	10.09	17.47			
13	4,000	5,000	4,500	791	45,615	1.54	88.57	3,161.88	36,080.47	4.53	51.67	4	105	1.05	27.49	215.50	5,964.95	1.48	40.83	6.82	16.53			
14	5,000	7,500	6,250	1,077	46,692	2.09	90.66	5,094.37	41,174.84	7.30	58.97	24	129	6.28	33.77	1,346.97	7,311.92	9.22	50.06	26.44	17.76			
15	7,500	10,000	8,750	615	47,307	1.19	91.86	3,744.57	44,919.41	5.36	64.33	27	156	7.07	40.84	1,433.46	8,745.38	9.81	59.87	38.28	19.47			
16	10,000	20,000	15,000	1,143	48,450	2.22	94.08	7,216.53	52,135.94	10.33	74.66	43	199	11.26	52.09	2,847.96	11,593.34	19.50	79.37	39.46	22.24			
17	20,000	50,000	35,000	1,061	49,511	2.06	96.14	6,352.28	58,488.22	9.10	83.76	46	245	12.04	64.14	1,053.78	12,647.13	7.21	86.58	16.59	21.62			
18	50,000	100,000	75,000	645	50,156	1.25	97.39	5,213.64	63,701.86	7.47	91.23	26	271	6.81	70.94	59.77	12,706.89	0.41	86.99	1.15	19.95			
19	100,000	500,000	300,000	951	51,107	1.85	99.24	5,081.30	68,783.17	7.28	98.50	57	328	14.92	85.86	1,816.02	14,522.91	12.43	99.42	35.74	21.11			
20	500,000	UP		393	51,500	0.76	100.00	1,045.43	69,828.59	1.50	100.00	54	382	14.14	100.00	84.62	14,607.53	0.58	100.00	8.09	20.92			
				51,500					69,828.59					382					14,607.53					20.92





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 18 SULAWESI UTARA  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,858	2,858	10.50	10.50	220.65	220.65	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,841	4,699	6.76	17.26	224.79	445.45	0.64	1.26	1	1	0.86	0.86	67.14	67.14	1.34	1.34	29.87	15.07			
3	100	200	150	3,351	8,050	12.31	29.57	626.27	1,071.72	1.77	3.04	3	4	2.59	3.45	2.21	69.36	0.04	1.39	0.35	6.47			
4	200	300	250	2,526	10,576	9.28	38.85	709.93	1,781.65	2.01	5.05	2	6	1.72	5.17	239.77	309.12	4.79	6.18	33.77	17.35			
5	300	500	400	3,970	14,546	14.58	53.44	1,454.02	3,235.67	4.12	9.16	12	18	10.34	15.52	145.13	454.26	2.90	9.08	9.98	14.04			
6	500	750	625	2,459	17,005	9.03	62.47	1,386.92	4,622.59	3.93	13.09	7	25	6.03	21.55	162.06	616.31	3.24	12.32	11.68	13.33			
7	750	1,000	875	2,156	19,161	7.92	70.39	1,766.55	6,389.14	5.00	18.10	16	41	13.79	35.34	769.16	1,385.47	15.38	27.70	43.54	21.68			
8	1,000	1,500	1,250	1,988	21,149	7.30	77.69	1,897.83	8,286.97	5.38	23.47	8	49	6.90	42.24	440.84	1,826.32	8.82	36.52	23.23	22.04			
9	1,500	2,000	1,750	1,321	22,470	4.85	82.55	2,255.33	10,542.30	6.39	29.86	3	52	2.59	44.83	399.33	2,225.64	7.99	44.50	17.71	21.11			
10	2,000	2,500	2,250	767	23,237	2.82	85.36	1,836.14	12,378.44	5.20	35.06	2	54	1.72	46.55	5.68	2,231.32	0.11	44.62	0.31	18.03			
11	2,500	3,000	2,750	615	23,852	2.26	87.62	1,729.72	14,108.15	4.90	39.96	4	58	3.45	50.00	125.49	2,356.81	2.51	47.13	7.25	16.71			
12	3,000	4,000	3,500	669	24,521	2.46	90.08	2,319.10	16,427.26	6.57	46.53	2	60	1.72	51.72	12.75	2,369.56	0.25	47.38	0.55	14.42			
13	4,000	5,000	4,500	461	24,982	1.69	91.77	1,915.36	18,342.62	5.43	51.95	1	61	0.86	52.59	432.30	2,801.86	8.64	56.03	22.57	15.28			
14	5,000	7,500	6,250	553	25,535	2.03	93.81	3,180.36	21,522.97	9.01	60.96	3	64	2.59	55.17	113.21	2,915.07	2.26	58.29	3.56	13.54			
15	7,500	10,000	8,750	363	25,898	1.33	95.14	2,575.39	24,098.36	7.29	68.26	7	71	6.03	61.21	1,047.52	3,962.59	20.95	79.24	40.67	16.44			
16	10,000	20,000	15,000	496	26,394	1.82	96.96	4,955.53	29,053.89	14.04	82.29	16	87	13.79	75.00	605.89	4,568.49	12.12	91.35	12.23	15.72			
17	20,000	50,000	35,000	391	26,785	1.44	98.40	3,799.42	32,853.31	10.76	93.06	8	95	6.90	81.90	39.61	4,608.10	0.79	92.14	1.04	14.03			
18	50,000	100,000	75,000	144	26,929	0.53	98.93	1,023.45	33,876.76	2.90	95.95	1	96	0.86	82.76	1.18	4,609.28	0.02	92.17	0.12	13.61			
19	100,000	500,000	300,000	194	27,123	0.71	99.64	1,260.81	35,137.57	3.57	99.53	8	104	6.90	89.66	386.01	4,995.29	7.72	99.89	30.62	14.22			
20	500,000	UP		98	27,221	0.36	100.00	167.27	35,304.84	0.47	100.00	12	116	10.34	100.00	5.65	5,000.94	0.11	100.00	3.38	14.17			
				27,221					35,304.84					116					5,000.94					14.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 19 SULAWESI TENGAH  
UNDERWRITING YEAR : 2017  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,376	3,376	18.46	18.46	301.83	301.83	1.67	1.67	9	9	2.21	2.21	142.55	142.55	0.13	0.13	47.23	47.23			
2	50	100	75	2,276	5,652	12.45	30.91	440.10	741.92	2.44	4.11	4	13	0.98	3.19	98.41	240.96	0.09	0.22	22.36	32.48			
3	100	200	150	2,955	8,607	16.16	47.07	798.50	1,540.42	4.43	8.54	12	25	2.95	6.14	702.54	943.50	0.65	0.87	87.98	61.25			
4	200	300	250	1,726	10,333	9.44	56.50	613.13	2,153.55	3.40	11.94	28	53	6.88	13.02	1,068.04	2,011.54	0.98	1.85	174.20	93.41			
5	300	500	400	2,102	12,435	11.49	68.00	1,193.31	3,346.86	6.61	18.55	30	83	7.37	20.39	1,392.76	3,404.30	1.28	3.13	116.71	101.72			
6	500	750	625	1,192	13,627	6.52	74.52	983.29	4,330.15	5.45	24.00	20	103	4.91	25.31	1,991.52	5,395.82	1.83	4.96	202.54	124.61			
7	750	1,000	875	922	14,549	5.04	79.56	982.78	5,312.93	5.45	29.45	10	113	2.46	27.76	775.72	6,171.54	0.71	5.67	78.93	116.16			
8	1,000	1,500	1,250	905	15,454	4.95	84.51	1,574.94	6,887.87	8.73	38.18	26	139	6.39	34.15	5,387.07	11,558.61	4.95	10.63	342.05	167.81			
9	1,500	2,000	1,750	605	16,059	3.31	87.82	1,201.85	8,089.72	6.66	44.84	26	165	6.39	40.54	3,983.22	15,541.83	3.66	14.29	331.42	192.12			
10	2,000	2,500	2,250	372	16,431	2.03	89.85	885.60	8,975.32	4.91	49.75	37	202	9.09	49.63	3,145.66	18,687.49	2.89	17.18	355.20	208.21			
11	2,500	3,000	2,750	271	16,702	1.48	91.33	820.20	9,795.52	4.55	54.29	19	221	4.67	54.30	5,529.60	24,217.09	5.08	22.27	674.18	247.23			
12	3,000	4,000	3,500	258	16,960	1.41	92.74	968.61	10,764.13	5.37	59.66	13	234	3.19	57.49	869.18	25,086.27	0.80	23.06	89.73	233.05			
13	4,000	5,000	4,500	217	17,177	1.19	93.93	905.64	11,669.77	5.02	64.68	12	246	2.95	60.44	8,765.16	33,851.42	8.06	31.12	967.84	290.08			
14	5,000	7,500	6,250	264	17,441	1.44	95.37	1,226.06	12,895.83	6.80	71.48	25	271	6.14	66.58	16,639.65	50,491.07	15.30	46.42	1357.16	391.53			
15	7,500	10,000	8,750	198	17,639	1.08	96.46	960.42	13,856.25	5.32	76.80	14	285	3.44	70.02	3,983.67	54,474.74	3.66	50.09	414.78	393.14			
16	10,000	20,000	15,000	279	17,918	1.53	97.98	1,422.48	15,278.74	7.88	84.68	16	301	3.93	73.96	260.41	54,735.15	0.24	50.32	18.31	358.24			
17	20,000	50,000	35,000	187	18,105	1.02	99.00	1,413.14	16,691.87	7.83	92.52	60	361	14.74	88.70	18,658.33	73,393.48	17.15	67.48	1320.35	439.70			
18	50,000	100,000	75,000	79	18,184	0.43	99.44	863.36	17,555.23	4.79	97.30	18	379	4.42	93.12	30,641.89	104,035.37	28.17	95.65	3549.16	592.62			
19	100,000	500,000	300,000	66	18,250	0.36	99.80	366.07	17,921.30	2.03	99.33	7	386	1.72	94.84	4,686.40	108,721.77	4.31	99.96	1280.18	606.66			
20	500,000	UP		37	18,287	0.20	100.00	120.88	18,042.18	0.67	100.00	21	407	5.16	100.00	41.64	108,763.41	0.04	100.00	34.45	602.83			
				18,287					18,042.18					407					108,763.41					602.83



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 20 SULAWESI SELATAN  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,686	10,686	15.58	15.58	1,416.78	1,416.78	2.09	2.09	4	4	1.67	1.67	69.40	69.40	0.38	0.38	4.90	4.90			
2	50	100	75	5,255	15,941	7.66	23.24	769.33	2,186.10	1.13	3.22	3	7	1.25	2.92	145.18	214.58	0.79	1.16	18.87	9.82			
3	100	200	150	10,673	26,614	15.56	38.80	2,083.48	4,269.58	3.07	6.30	11	18	4.58	7.50	620.88	835.46	3.36	4.52	29.80	19.57			
4	200	300	250	6,604	33,218	9.63	48.43	1,967.23	6,236.81	2.90	9.20	5	23	2.08	9.58	342.92	1,178.38	1.85	6.37	17.43	18.89			
5	300	500	400	9,462	42,680	13.79	62.22	4,360.28	10,597.09	6.43	15.63	17	40	7.08	16.67	1,122.39	2,300.77	6.07	12.44	25.74	21.71			
6	500	750	625	6,143	48,823	8.96	71.17	4,239.36	14,836.45	6.25	21.88	13	53	5.42	22.08	1,004.40	3,305.17	5.43	17.87	23.69	22.28			
7	750	1,000	875	4,478	53,301	6.53	77.70	4,105.56	18,942.01	6.05	27.93	9	62	3.75	25.83	671.41	3,976.58	3.63	21.51	16.35	20.99			
8	1,000	1,500	1,250	3,539	56,840	5.16	82.86	4,838.33	23,780.34	7.13	35.07	4	66	1.67	27.50	72.62	4,049.20	0.39	21.90	1.50	17.03			
9	1,500	2,000	1,750	2,651	59,491	3.86	86.73	3,800.93	27,581.27	5.60	40.67	11	77	4.58	32.08	2,246.72	6,295.92	12.15	34.05	59.11	22.83			
10	2,000	2,500	2,250	1,260	60,751	1.84	88.56	2,676.75	30,258.02	3.95	44.62	3	80	1.25	33.33	24.24	6,320.16	0.13	34.18	0.91	20.89			
11	2,500	3,000	2,750	1,005	61,756	1.47	90.03	2,906.65	33,164.67	4.29	48.90	5	85	2.08	35.42	377.77	6,697.94	2.04	36.22	13.00	20.20			
12	3,000	4,000	3,500	1,477	63,233	2.15	92.18	3,903.61	37,068.28	5.76	54.66	6	91	2.50	37.92	3,282.37	9,980.31	17.75	53.98	84.09	26.92			
13	4,000	5,000	4,500	842	64,075	1.23	93.41	3,401.03	40,469.31	5.01	59.67	1	92	0.42	38.33	58.00	10,038.31	0.31	54.29	1.71	24.80			
14	5,000	7,500	6,250	1,170	65,245	1.71	95.11	5,633.26	46,102.57	8.31	67.98	7	99	2.92	41.25	393.57	10,431.88	2.13	56.42	6.99	22.63			
15	7,500	10,000	8,750	625	65,870	0.91	96.03	3,911.86	50,014.43	5.77	73.75	7	106	2.92	44.17	6,321.53	16,753.41	34.19	90.61	161.60	33.50			
16	10,000	20,000	15,000	1,029	66,899	1.50	97.53	7,836.35	57,850.78	11.56	85.30	13	119	5.42	49.58	78.32	16,831.72	0.42	91.03	1.00	29.10			
17	20,000	50,000	35,000	735	67,634	1.07	98.60	6,493.18	64,343.95	9.57	94.88	56	175	23.33	72.92	1,048.09	17,879.82	5.67	96.70	16.14	27.79			
18	50,000	100,000	75,000	374	68,008	0.55	99.14	2,317.08	66,661.03	3.42	98.29	21	196	8.75	81.67	265.14	18,144.95	1.43	98.13	11.44	27.22			
19	100,000	500,000	300,000	396	68,404	0.58	99.72	2,179.44	68,840.47	3.21	101.51	19	215	7.92	89.58	159.87	18,304.82	0.86	99.00	7.34	26.59			
20	500,000	UP		192	68,596	0.28	100.00	1,022.96	67,817.51	1.51	100.00	25	240	10.42	100.00	185.64	18,490.46	1.00	100.00	18.15	27.27			
				68,596					67,817.51					240					18,490.46					27.27



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 21 SULAWESI TENGGARA  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,831	1,831	15.34	15.34	448.97	448.97	3.08	3.08	1	1	4.55	4.55	3.37	3.37	0.29	0.29	0.75	0.75			
2	50	100	75	896	2,727	7.51	22.85	257.29	706.26	1.77	4.85	2	3	9.09	13.64	29.33	32.70	2.52	2.81	11.40	4.63			
3	100	200	150	1,819	4,546	15.24	38.09	425.68	1,131.94	2.92	7.77	1	4	4.55	18.18	63.43	96.13	5.45	8.25	14.90	8.49			
4	200	300	250	1,427	5,973	11.96	50.05	478.99	1,610.93	3.29	11.06	1	5	4.55	22.73	0.14	96.27	0.01	8.27	0.03	5.98			
5	300	500	400	1,803	7,776	15.11	65.16	1,050.95	2,661.87	7.21	18.27	5	10	22.73	45.45	118.15	214.43	10.14	18.41	11.24	8.06			
6	500	750	625	1,090	8,866	9.13	74.29	984.49	3,646.36	6.76	25.03	3	13	13.64	59.09	530.62	745.05	45.55	63.96	53.90	20.43			
7	750	1,000	875	673	9,539	5.64	79.93	899.38	4,545.75	6.17	31.20	0	13	0.00	59.09	0.00	745.05	0.00	63.96	0.00	16.39			
8	1,000	1,500	1,250	686	10,225	5.75	85.68	1,291.11	5,836.85	8.86	40.07	0	13	0.00	59.09	0.00	745.05	0.00	63.96	0.00	12.76			
9	1,500	2,000	1,750	431	10,656	3.61	89.29	920.31	6,757.16	6.32	46.38	2	15	9.09	68.18	216.65	961.69	18.60	82.56	23.54	14.23			
10	2,000	2,500	2,250	205	10,861	1.72	91.01	447.26	7,204.42	3.07	49.45	0	15	0.00	68.18	0.00	961.69	0.00	82.56	0.00	13.35			
11	2,500	3,000	2,750	169	11,030	1.42	92.43	519.92	7,724.34	3.57	53.02	0	15	0.00	68.18	0.00	961.69	0.00	82.56	0.00	12.45			
12	3,000	4,000	3,500	158	11,188	1.32	93.75	532.45	8,256.79	3.65	56.68	0	15	0.00	68.18	0.00	961.69	0.00	82.56	0.00	11.65			
13	4,000	5,000	4,500	165	11,353	1.38	95.13	417.32	8,674.10	2.86	59.54	1	16	4.55	72.73	0.50	962.19	0.04	82.60	0.12	11.09			
14	5,000	7,500	6,250	152	11,505	1.27	96.41	763.57	9,437.67	5.24	64.78	1	17	4.55	77.27	125.60	1,087.80	10.78	93.39	16.45	11.53			
15	7,500	10,000	8,750	70	11,575	0.59	96.99	539.15	9,976.82	3.70	68.49	0	17	0.00	77.27	0.00	1,087.80	0.00	93.39	0.00	10.90			
16	10,000	20,000	15,000	160	11,735	1.34	98.33	1,691.09	11,667.91	11.61	80.09	0	17	0.00	77.27	0.00	1,087.80	0.00	93.39	0.00	9.32			
17	20,000	50,000	35,000	112	11,847	0.94	99.27	2,343.88	14,011.79	16.09	96.18	3	20	13.64	90.91	47.45	1,135.24	4.07	97.46	2.02	8.10			
18	50,000	100,000	75,000	28	11,875	0.23	99.51	188.90	14,200.69	1.30	97.48	1	21	4.55	95.45	20.63	1,155.88	1.77	99.23	10.92	8.14			
19	100,000	500,000	300,000	36	11,911	0.30	99.81	281.50	14,482.19	1.93	99.41	1	22	4.55	100.00	8.94	1,164.82	0.77	100.00	3.18	8.04			
20	500,000	UP		23	11,934	0.19	100.00	85.68	14,567.88	0.59	100.00	0	22	0.00	100.00	0.00	1,164.82	0.00	100.00	0.00	8.00			
				11,934					14,567.88					22					1,164.82					8.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 22 BALI  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	9,051	9,051	13.20	13.20	1,195.34	1,195.34	0.96	0.96	7	7	0.72	0.72	23.86	23.86	0.07	0.07	2.00	2.00			
2	50	100	75	4,886	13,937	7.13	20.33	702.46	1,897.80	0.56	1.52	9	16	0.93	1.65	138.14	161.99	0.39	0.45	19.66	8.54			
3	100	200	150	8,461	22,398	12.34	32.66	2,703.48	4,601.28	2.16	3.68	19	35	1.95	3.60	161.03	323.02	0.45	0.90	5.96	7.02			
4	200	300	250	6,042	28,440	8.81	41.48	1,592.34	6,193.61	1.27	4.95	15	50	1.54	5.14	818.61	1,141.64	2.29	3.20	51.41	18.43			
5	300	500	400	7,859	36,299	11.46	52.94	3,260.14	9,453.76	2.61	7.56	22	72	2.26	7.41	705.76	1,847.40	1.98	5.17	21.65	19.54			
6	500	750	625	5,342	41,641	7.79	60.73	3,527.13	12,980.88	2.82	10.38	38	110	3.91	11.32	767.46	2,614.87	2.15	7.32	21.76	20.14			
7	750	1,000	875	4,565	46,206	6.66	67.39	4,054.92	17,035.80	3.24	13.62	33	143	3.40	14.71	658.90	3,273.76	1.85	9.17	16.25	19.22			
8	1,000	1,500	1,250	4,568	50,774	6.66	74.05	6,401.12	23,436.93	5.12	18.74	33	176	3.40	18.11	454.32	3,728.08	1.27	10.44	7.10	15.91			
9	1,500	2,000	1,750	3,414	54,188	4.98	79.03	6,432.84	29,869.76	5.14	23.88	52	228	5.35	23.46	2,291.54	6,019.62	6.42	16.86	35.62	20.15			
10	2,000	2,500	2,250	2,131	56,319	3.11	82.13	5,660.30	35,530.06	4.53	28.41	38	266	3.91	27.37	1,959.15	7,978.77	5.49	22.35	34.61	22.46			
11	2,500	3,000	2,750	1,683	58,002	2.45	84.59	5,491.23	41,021.29	4.39	32.80	43	309	4.42	31.79	4,453.05	12,431.82	12.47	34.82	81.09	30.31			
12	3,000	4,000	3,500	2,019	60,021	2.94	87.53	8,155.09	49,176.38	6.52	39.32	42	351	4.32	36.11	1,389.47	13,821.29	3.89	38.71	17.04	28.11			
13	4,000	5,000	4,500	1,373	61,394	2.00	89.53	7,194.46	56,370.84	5.75	45.07	36	387	3.70	39.81	1,742.57	15,563.86	4.88	43.59	24.22	27.61			
14	5,000	7,500	6,250	1,809	63,203	2.64	92.17	11,681.32	68,052.16	9.34	54.41	77	464	7.92	47.74	4,274.06	19,837.92	11.97	55.56	36.59	29.15			
15	7,500	10,000	8,750	985	64,188	1.44	93.61	8,490.17	76,542.34	6.79	61.20	45	509	4.63	52.37	6,048.18	25,886.10	16.94	72.50	71.24	33.82			
16	10,000	20,000	15,000	1,533	65,721	2.24	95.85	18,321.74	94,864.07	14.65	75.84	68	577	7.00	59.36	2,832.79	28,718.89	7.93	80.43	15.46	30.27			
17	20,000	50,000	35,000	1,221	66,942	1.78	97.63	16,243.66	111,107.73	12.99	88.83	68	645	7.00	66.36	3,304.67	32,023.56	9.26	89.69	20.34	28.82			
18	50,000	100,000	75,000	604	67,546	0.88	98.51	6,461.01	117,568.74	5.17	94.00	79	724	8.13	74.49	1,121.59	33,145.14	3.14	92.83	17.36	28.19			
19	100,000	500,000	300,000	678	68,224	0.99	99.50	6,246.66	123,815.40	4.99	98.99	167	891	17.18	91.67	1,627.48	34,772.63	4.56	97.39	26.05	28.08			
20	500,000	UP		346	68,570	0.50	100.00	1,261.95	125,077.35	1.01	100.00	81	972	8.33	100.00	931.90	35,704.53	2.61	100.00	73.85	28.55			
				68,570					125,077.35					972					35,704.53					28.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 23 NUSA TENGGARA BARAT  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,522	2,522	12.25	12.25	225.39	225.39	0.99	0.99	3	3	0.45	0.45	10.92	10.92	0.01	0.01	4.85	4.85			
2	50	100	75	2,113	4,635	10.26	22.50	269.91	495.29	1.19	2.18	3	6	0.45	0.90	6.92	17.84	0.01	0.01	2.56	3.60			
3	100	200	150	3,134	7,769	15.22	37.72	697.69	1,192.98	3.08	5.26	9	15	1.34	2.24	299.68	317.52	0.24	0.26	42.95	26.62			
4	200	300	250	2,327	10,096	11.30	49.02	813.12	2,006.11	3.59	8.85	6	21	0.90	3.13	283.83	601.35	0.23	0.49	34.91	29.98			
5	300	500	400	2,829	12,925	13.74	62.75	1,286.59	3,292.70	5.67	14.52	59	80	8.81	11.94	1,913.00	2,514.35	1.56	2.05	148.69	76.36			
6	500	750	625	1,752	14,677	8.51	71.26	1,239.50	4,532.21	5.47	19.99	75	155	11.19	23.13	1,782.25	4,296.59	1.45	3.50	143.79	94.80			
7	750	1,000	875	1,334	16,011	6.48	77.74	1,257.31	5,789.51	5.55	25.53	109	264	16.27	39.40	4,888.84	9,185.44	3.98	7.48	388.84	158.66			
8	1,000	1,500	1,250	1,042	17,053	5.06	82.80	1,629.67	7,419.18	7.19	32.72	48	312	7.16	46.57	4,311.88	13,497.32	3.51	11.00	264.59	181.92			
9	1,500	2,000	1,750	637	17,690	3.09	85.89	1,350.36	8,769.54	5.96	38.68	30	342	4.48	51.04	743.59	14,240.91	0.61	11.60	55.07	162.39			
10	2,000	2,500	2,250	441	18,131	2.14	88.03	986.11	9,755.65	4.35	43.03	36	378	5.37	56.42	5,046.05	19,286.96	4.11	15.72	511.71	197.70			
11	2,500	3,000	2,750	355	18,486	1.72	89.76	882.29	10,637.93	3.89	46.92	37	415	5.52	61.94	2,151.82	21,438.79	1.75	17.47	243.89	201.53			
12	3,000	4,000	3,500	359	18,845	1.74	91.50	1,168.83	11,806.76	5.16	52.07	32	447	4.78	66.72	5,037.28	26,476.06	4.10	21.57	430.97	224.24			
13	4,000	5,000	4,500	307	19,152	1.49	92.99	1,413.37	13,220.13	6.23	58.31	22	469	3.28	70.00	6,384.07	32,860.13	5.20	26.77	451.69	248.56			
14	5,000	7,500	6,250	355	19,507	1.72	94.71	2,147.68	15,367.81	9.47	67.78	57	526	8.51	78.51	11,245.28	44,105.41	9.16	35.94	523.60	287.00			
15	7,500	10,000	8,750	233	19,740	1.13	95.84	1,779.68	17,147.50	7.85	75.63	23	549	3.43	81.94	12,074.03	56,179.44	9.84	45.78	678.44	327.62			
16	10,000	20,000	15,000	373	20,113	1.81	97.65	3,564.78	20,712.28	15.72	91.35	46	595	6.87	88.81	22,603.54	78,782.99	18.42	64.19	634.08	380.37			
17	20,000	50,000	35,000	222	20,335	1.08	98.73	2,366.00	23,078.28	10.44	101.79	25	620	3.73	92.54	11,262.82	90,045.80	9.18	73.37	476.03	390.18			
18	50,000	100,000	75,000	106	20,441	0.51	99.25	1,102.35	24,180.63	4.86	106.65	20	640	2.99	95.52	9,120.02	99,165.83	7.43	80.80	827.33	410.10			
19	100,000	500,000	300,000	93	20,534	0.45	99.70	545.19	24,725.81	2.40	109.05	22	662	3.28	98.81	16,975.91	116,141.74	13.83	94.63	3113.78	469.72			
20	500,000	UP		62	20,596	0.30	100.00	2,052.79	22,673.02	9.05	100.00	8	670	1.19	100.00	6,587.77	122,729.51	5.37	100.00	320.92	541.30			
				20,596					22,673.02					670					122,729.51					541.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 24 NUSA TENGGARA TIMUR  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,373	1,373	11.31	11.31	144.45	144.45	0.88	0.88	1	1	1.49	1.49	2.89	2.89	0.05	0.05	2.00	2.00			
2	50	100	75	836	2,209	6.89	18.20	149.81	294.26	0.91	1.79	3	4	4.48	5.97	8.79	11.69	0.15	0.20	5.87	3.97			
3	100	200	150	1,423	3,632	11.72	29.92	416.68	710.94	2.54	4.33	0	4	0.00	5.97	0.00	11.69	0.00	0.20	0.00	1.64			
4	200	300	250	1,340	4,972	11.04	40.96	541.30	1,252.24	3.30	7.63	1	5	1.49	7.46	79.82	91.50	1.34	1.54	14.75	7.31			
5	300	500	400	1,665	6,637	13.71	54.67	917.27	2,169.51	5.59	13.21	5	10	7.46	14.93	540.21	631.71	9.09	10.63	58.89	29.12			
6	500	750	625	1,098	7,735	9.04	63.71	854.43	3,023.93	5.20	18.41	1	11	1.49	16.42	0.00	631.71	0.00	10.63	0.00	20.89			
7	750	1,000	875	858	8,593	7.07	70.78	942.66	3,966.60	5.74	24.15	6	17	8.96	25.37	626.47	1,258.19	10.54	21.16	66.46	31.72			
8	1,000	1,500	1,250	874	9,467	7.20	77.98	1,464.36	5,430.96	8.92	33.07	3	20	4.48	29.85	787.57	2,045.76	13.25	34.41	53.78	37.67			
9	1,500	2,000	1,750	575	10,042	4.74	82.72	1,242.78	6,673.74	7.57	40.64	2	22	2.99	32.84	580.79	2,626.55	9.77	44.18	46.73	39.36			
10	2,000	2,500	2,250	336	10,378	2.77	85.49	759.10	7,432.84	4.62	45.26	1	23	1.49	34.33	6.51	2,633.06	0.11	44.29	0.86	35.42			
11	2,500	3,000	2,750	323	10,701	2.66	88.15	903.92	8,336.77	5.50	50.77	3	26	4.48	38.81	1,289.06	3,922.12	21.68	65.97	142.61	47.05			
12	3,000	4,000	3,500	327	11,028	2.69	90.84	1,299.49	9,636.26	7.91	58.68	2	28	2.99	41.79	1,138.09	5,060.20	19.14	85.11	87.58	52.51			
13	4,000	5,000	4,500	267	11,295	2.20	93.04	1,284.26	10,920.52	7.82	66.50	2	30	2.99	44.78	24.58	5,084.78	0.41	85.52	1.91	46.56			
14	5,000	7,500	6,250	249	11,544	2.05	95.09	1,604.72	12,525.24	9.77	76.27	8	38	11.94	56.72	52.33	5,137.11	0.88	86.40	3.26	41.01			
15	7,500	10,000	8,750	165	11,709	1.36	96.45	927.46	13,452.70	5.65	81.92	1	39	1.49	58.21	107.77	5,244.88	1.81	88.22	11.62	38.99			
16	10,000	20,000	15,000	174	11,883	1.43	97.88	1,191.85	14,644.55	7.26	89.18	1	40	1.49	59.70	276.62	5,521.51	4.65	92.87	23.21	37.70			
17	20,000	50,000	35,000	121	12,004	1.00	98.88	1,083.11	15,727.65	6.60	95.77	7	47	10.45	70.15	28.73	5,550.24	0.48	93.35	2.65	35.29			
18	50,000	100,000	75,000	45	12,049	0.37	99.25	258.93	15,986.58	1.58	97.35	2	49	2.99	73.13	185.64	5,735.88	3.12	96.47	71.70	35.88			
19	100,000	500,000	300,000	39	12,088	0.32	99.57	292.46	16,279.04	1.78	99.13	7	56	10.45	83.58	178.78	5,914.66	3.01	99.48	61.13	36.33			
20	500,000	UP		52	12,140	0.43	100.00	142.46	16,421.50	0.87	100.00	11	67	16.42	100.00	30.82	5,945.48	0.52	100.00	21.63	36.21			
				12,140					16,421.50					67					5,945.48					36.21



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 25 MALUKU  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,625	1,625	18.37	18.37	96.03	96.03	0.84	0.84	4	4	12.12	12.12	45.64	45.64	1.00	1.00	47.53	47.53			
2	50	100	75	731	2,356	8.27	26.64	129.26	225.29	1.13	1.98	3	7	9.09	21.21	108.12	153.76	2.36	3.36	83.65	68.25			
3	100	200	150	1,040	3,396	11.76	38.40	277.86	503.15	2.44	4.42	1	8	3.03	24.24	190.00	343.76	4.15	7.51	68.38	68.32			
4	200	300	250	786	4,182	8.89	47.29	249.90	753.05	2.19	6.61	3	11	9.09	33.33	187.64	531.40	4.10	11.61	75.08	70.57			
5	300	500	400	1,186	5,368	13.41	60.70	564.22	1,317.27	4.95	11.56	1	12	3.03	36.36	14.90	546.30	0.33	11.93	2.64	41.47			
6	500	750	625	746	6,114	8.44	69.13	579.44	1,896.71	5.09	16.65	3	15	9.09	45.45	171.64	717.95	3.75	15.68	29.62	37.85			
7	750	1,000	875	464	6,578	5.25	74.38	500.30	2,397.01	4.39	21.04	4	19	12.12	57.58	771.93	1,489.87	16.86	32.54	154.29	62.16			
8	1,000	1,500	1,250	630	7,208	7.12	81.50	926.24	3,323.26	8.13	29.17	5	24	15.15	72.73	2,386.50	3,876.38	52.12	84.66	257.65	116.64			
9	1,500	2,000	1,750	366	7,574	4.14	85.64	773.94	4,097.20	6.79	35.97	0	24	0.00	72.73	0.00	3,876.38	0.00	84.66	0.00	94.61			
10	2,000	2,500	2,250	241	7,815	2.73	88.36	668.35	4,765.55	5.87	41.84	0	24	0.00	72.73	0.00	3,876.38	0.00	84.66	0.00	81.34			
11	2,500	3,000	2,750	191	8,006	2.16	90.52	641.50	5,407.05	5.63	47.47	0	24	0.00	72.73	0.00	3,876.38	0.00	84.66	0.00	71.69			
12	3,000	4,000	3,500	197	8,203	2.23	92.75	839.04	6,246.09	7.37	54.83	0	24	0.00	72.73	0.00	3,876.38	0.00	84.66	0.00	62.06			
13	4,000	5,000	4,500	114	8,317	1.29	94.04	568.77	6,814.85	4.99	59.83	2	26	6.06	78.79	28.93	3,905.30	0.63	85.29	5.09	57.31			
14	5,000	7,500	6,250	135	8,452	1.53	95.57	1,028.62	7,843.47	9.03	68.86	0	26	0.00	78.79	0.00	3,905.30	0.00	85.29	0.00	49.79			
15	7,500	10,000	8,750	104	8,556	1.18	96.74	718.90	8,562.37	6.31	75.17	0	26	0.00	78.79	0.00	3,905.30	0.00	85.29	0.00	45.61			
16	10,000	20,000	15,000	124	8,680	1.40	98.15	1,389.10	9,951.47	12.19	87.36	4	30	12.12	90.91	367.49	4,272.79	8.03	93.32	26.46	42.94			
17	20,000	50,000	35,000	98	8,778	1.11	99.25	1,075.43	11,026.90	9.44	96.80	0	30	0.00	90.91	0.00	4,272.79	0.00	93.32	0.00	38.75			
18	50,000	100,000	75,000	15	8,793	0.17	99.42	84.33	11,111.23	0.74	97.54	0	30	0.00	90.91	0.00	4,272.79	0.00	93.32	0.00	38.45			
19	100,000	500,000	300,000	33	8,826	0.37	99.80	225.26	11,336.49	1.98	99.52	2	32	6.06	96.97	0.00	4,272.79	0.00	93.32	0.00	37.69			
20	500,000	UP		18	8,844	0.20	100.00	54.67	11,391.17	0.48	100.00	1	33	3.03	100.00	305.97	4,578.76	6.68	100.00	559.62	40.20			
				8,844					11,391.17					33					4,578.76					40.20





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 26 IRIAN JAYA/PAPUA  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,476	1,476	10.37	10.37	249.30	249.30	0.91	0.91	1	1	1.16	1.16	8.19	8.19	0.09	0.09	3.28	3.28			
2	50	100	75	761	2,237	5.34	15.71	313.56	562.86	1.14	2.05	3	4	3.49	4.65	107.92	116.11	1.23	1.32	34.42	20.63			
3	100	200	150	1,488	3,725	10.45	26.16	572.15	1,135.01	2.08	4.13	6	10	6.98	11.63	146.31	262.42	1.67	2.99	25.57	23.12			
4	200	300	250	1,291	5,016	9.07	35.23	536.96	1,671.97	1.95	6.08	3	13	3.49	15.12	205.65	468.07	2.34	5.33	38.30	28.00			
5	300	500	400	2,090	7,106	14.68	49.91	1,478.34	3,150.32	5.38	11.46	14	27	16.28	31.40	1,517.68	1,985.75	17.28	22.60	102.66	63.03			
6	500	750	625	1,382	8,488	9.71	59.61	1,394.70	4,545.01	5.07	16.53	5	32	5.81	37.21	462.87	2,448.61	5.27	27.87	33.19	53.87			
7	750	1,000	875	1,178	9,666	8.27	67.88	1,644.79	6,189.80	5.98	22.52	8	40	9.30	46.51	3,083.33	5,531.94	35.10	62.97	187.46	89.37			
8	1,000	1,500	1,250	1,082	10,748	7.60	75.48	2,081.10	8,270.90	7.57	30.09	3	43	3.49	50.00	79.61	5,611.55	0.91	63.87	3.83	67.85			
9	1,500	2,000	1,750	695	11,443	4.88	80.36	2,011.19	10,282.09	7.32	37.41	7	50	8.14	58.14	2,011.52	7,623.07	22.90	86.77	100.02	74.14			
10	2,000	2,500	2,250	467	11,910	3.28	83.64	1,503.98	11,786.07	5.47	42.88	0	50	0.00	58.14	0.00	7,623.07	0.00	86.77	0.00	64.68			
11	2,500	3,000	2,750	328	12,238	2.30	85.95	1,299.58	13,085.65	4.73	47.60	3	53	3.49	61.63	491.99	8,115.06	5.60	92.37	37.86	62.01			
12	3,000	4,000	3,500	472	12,710	3.31	89.26	1,941.83	15,027.48	7.06	54.67	1	54	1.16	62.79	16.01	8,131.07	0.18	92.55	0.82	54.11			
13	4,000	5,000	4,500	293	13,003	2.06	91.32	1,844.25	16,871.73	6.71	61.38	1	55	1.16	63.95	44.37	8,175.44	0.50	93.06	2.41	48.46			
14	5,000	7,500	6,250	379	13,382	2.66	93.98	2,332.29	19,204.02	8.48	69.86	1	56	1.16	65.12	9.69	8,185.13	0.11	93.17	0.42	42.62			
15	7,500	10,000	8,750	187	13,569	1.31	95.29	1,807.55	21,011.56	6.58	76.44	2	58	2.33	67.44	1.52	8,186.65	0.02	93.19	0.08	38.96			
16	10,000	20,000	15,000	263	13,832	1.85	97.14	2,407.92	23,419.49	8.76	85.20	5	63	5.81	73.26	39.86	8,226.51	0.45	93.64	1.66	35.13			
17	20,000	50,000	35,000	220	14,052	1.55	98.69	2,116.32	25,535.80	7.70	92.90	10	73	11.63	84.88	385.88	8,612.39	4.39	98.03	18.23	33.73			
18	50,000	100,000	75,000	82	14,134	0.58	99.26	811.37	26,347.17	2.95	95.85	6	79	6.98	91.86	111.07	8,723.46	1.26	99.30	13.69	33.11			
19	100,000	500,000	300,000	90	14,224	0.63	99.89	987.92	27,335.09	3.59	99.44	5	84	5.81	97.67	57.78	8,781.24	0.66	99.95	5.85	32.12			
20	500,000	UP		15	14,239	0.11	100.00	153.25	27,488.35	0.56	100.00	2	86	2.33	100.00	4.04	8,785.28	0.05	100.00	2.64	31.96			
				14,239					27,488.35					86					8,785.28					31.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 27 MALUKU UTARA  
UNDERWRITING YEAR : 2017  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	250	250	9.88	9.88	9.51	9.51	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	190	440	7.51	17.38	14.78	24.29	0.34	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	323	763	12.76	30.15	49.71	74.00	1.15	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	247	1,010	9.76	39.91	68.28	142.28	1.58	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	320	1,330	12.64	52.55	145.88	288.16	3.37	6.65	1	1	11.11	11.11	7.86	7.86	0.33	0.33	5.39	2.73			
6	500	750	625	231	1,561	9.13	61.68	152.69	440.85	3.53	10.18	0	1	0.00	11.11	0.00	7.86	0.00	0.33	0.00	1.78			
7	750	1,000	875	199	1,760	7.86	69.54	262.08	702.93	6.05	16.23	1	2	11.11	22.22	327.49	335.35	13.77	14.10	124.95	47.71			
8	1,000	1,500	1,250	190	1,950	7.51	77.04	380.99	1,083.92	8.80	25.03	0	2	0.00	22.22	0.00	335.35	0.00	14.10	0.00	30.94			
9	1,500	2,000	1,750	137	2,087	5.41	82.46	380.37	1,464.29	8.78	33.81	1	3	11.11	33.33	37.68	373.03	1.58	15.68	9.91	25.48			
10	2,000	2,500	2,250	62	2,149	2.45	84.91	198.33	1,662.62	4.58	38.39	0	3	0.00	33.33	0.00	373.03	0.00	15.68	0.00	22.44			
11	2,500	3,000	2,750	80	2,229	3.16	88.07	296.68	1,959.30	6.85	45.24	0	3	0.00	33.33	0.00	373.03	0.00	15.68	0.00	19.04			
12	3,000	4,000	3,500	61	2,290	2.41	90.48	324.81	2,284.11	7.50	52.74	0	3	0.00	33.33	0.00	373.03	0.00	15.68	0.00	16.33			
13	4,000	5,000	4,500	46	2,336	1.82	92.30	310.38	2,594.49	7.17	59.90	1	4	11.11	44.44	217.90	590.93	9.16	24.84	70.20	22.78			
14	5,000	7,500	6,250	52	2,388	2.05	94.35	435.40	3,029.89	10.05	69.95	0	4	0.00	44.44	0.00	590.93	0.00	24.84	0.00	19.50			
15	7,500	10,000	8,750	40	2,428	1.58	95.93	283.02	3,312.90	6.53	76.49	0	4	0.00	44.44	0.00	590.93	0.00	24.84	0.00	17.84			
16	10,000	20,000	15,000	37	2,465	1.46	97.39	444.89	3,757.79	10.27	86.76	4	8	44.44	88.89	1,787.84	2,378.77	75.16	100.00	401.86	63.30			
17	20,000	50,000	35,000	19	2,484	0.75	98.14	320.10	4,077.89	7.39	94.15	0	8	0.00	88.89	0.00	2,378.77	0.00	100.00	0.00	58.33			
18	50,000	100,000	75,000	24	2,508	0.95	99.09	120.76	4,198.65	2.79	96.94	0	8	0.00	88.89	0.00	2,378.77	0.00	100.00	0.00	56.66			
19	100,000	500,000	300,000	13	2,521	0.51	99.60	106.66	4,305.31	2.46	99.40	1	9	11.11	100.00	0.00	2,378.77	0.00	100.00	0.00	55.25			
20	500,000	UP		10	2,531	0.40	100.00	25.92	4,331.23	0.60	100.00	0	9	0.00	100.00	0.00	2,378.77	0.00	100.00	0.00	54.92			
				2,531					4,331.23					9					2,378.77					54.92



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 28 IRIAN JAYA BARAT  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	492	492	8.75	8.75	22.92	22.92	0.22	0.22	1	1	2.38	2.38	4.73	4.73	0.25	0.25	20.65	20.65			
2	50	100	75	291	783	5.18	13.93	39.70	62.62	0.38	0.60	0	1	0.00	2.38	0.00	4.73	0.00	0.25	0.00	7.56			
3	100	200	150	774	1,557	13.77	27.70	234.78	297.40	2.25	2.85	2	3	4.76	7.14	150.48	155.21	8.00	8.25	64.09	52.19			
4	200	300	250	608	2,165	10.82	38.52	274.34	571.74	2.63	5.48	0	3	0.00	7.14	0.00	155.21	0.00	8.25	0.00	27.15			
5	300	500	400	945	3,110	16.81	55.34	577.98	1,149.72	5.54	11.03	1	4	2.38	9.52	48.83	204.04	2.60	10.85	8.45	17.75			
6	500	750	625	533	3,643	9.48	64.82	492.45	1,642.17	4.72	15.75	1	5	2.38	11.90	32.63	236.67	1.73	12.58	6.63	14.41			
7	750	1,000	875	413	4,056	7.35	72.17	670.28	2,312.45	6.43	22.18	2	7	4.76	16.67	584.55	821.22	31.08	43.66	87.21	35.51			
8	1,000	1,500	1,250	398	4,454	7.08	79.25	757.87	3,070.32	7.27	29.45	2	9	4.76	21.43	24.16	845.38	1.28	44.95	3.19	27.53			
9	1,500	2,000	1,750	251	4,705	4.47	83.72	725.97	3,796.29	6.96	36.41	2	11	4.76	26.19	386.49	1,231.87	20.55	65.50	53.24	32.45			
10	2,000	2,500	2,250	135	4,840	2.40	86.12	533.48	4,329.77	5.12	41.53	0	11	0.00	26.19	0.00	1,231.87	0.00	65.50	0.00	28.45			
11	2,500	3,000	2,750	131	4,971	2.33	88.45	651.92	4,981.69	6.25	47.78	9	20	21.43	47.62	202.51	1,434.38	10.77	76.26	31.06	28.79			
12	3,000	4,000	3,500	124	5,095	2.21	90.66	578.49	5,560.18	5.55	53.33	1	21	2.38	50.00	29.89	1,464.28	1.59	77.85	5.17	26.34			
13	4,000	5,000	4,500	85	5,180	1.51	92.17	584.89	6,145.07	5.61	58.94	1	22	2.38	52.38	0.20	1,464.48	0.01	77.86	0.03	23.83			
14	5,000	7,500	6,250	125	5,305	2.22	94.40	990.01	7,135.08	9.50	68.43	3	25	7.14	59.52	24.58	1,489.06	1.31	79.17	2.48	20.87			
15	7,500	10,000	8,750	64	5,369	1.14	95.53	464.24	7,599.31	4.45	72.88	0	25	0.00	59.52	0.00	1,489.06	0.00	79.17	0.00	19.59			
16	10,000	20,000	15,000	96	5,465	1.71	97.24	974.84	8,574.15	9.35	82.23	3	28	7.14	66.67	0.50	1,489.56	0.03	79.20	0.05	17.37			
17	20,000	50,000	35,000	96	5,561	1.71	98.95	982.32	9,556.46	9.42	91.66	8	36	19.05	85.71	381.49	1,871.05	20.28	99.48	38.84	19.58			
18	50,000	100,000	75,000	12	5,573	0.21	99.16	288.72	9,845.18	2.77	94.42	3	39	7.14	92.86	4.82	1,875.87	0.26	99.73	1.67	19.05			
19	100,000	500,000	300,000	39	5,612	0.69	99.86	410.09	10,255.27	3.93	98.36	1	40	2.38	95.24	4.98	1,880.85	0.26	100.00	1.22	18.34			
20	500,000	UP		8	5,620	0.14	100.00	171.18	10,426.46	1.64	100.00	2	42	4.76	100.00	0.01	1,880.85	0.00	100.00	0.00	18.04			
				5,620					10,426.46					42					1,880.85					18.04



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 29 BANTEN  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,646	17,646	11.96	11.96	2,596.46	2,596.46	1.07	1.07	16	16	1.16	1.16	157.24	157.24	0.15	0.15	6.06	6.06
2	50	100	75	8,616	26,262	5.84	17.80	1,178.71	3,775.17	0.48	1.55	3	19	0.22	1.37	69.98	227.22	0.06	0.21	5.94	6.02
3	100	200	150	16,853	43,115	11.42	29.22	3,138.51	6,913.68	1.29	2.84	76	95	5.50	6.87	1,790.88	2,018.10	1.66	1.87	57.06	29.19
4	200	300	250	14,523	57,638	9.84	39.07	2,993.90	9,907.58	1.23	4.07	56	151	4.05	10.92	1,209.46	3,227.56	1.12	2.99	40.40	32.58
5	300	500	400	18,924	76,562	12.83	51.89	6,955.14	16,862.73	2.86	6.93	42	193	3.04	13.96	361.38	3,588.95	0.33	3.32	5.20	21.28
6	500	750	625	14,180	90,742	9.61	61.50	7,686.10	24,548.82	3.16	10.08	38	231	2.75	16.70	933.21	4,522.15	0.86	4.19	12.14	18.42
7	750	1,000	875	11,552	102,294	7.83	69.33	8,828.26	33,377.08	3.63	13.71	107	338	7.74	24.44	2,682.90	7,205.05	2.48	6.67	30.39	21.59
8	1,000	1,500	1,250	9,549	111,843	6.47	75.81	10,520.63	43,897.71	4.32	18.03	68	406	4.92	29.36	864.06	8,069.11	0.80	7.47	8.21	18.38
9	1,500	2,000	1,750	4,883	116,726	3.31	79.12	8,653.49	52,551.20	3.55	21.59	22	428	1.59	30.95	2,897.59	10,966.70	2.68	10.15	33.48	20.87
10	2,000	2,500	2,250	3,240	119,966	2.20	81.31	7,076.37	59,627.57	2.91	24.49	21	449	1.52	32.47	3,641.77	14,608.47	3.37	13.52	51.46	24.50
11	2,500	3,000	2,750	2,811	122,777	1.91	83.22	7,066.02	66,693.59	2.90	27.39	21	470	1.52	33.98	3,456.36	18,064.82	3.20	16.72	48.92	27.09
12	3,000	4,000	3,500	3,020	125,797	2.05	85.26	9,615.72	76,309.31	3.95	31.34	22	492	1.59	35.57	1,266.93	19,331.75	1.17	17.89	13.18	25.33
13	4,000	5,000	4,500	2,362	128,159	1.60	86.87	9,589.48	85,898.79	3.94	35.28	50	542	3.62	39.19	4,195.99	23,527.74	3.88	21.78	43.76	27.39
14	5,000	7,500	6,250	3,344	131,503	2.27	89.13	18,331.23	104,230.02	7.53	42.81	53	595	3.83	43.02	11,808.84	35,336.58	10.93	32.71	64.42	33.90
15	7,500	10,000	8,750	2,417	133,920	1.64	90.77	16,410.03	120,640.04	6.74	49.55	28	623	2.02	45.05	4,478.81	39,815.39	4.15	36.85	27.29	33.00
16	10,000	20,000	15,000	4,199	138,119	2.85	93.62	40,173.85	160,813.90	16.50	66.06	77	700	5.57	50.61	11,187.13	51,002.52	10.35	47.21	27.85	31.72
17	20,000	50,000	35,000	3,768	141,887	2.55	96.17	41,899.31	202,713.20	17.21	83.27	183	883	13.23	63.85	39,937.70	90,940.23	36.97	84.17	95.32	44.86
18	50,000	100,000	75,000	2,068	143,955	1.40	97.57	20,046.81	222,760.02	8.23	91.50	70	953	5.06	68.91	5,946.18	96,886.41	5.50	89.68	29.66	43.49
19	100,000	500,000	300,000	2,384	146,339	1.62	99.19	17,163.22	239,923.23	7.05	98.55	256	1,209	18.51	87.42	6,597.72	103,484.13	6.11	95.78	38.44	43.13
20	500,000	UP		1,198	147,537	0.81	100.00	3,530.17	243,453.40	1.45	100.00	174	1,383	12.58	100.00	4,557.06	108,041.19	4.22	100.00	129.09	44.38
				147,537				243,453.40				1,383			108,041.19						44.38



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 30 BANGKA BELITUNG  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	897	897	11.55	11.55	69.57	69.57	0.63	0.63	1	1	1.11	1.11	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	598	1,495	7.70	19.26	68.21	137.78	0.62	1.26	1	2	1.11	2.22	23.30	23.30	0.45	0.45	34.16	16.91			
3	100	200	150	1,127	2,622	14.52	33.78	161.50	299.28	1.47	2.73	1	3	1.11	3.33	8.32	31.62	0.16	0.61	5.15	10.57			
4	200	300	250	741	3,363	9.55	43.32	189.00	488.29	1.72	4.45	5	8	5.56	8.89	276.66	308.28	5.32	5.93	146.38	63.13			
5	300	500	400	1,033	4,396	13.31	56.63	472.58	960.87	4.31	8.76	9	17	10.00	18.89	87.80	396.08	1.69	7.62	18.58	41.22			
6	500	750	625	505	5,101	9.08	65.71	553.68	1,514.55	5.05	13.80	2	19	2.22	21.11	147.69	543.76	2.84	10.46	26.67	35.90			
7	750	1,000	875	535	5,636	6.89	72.60	553.67	2,068.22	5.05	18.85	15	34	16.67	37.78	499.57	1,043.33	9.61	20.07	90.23	50.45			
8	1,000	1,500	1,250	422	6,058	5.44	78.04	599.11	2,667.34	5.46	24.31	1	35	1.11	38.89	4.38	1,047.71	0.08	20.15	0.73	39.28			
9	1,500	2,000	1,750	354	6,412	4.56	82.60	744.25	3,411.59	6.78	31.09	8	43	8.89	47.78	1,887.48	2,935.19	36.31	56.46	253.61	86.04			
10	2,000	2,500	2,250	178	6,590	2.29	84.89	352.35	3,763.94	3.21	34.30	3	46	3.33	51.11	134.42	3,069.61	2.59	59.05	38.15	81.55			
11	2,500	3,000	2,750	169	6,759	2.18	87.07	613.05	4,376.99	5.59	39.88	1	47	1.11	52.22	6.23	3,075.84	0.12	59.16	1.02	70.27			
12	3,000	4,000	3,500	139	6,898	1.79	88.86	552.88	4,929.87	5.04	44.92	0	47	0.00	52.22	0.00	3,075.84	0.00	59.16	0.00	62.39			
13	4,000	5,000	4,500	115	7,013	1.48	90.34	709.88	5,639.75	6.47	51.39	2	49	2.22	54.44	1,917.15	4,993.00	36.88	96.04	270.07	88.53			
14	5,000	7,500	6,250	99	7,112	1.28	91.61	685.36	6,325.11	6.25	57.64	0	49	0.00	54.44	0.00	4,993.00	0.00	96.04	0.00	78.94			
15	7,500	10,000	8,750	117	7,229	1.51	93.12	705.55	7,030.66	6.43	64.06	1	50	1.11	55.56	0.62	4,993.62	0.01	96.05	0.09	71.03			
16	10,000	20,000	15,000	170	7,399	2.19	95.31	968.00	7,998.67	8.82	72.89	7	57	7.78	63.33	11.30	5,004.92	0.22	96.27	1.17	62.57			
17	20,000	50,000	35,000	181	7,580	2.33	97.64	784.44	8,783.11	7.15	80.03	8	65	8.89	72.22	16.47	5,021.39	0.32	96.59	2.10	57.17			
18	50,000	100,000	75,000	62	7,642	0.80	98.44	526.44	9,309.55	4.80	84.83	7	72	7.78	80.00	45.29	5,066.69	0.87	97.46	8.60	54.42			
19	100,000	500,000	300,000	96	7,738	1.24	99.68	1,436.25	10,745.80	13.09	97.92	18	90	20.00	100.00	132.08	5,198.77	2.54	100.00	9.20	48.38			
20	500,000	UP		25	7,763	0.32	100.00	228.55	10,974.35	2.08	100.00	0	90	0.00	100.00	0.00	5,198.77	0.00	100.00	0.00	47.37			
				7,763					10,974.35					90					5,198.77					47.37



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 31 GORONTALO  
 UNDERWRITING YEAR 2017  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	582	582	11.01	11.01	112.26	112.26	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	417	999	7.89	18.89	48.10	160.36	0.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	679	1,678	12.84	31.73	116.39	276.74	1.97	4.69	3	3	11.11	11.11	146.66	146.66	9.68	9.68	126.01	52.99			
4	200	300	250	561	2,239	10.61	42.34	170.45	447.20	2.89	7.58	1	4	3.70	14.81	0.50	147.16	0.03	9.71	0.29	32.91			
5	300	500	400	839	3,078	15.87	58.21	356.11	803.31	6.04	13.62	2	6	7.41	22.22	21.19	168.34	1.40	11.11	5.95	20.96			
6	500	750	625	497	3,575	9.40	67.61	312.50	1,115.81	5.30	18.92	0	6	0.00	22.22	0.00	168.34	0.00	11.11	0.00	15.09			
7	750	1,000	875	402	3,977	7.60	75.21	320.75	1,436.56	5.44	24.36	2	8	7.41	29.63	26.67	195.01	1.76	12.87	8.31	13.57			
8	1,000	1,500	1,250	340	4,317	6.43	81.64	392.58	1,829.14	6.66	31.02	0	8	0.00	29.63	0.00	195.01	0.00	12.87	0.00	10.66			
9	1,500	2,000	1,750	192	4,509	3.63	85.27	354.67	2,183.81	6.02	37.04	0	8	0.00	29.63	0.00	195.01	0.00	12.87	0.00	8.93			
10	2,000	2,500	2,250	118	4,627	2.23	87.50	340.10	2,523.92	5.77	42.81	0	8	0.00	29.63	0.00	195.01	0.00	12.87	0.00	7.73			
11	2,500	3,000	2,750	90	4,717	1.70	89.20	257.49	2,781.41	4.37	47.17	0	8	0.00	29.63	0.00	195.01	0.00	12.87	0.00	7.01			
12	3,000	4,000	3,500	96	4,813	1.82	91.02	365.96	3,147.37	6.21	53.38	2	10	7.41	37.04	52.26	247.27	3.45	16.31	14.28	7.86			
13	4,000	5,000	4,500	70	4,883	1.32	92.34	301.39	3,448.76	5.11	58.49	1	11	3.70	40.74	88.97	336.24	5.87	22.18	29.52	9.75			
14	5,000	7,500	6,250	87	4,970	1.65	93.99	553.03	4,001.79	9.38	67.87	0	11	0.00	40.74	0.00	336.24	0.00	22.18	0.00	8.40			
15	7,500	10,000	8,750	41	5,011	0.78	94.76	219.71	4,221.50	3.73	71.60	0	11	0.00	40.74	0.00	336.24	0.00	22.18	0.00	7.96			
16	10,000	20,000	15,000	102	5,113	1.93	96.69	568.93	4,790.43	9.65	81.25	0	11	0.00	40.74	0.00	336.24	0.00	22.18	0.00	7.02			
17	20,000	50,000	35,000	97	5,210	1.83	98.52	623.14	5,413.57	10.57	91.81	2	13	7.41	48.15	1.22	337.46	0.08	22.26	0.20	6.23			
18	50,000	100,000	75,000	34	5,244	0.64	99.17	220.06	5,633.63	3.73	95.55	11	24	40.74	88.89	1,169.01	1,506.47	77.13	99.39	531.22	26.74			
19	100,000	500,000	300,000	35	5,279	0.66	99.83	187.88	5,821.50	3.19	98.73	3	27	11.11	100.00	9.21	1,515.68	0.61	100.00	4.90	26.04			
20	500,000	UP		9	5,288	0.17	100.00	74.71	5,896.21	1.27	100.00	0	27	0.00	100.00	0.00	1,515.68	0.00	100.00	0.00	25.71			
				5,288					5,896.21					27					1,515.68					25.71



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 32 RIAU KEPULAUAN  
 UNDERWRITING YEAR : 2017  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2017  
 DATA POSITION TO : 31/12/2017  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,260	4,260	12.44	12.44	1,031.53	1,031.53	2.02	2.02	7	7	5.00	5.00	67.76	67.76	0.78	0.78	6.57	6.57			
2	50	100	75	2,139	6,399	6.25	18.69	510.40	1,541.94	1.00	3.02	0	7	0.00	5.00	0.00	67.76	0.00	0.78	0.00	4.39			
3	100	200	150	4,812	11,211	14.05	32.74	985.34	2,527.27	1.93	4.95	4	11	2.86	7.86	4.45	72.21	0.05	0.84	0.45	2.86			
4	200	300	250	3,298	14,509	9.63	42.37	1,027.87	3,555.15	2.01	6.96	3	14	2.14	10.00	60.34	132.55	0.70	1.53	5.87	3.73			
5	300	500	400	5,127	19,636	14.97	57.34	2,610.59	6,165.73	5.11	12.08	19	33	13.57	23.57	774.96	907.51	8.97	10.51	29.69	14.72			
6	500	750	625	3,769	23,405	11.01	68.35	2,965.54	9,131.28	5.81	17.89	13	46	9.29	32.86	562.72	1,470.23	6.51	17.02	18.98	16.10			
7	750	1,000	875	2,757	26,162	8.05	76.40	3,254.68	12,385.96	6.37	24.26	11	57	7.86	40.71	160.58	1,630.81	1.86	18.88	4.93	13.17			
8	1,000	1,500	1,250	2,036	28,198	5.95	82.35	3,044.23	15,430.18	5.96	30.22	2	59	1.43	42.14	815.68	2,446.49	9.44	28.32	26.79	15.86			
9	1,500	2,000	1,750	1,198	29,396	3.50	85.85	2,769.54	18,199.73	5.42	35.65	3	62	2.14	44.29	1,542.78	3,989.27	17.86	46.19	55.71	21.92			
10	2,000	2,500	2,250	563	29,959	1.64	87.49	1,656.62	19,856.34	3.24	38.89	9	71	6.43	50.71	642.76	4,632.03	7.44	53.63	38.80	23.33			
11	2,500	3,000	2,750	538	30,497	1.57	89.06	1,798.41	21,654.76	3.52	42.42	2	73	1.43	52.14	49.79	4,681.82	0.58	54.20	2.77	21.62			
12	3,000	4,000	3,500	523	31,020	1.53	90.59	2,334.44	23,989.20	4.57	46.99	1	74	0.71	52.86	9.45	4,691.28	0.11	54.31	0.40	19.56			
13	4,000	5,000	4,500	405	31,425	1.18	91.77	2,144.48	26,133.68	4.20	51.19	3	77	2.14	55.00	5.62	4,696.89	0.07	54.38	0.26	17.97			
14	5,000	7,500	6,250	560	31,985	1.64	93.41	3,912.88	30,046.57	7.66	58.85	4	81	2.86	57.86	272.52	4,969.42	3.16	57.53	6.96	16.54			
15	7,500	10,000	8,750	301	32,286	0.88	94.29	2,635.55	32,682.12	5.16	64.02	0	81	0.00	57.86	0.00	4,969.42	0.00	57.53	0.00	15.21			
16	10,000	20,000	15,000	548	32,834	1.60	95.89	5,257.52	37,939.63	10.30	74.31	8	89	5.71	63.57	286.41	5,255.83	3.32	60.85	5.45	13.85			
17	20,000	50,000	35,000	465	33,299	1.36	97.25	5,019.86	42,959.49	9.83	84.15	6	95	4.29	67.86	2,232.81	7,488.64	25.85	86.70	44.48	17.43			
18	50,000	100,000	75,000	278	33,577	0.81	98.06	2,510.71	45,470.20	4.92	89.06	8	103	5.71	73.57	703.56	8,192.20	8.15	94.84	28.02	18.02			
19	100,000	500,000	300,000	424	34,001	1.24	99.30	4,328.02	49,798.22	8.48	97.54	27	130	19.29	92.86	278.55	8,470.75	3.22	98.07	6.44	17.01			
20	500,000	UP		241	34,242	0.70	100.00	1,255.59	51,053.82	2.46	100.00	10	140	7.14	100.00	166.75	8,637.50	1.93	100.00	13.28	16.92			
				34,242					51,053.82					140					8,637.50					16.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 33 KALIMANTAN UTARA  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.14	7.14	5.62	5.62	10.02	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.57	10.71	0.38	5.24	0.68	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.57	14.29	0.38	4.86	0.68	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	9	17.86	32.14	2.71	7.57	4.83	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	3.57	35.71	1.35	8.92	2.41	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	3.57	39.29	0.08	8.83	0.15	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	3.57	42.86	0.48	9.31	0.86	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	3.57	46.43	2.35	11.67	4.19	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	3.57	50.00	3.58	15.25	6.38	27.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	18	14.29	64.29	3.06	18.31	5.46	32.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	3.57	67.86	5.02	23.33	8.95	41.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.57	71.43	23.60	46.93	42.07	83.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	3.57	75.00	0.29	47.22	0.52	84.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	3.57	78.57	0.12	47.35	0.21	84.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	3.57	82.14	0.62	47.97	1.11	85.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	24	3.57	85.71	2.55	50.52	4.55	90.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	25	3.57	89.29	1.64	52.17	2.93	92.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	26	3.57	92.86	0.68	52.85	1.21	94.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	27	3.57	96.43	2.70	55.55	4.82	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	28	3.57	100.00	0.55	56.11	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					56.11					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 34 SULAWESI BARAT  
UNDERWRITING YEAR 2017  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2017  
DATA POSITION TO : 31/12/2017  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	47.62	47.62	1.88	1.88	5.95	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	13	14.29	61.90	3.43	5.31	10.87	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	17	19.05	80.95	5.26	10.56	16.66	33.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	18	4.76	85.71	1.39	11.95	4.40	37.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	19	4.76	90.48	12.31	24.26	39.00	76.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	4.76	95.24	7.29	31.55	23.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	1,000	1,500	1,250	1	21	4.76	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,500	2,000	1,750	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	2,000	2,500	2,250	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,500	3,000	2,750	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	3,000	4,000	3,500	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	4,000	5,000	4,500	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	5,000	7,500	6,250	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	7,500	10,000	8,750	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	10,000	20,000	15,000	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	20,000	50,000	35,000	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	50,000	100,000	75,000	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	100,000	500,000	300,000	0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	500,000	UP		0	21	0.00	100.00	0.00	31.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				21		31.55				0				0.00				0.00			
<b>GRANT TOTAL</b>						2,385,134				3,072,232.14				25,691				1,380,245.92			

# RISK AND LOSS PROFILE 2018

## 2.1 ALL CLASS OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

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

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	382,373	382,373	15.83	15.83	97,170.43	97,170.43	3.00	3.00	3801	3,801	14.68	14.68	46,511.98	46,511.98	3.27	3.27	47.87	47.87
2	50	100	75	173,984	556,357	7.20	23.03	23,849.95	121,020.38	0.74	3.74	350	4,151	1.35	16.03	7,594.41	54,106.39	0.53	3.81	31.84	44.71
3	100	200	150	315,079	871,436	13.04	36.07	69,497.40	190,517.78	2.15	5.89	685	4,836	2.64	18.67	15,645.53	69,751.92	1.10	4.91	22.51	36.61
4	200	300	250	208,900	1,080,336	8.65	44.71	67,380.91	257,898.69	2.08	7.97	527	5,363	2.03	20.71	16,582.29	86,334.21	1.17	6.07	24.61	33.48
5	300	500	400	290,305	1,370,641	12.01	56.73	137,137.75	395,036.44	4.24	12.21	1074	6,437	4.15	24.85	28,718.49	115,052.71	2.02	8.09	20.94	29.12
6	500	750	625	195,295	1,565,936	8.08	64.81	134,209.68	529,246.12	4.15	16.36	890	7,327	3.44	28.29	36,813.35	151,866.06	2.59	10.68	27.43	28.69
7	750	1,000	875	170,262	1,736,198	7.05	71.86	153,738.62	682,984.74	4.75	21.12	1291	8,618	4.98	33.27	44,079.81	195,945.87	3.10	13.79	28.67	28.69
8	1,000	1,500	1,250	153,601	1,889,799	6.36	78.21	189,377.95	872,362.69	5.85	26.97	1301	9,919	5.02	38.30	64,653.77	260,599.64	4.55	18.33	34.14	29.87
9	1,500	2,000	1,750	87,445	1,977,244	3.62	81.83	163,843.76	1,036,206.45	5.07	32.04	704	10,623	2.72	41.01	65,218.43	325,818.07	4.59	22.92	39.81	31.44
10	2,000	2,500	2,250	52,214	2,029,458	2.16	83.99	114,331.94	1,150,538.39	3.53	35.57	453	11,076	1.75	42.76	35,170.51	360,988.58	2.47	25.40	30.76	31.38
11	2,500	3,000	2,750	42,978	2,072,436	1.78	85.77	111,521.73	1,262,060.12	3.45	39.02	382	11,458	1.47	44.24	42,236.46	403,225.04	2.97	28.37	37.87	31.95
12	3,000	4,000	3,500	52,829	2,125,265	2.19	87.96	166,948.41	1,429,008.54	5.16	44.18	557	12,015	2.15	46.39	62,498.84	465,723.88	4.40	32.77	37.44	32.59
13	4,000	5,000	4,500	37,104	2,162,369	1.54	89.49	144,923.62	1,573,932.16	4.48	48.66	496	12,511	1.91	48.30	48,813.36	514,537.24	3.43	36.20	33.68	32.69
14	5,000	7,500	6,250	53,695	2,216,064	2.22	91.72	238,599.84	1,812,532.00	7.38	56.04	946	13,457	3.65	51.96	79,592.15	594,129.39	5.60	41.80	33.36	32.78
15	7,500	10,000	8,750	32,778	2,248,842	1.36	93.07	200,203.02	2,012,735.02	6.19	62.23	632	14,089	2.44	54.40	97,099.33	691,228.72	6.83	48.63	48.50	34.34
16	10,000	20,000	15,000	54,783	2,303,625	2.27	95.34	428,218.51	2,440,953.54	13.24	75.47	1501	15,590	5.80	60.19	173,719.01	864,947.73	12.22	60.85	40.57	35.43
17	20,000	50,000	35,000	46,769	2,350,394	1.94	97.28	415,386.64	2,856,340.17	12.84	88.31	2034	17,624	7.85	68.04	291,809.16	1,156,756.89	20.53	81.39	70.25	40.50
18	50,000	100,000	75,000	24,335	2,374,729	1.01	98.28	193,205.88	3,049,546.05	5.97	94.28	1406	19,030	5.43	73.47	153,201.77	1,309,958.67	10.78	92.16	79.29	42.96
19	100,000	500,000	300,000	29,386	2,404,115	1.22	99.50	192,476.43	3,242,022.48	5.95	100.23	3616	22,646	13.96	87.43	83,431.54	1,393,390.21	5.87	98.03	43.35	42.98
20	500,000	UP		12,079	2,416,194	0.50	100.00	7,485.07	3,234,537.41	0.23	100.00	3255	25,901	12.57	100.00	27,945.66	1,421,335.87	1.97	100.00	373.35	43.94
<b>TOTAL</b>				2,416,194	3,234,537.40			25,901				1,421,335.85								43.94	

## 2.2 GROUP BY OF BUSINESS



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64,231	64,231	17.13	17.13	12,645.65	12,645.65	2.21	2.21	26	26	1.55	1.55	378.30	378.30	0.15	0.15	2.99	2.99			
2	50	100	75	20,168	84,399	5.38	22.50	2,210.55	14,856.19	0.39	2.60	11	37	0.65	2.20	184.04	562.35	0.08	0.23	8.33	3.79			
3	100	200	150	36,526	120,925	9.74	32.24	9,613.11	24,469.30	1.68	4.28	23	60	1.37	3.57	587.04	1,149.39	0.24	0.47	6.11	4.70			
4	200	300	250	24,735	145,660	6.60	38.84	8,496.04	32,965.34	1.49	5.77	42	102	2.50	6.07	969.84	2,119.23	0.40	0.87	11.42	6.43			
5	300	500	400	39,409	185,069	10.51	49.35	13,141.96	46,107.30	2.30	8.07	101	203	6.01	12.08	2,312.94	4,432.17	0.95	1.81	17.60	9.61			
6	500	750	625	26,778	211,847	7.14	56.49	13,377.03	59,484.33	2.34	10.41	89	292	5.30	17.38	5,874.25	10,306.42	2.40	4.21	43.91	17.33			
7	750	1,000	875	26,161	238,008	6.98	63.46	17,164.46	76,648.80	3.00	13.41	60	352	3.57	20.95	5,981.86	16,288.28	2.45	6.66	34.85	21.25			
8	1,000	1,500	1,250	24,295	262,303	6.48	69.94	23,701.47	100,350.27	4.15	17.56	107	459	6.37	27.32	9,185.16	25,473.43	3.76	10.42	38.75	25.38			
9	1,500	2,000	1,750	13,790	276,093	3.68	73.62	20,577.41	120,927.68	3.60	21.16	108	567	6.43	33.75	8,822.76	34,296.19	3.61	14.02	42.88	28.36			
10	2,000	2,500	2,250	9,454	285,547	2.52	76.14	15,724.36	136,652.04	2.75	23.92	54	621	3.21	36.96	5,889.91	40,186.11	2.41	16.43	37.46	29.41			
11	2,500	3,000	2,750	8,281	293,828	2.21	78.35	15,822.30	152,474.33	2.77	26.68	49	670	2.92	39.88	3,684.78	43,870.89	1.51	17.94	23.29	28.77			
12	3,000	4,000	3,500	10,858	304,686	2.90	81.24	25,488.05	177,962.38	4.46	31.15	42	712	2.50	42.38	6,540.91	50,411.80	2.67	20.61	25.66	28.33			
13	4,000	5,000	4,500	7,465	312,151	1.99	83.23	21,737.63	199,700.01	3.80	34.95	38	750	2.26	44.64	5,458.67	55,870.47	2.23	22.85	25.11	27.98			
14	5,000	7,500	6,250	11,684	323,835	3.12	86.35	40,219.70	239,919.71	7.04	41.99	76	826	4.52	49.17	14,734.32	70,604.79	6.02	28.87	36.63	29.43			
15	7,500	10,000	8,750	7,626	331,461	2.03	88.38	36,272.08	276,191.79	6.35	48.34	75	901	4.46	53.63	15,236.08	85,840.87	6.23	35.10	42.00	31.08			
16	10,000	20,000	15,000	13,131	344,592	3.50	91.88	83,859.10	360,050.89	14.68	63.01	123	1,024	7.32	60.95	42,643.25	128,484.11	17.44	52.54	50.85	35.68			
17	20,000	50,000	35,000	11,187	355,779	2.98	94.87	85,920.00	445,970.89	15.04	78.05	189	1,213	11.25	72.20	46,160.11	174,644.23	18.87	71.41	53.72	39.16			
18	50,000	100,000	75,000	6,533	362,312	1.74	96.61	48,641.98	494,612.87	8.51	86.56	71	1,284	4.23	76.43	50,166.87	224,811.10	20.51	91.93	103.13	45.45			
19	100,000	500,000	300,000	8,441	370,753	2.25	98.86	53,063.59	547,676.46	9.29	95.85	142	1,426	8.45	84.88	17,361.74	242,172.84	7.10	99.03	32.72	44.22			
20	500,000	UP		4,277	375,030	1.14	100.00	23,710.04	571,386.50	4.15	100.00	254	1,680	15.12	100.00	2,384.27	244,557.11	0.97	100.00	10.06	42.80			
				375,030					571,386.50					1,680					244,557.11					42.80



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : FIRE  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	198,557	198,557	14.71	14.71	52,670.38	52,670.38	4.27	4.27	2,667	2,667	38.37	38.37	35,751.97	35,751.97	9.09	9.09	67.88	67.88			
2	50	100	75	119,078	317,635	8.82	23.53	17,474.84	70,145.22	1.42	5.69	152	2,819	2.19	40.56	4,474.04	40,226.01	1.14	10.23	25.60	57.35			
3	100	200	150	226,695	544,330	16.80	40.33	51,602.71	121,747.93	4.19	9.88	198	3,017	2.85	43.40	7,728.69	47,954.71	1.96	12.19	14.98	39.39			
4	200	300	250	148,922	693,252	11.03	51.36	48,492.76	170,240.69	3.93	13.81	208	3,225	2.99	46.40	11,064.99	59,019.70	2.81	15.00	22.82	34.67			
5	300	500	400	189,966	883,218	14.07	65.44	98,342.02	268,582.71	7.98	21.79	327	3,552	4.70	51.10	14,002.58	73,022.28	3.56	18.56	14.24	27.19			
6	500	750	625	119,913	1,003,131	8.88	74.32	91,960.86	360,543.57	7.46	29.25	295	3,847	4.24	55.34	15,988.62	89,010.90	4.06	22.63	17.39	24.69			
7	750	1,000	875	90,894	1,094,025	6.73	81.06	94,908.75	455,452.31	7.70	36.95	540	4,387	7.77	63.11	17,601.85	106,612.75	4.47	27.10	18.55	23.41			
8	1,000	1,500	1,250	75,812	1,169,837	5.62	86.67	106,181.46	561,633.78	8.62	45.57	493	4,880	7.09	70.21	25,709.35	132,322.10	6.54	33.64	24.21	23.56			
9	1,500	2,000	1,750	42,862	1,212,699	3.18	89.85	85,195.43	646,829.21	6.91	52.48	213	5,093	3.06	73.27	29,893.51	162,215.61	7.60	41.24	35.09	25.08			
10	2,000	2,500	2,250	22,846	1,235,545	1.69	91.54	52,952.67	699,781.88	4.30	56.78	118	5,211	1.70	74.97	15,749.40	177,965.01	4.00	45.24	29.74	25.43			
11	2,500	3,000	2,750	17,930	1,253,475	1.33	92.87	41,299.95	741,081.82	3.35	60.13	92	5,303	1.32	76.29	14,124.15	192,089.16	3.59	48.83	34.20	25.92			
12	3,000	4,000	3,500	20,333	1,273,808	1.51	94.38	69,831.46	810,913.29	5.67	65.80	128	5,431	1.84	78.13	19,661.76	211,750.91	5.00	53.83	28.16	26.11			
13	4,000	5,000	4,500	13,969	1,287,777	1.03	95.41	56,329.31	867,242.60	4.57	70.37	102	5,533	1.47	79.60	15,178.77	226,929.68	3.86	57.69	26.95	26.17			
14	5,000	7,500	6,250	16,081	1,303,858	1.19	96.60	80,468.22	947,710.81	6.53	76.90	108	5,641	1.55	81.15	22,470.04	249,399.72	5.71	63.40	27.92	26.32			
15	7,500	10,000	8,750	9,425	1,313,283	0.70	97.30	58,567.98	1,006,278.79	4.75	81.65	63	5,704	0.91	82.06	20,040.86	269,440.58	5.09	68.49	34.22	26.78			
16	10,000	20,000	15,000	13,894	1,327,177	1.03	98.33	109,717.27	1,115,996.06	8.90	90.55	184	5,888	2.65	84.71	35,708.79	305,149.37	9.08	77.57	32.55	27.34			
17	20,000	50,000	35,000	10,953	1,338,130	0.81	99.14	85,615.15	1,201,611.21	6.95	97.50	348	6,236	5.01	89.71	53,371.41	358,520.78	13.57	91.14	62.34	29.84			
18	50,000	100,000	75,000	4,840	1,342,970	0.36	99.50	35,044.49	1,236,655.70	2.84	100.34	133	6,369	1.91	91.63	23,159.28	381,680.05	5.89	97.02	66.09	30.86			
19	100,000	500,000	300,000	4,785	1,347,755	0.35	99.86	19,321.54	1,255,977.24	1.57	101.91	328	6,697	4.72	96.35	9,135.13	390,815.18	2.32	99.35	47.28	31.12			
20	500,000	UP		1,947	1,349,702	0.14	100.00	23,526.00	1,232,451.24	1.91	100.00	254	6,951	3.65	100.00	2,575.84	393,391.02	0.65	100.00	10.95	31.92			
				1,349,702					1,232,451.24					6,951					393,391.02					31.92



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : IAR  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	119,585	119,585	17.29	17.29	31,854.40	31,854.40	2.23	2.23	1,108	1,108	6.42	6.42	10,381.70	10,381.70	1.33	1.33	32.59	32.59
2	50	100	75	34,734	154,319	5.02	22.32	4,163.88	36,018.28	0.29	2.52	187	1,295	1.08	7.50	2,936.33	13,318.03	0.37	1.70	70.52	36.98
3	100	200	150	51,858	206,177	7.50	29.82	8,281.58	44,299.86	0.58	3.10	464	1,759	2.69	10.19	7,329.79	20,647.82	0.94	2.64	88.51	46.61
4	200	300	250	35,243	241,420	5.10	34.92	10,392.11	54,691.97	0.73	3.82	277	2,036	1.60	11.79	4,547.46	25,195.28	0.58	3.22	43.76	46.07
5	300	500	400	60,929	302,349	8.81	43.73	25,653.30	80,345.26	1.79	5.62	646	2,682	3.74	15.53	12,402.97	37,598.25	1.58	4.80	48.35	46.80
6	500	750	625	48,603	350,952	7.03	50.76	28,870.06	109,215.33	2.02	7.63	506	3,188	2.93	18.46	14,950.48	52,548.73	1.91	6.71	51.79	48.11
7	750	1,000	875	53,207	404,159	7.69	58.45	41,665.41	150,880.73	2.91	10.55	691	3,879	4.00	22.46	20,496.11	73,044.84	2.62	9.33	49.19	48.41
8	1,000	1,500	1,250	53,491	457,650	7.74	66.19	59,491.33	210,372.07	4.16	14.70	701	4,580	4.06	26.52	29,759.26	102,804.11	3.80	13.13	50.02	48.87
9	1,500	2,000	1,750	30,790	488,440	4.45	70.64	58,063.08	268,435.15	4.06	18.76	383	4,963	2.22	28.74	26,502.15	129,306.26	3.38	16.51	45.64	48.17
10	2,000	2,500	2,250	19,914	508,354	2.88	73.52	45,654.91	314,090.06	3.19	21.95	281	5,244	1.63	30.37	13,531.20	142,837.46	1.73	18.24	29.64	45.48
11	2,500	3,000	2,750	16,767	525,121	2.42	75.95	54,399.49	368,489.55	3.80	25.76	241	5,485	1.40	31.76	24,427.53	167,264.99	3.12	21.36	44.90	45.39
12	3,000	4,000	3,500	21,638	546,759	3.13	79.07	71,628.90	440,118.45	5.01	30.76	387	5,872	2.24	34.01	36,296.17	203,561.16	4.63	25.99	50.67	46.25
13	4,000	5,000	4,500	15,670	562,429	2.27	81.34	66,856.68	506,975.14	4.67	35.44	356	6,228	2.06	36.07	28,175.92	231,737.08	3.60	29.59	42.14	45.71
14	5,000	7,500	6,250	25,930	588,359	3.75	85.09	117,911.93	624,887.06	8.24	43.68	762	6,990	4.41	40.48	42,387.80	274,124.88	5.41	35.00	35.95	43.87
15	7,500	10,000	8,750	15,727	604,086	2.27	87.37	105,362.96	730,250.02	7.36	51.04	494	7,484	2.86	43.34	61,822.40	335,947.28	7.89	42.89	58.68	46.00
16	10,000	20,000	15,000	27,758	631,844	4.01	91.38	234,642.14	964,892.16	16.40	67.44	1,194	8,678	6.91	50.25	95,366.97	431,314.25	12.18	55.07	40.64	44.70
17	20,000	50,000	35,000	24,629	656,473	3.56	94.94	243,851.48	1,208,743.65	17.04	84.49	1,497	10,175	8.67	58.92	192,277.64	623,591.89	24.55	79.62	78.85	51.59
18	50,000	100,000	75,000	12,962	669,435	1.87	96.82	109,519.42	1,318,263.06	7.66	92.14	1,202	11,377	6.96	65.88	79,875.62	703,467.51	10.20	89.82	72.93	53.36
19	100,000	500,000	300,000	16,159	685,594	2.34	99.15	120,090.25	1,438,353.32	8.39	100.54	3,144	14,521	18.21	84.09	56,751.86	760,219.37	7.25	97.07	47.26	52.85
20	500,000	UP		5,855	691,449	0.85	100.00	7,669.11	1,430,684.21	0.54	100.00	2,747	17,268	15.91	100.00	22,985.55	783,204.92	2.93	100.00	299.72	54.74
				691,449				1,430,684.21				17,268					783,204.92				54.74





IndonesiaRe

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : LOP  
UNDERWRITING YEAR : 2018  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points (in million)	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	4	33.33	33.33	0.69	0.69	4.81	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	8.33	41.67	0.48	1.17	3.32	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	8.33	50.00	1.72	2.90	11.96	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	8.33	58.33	1.60	4.50	11.10	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	8.33	66.67	2.08	6.58	14.46	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	8.33	75.00	0.00	6.58	0.00	45.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	8.33	83.33	2.43	9.01	16.87	62.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	12	16.67	100.00	5.40	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	87,500	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	16.67	100.00	0.00	14.42	37.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					14.42					0					0.00					0.00
<b>GRANT TOTAL</b>				2,416,194					3,234,537.40					25,901					1,421,335.86					

## 2.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	507	507	11.48	11.48	353.90	353.90	2.07	2.07	7	7	4.00	4.00	626.34	626.34	4.80	4.80	176.98	176.98			
2	50	100	75	159	666	3.60	15.08	20.72	374.62	0.12	2.19	1	8	0.57	4.57	0.00	626.34	0.00	4.80	0.00	167.20			
3	100	200	150	232	898	5.25	20.34	23.45	398.07	0.14	2.33	9	17	5.14	9.71	122.29	748.63	0.94	5.74	521.42	188.07			
4	200	300	250	88	986	1.99	22.33	16.78	414.85	0.10	2.42	0	17	0.00	9.71	0.00	748.63	0.00	5.74	0.00	180.46			
5	300	500	400	105	1,091	2.38	24.71	75.49	490.34	0.44	2.87	1	18	0.57	10.29	21.33	769.96	0.16	5.90	28.25	157.03			
6	500	750	625	102	1,193	2.31	27.02	64.06	554.40	0.37	3.24	7	25	4.00	14.29	14.79	784.75	0.11	6.02	23.08	141.55			
7	750	1,000	875	76	1,269	1.72	28.74	69.29	623.69	0.41	3.65	1	26	0.57	14.86	120.10	904.84	0.92	6.94	173.33	145.08			
8	1,000	1,500	1,250	133	1,402	3.01	31.76	114.45	738.14	0.67	4.31	0	26	0.00	14.86	0.00	904.84	0.00	6.94	0.00	122.58			
9	1,500	2,000	1,750	96	1,498	2.17	33.93	150.69	888.83	0.88	5.20	0	26	0.00	14.86	0.00	904.84	0.00	6.94	0.00	101.80			
10	2,000	2,500	2,250	100	1,598	2.27	36.19	142.42	1,031.25	0.83	6.03	3	29	1.71	16.57	615.76	1,520.60	4.72	11.66	432.36	147.45			
11	2,500	3,000	2,750	57	1,655	1.29	37.49	145.17	1,176.41	0.85	6.88	2	31	1.14	17.71	150.96	1,671.56	1.16	12.82	103.99	142.09			
12	3,000	4,000	3,500	99	1,754	2.24	39.73	268.90	1,445.32	1.57	8.45	0	31	0.00	17.71	0.00	1,671.56	0.00	12.82	0.00	115.65			
13	4,000	5,000	4,500	69	1,823	1.56	41.29	236.83	1,682.15	1.38	9.83	0	31	0.00	17.71	0.00	1,671.56	0.00	12.82	0.00	99.37			
14	5,000	7,500	6,250	125	1,948	2.83	44.12	683.95	2,366.10	4.00	13.83	1	32	0.57	18.29	128.40	1,799.96	0.98	13.80	18.77	76.07			
15	7,500	10,000	8,750	164	2,112	3.71	47.84	831.03	3,197.12	4.86	18.69	18	50	10.29	28.57	492.71	2,292.67	3.78	17.58	59.29	71.71			
16	10,000	20,000	15,000	386	2,498	8.74	56.58	2,551.24	5,748.36	14.91	33.60	5	55	2.86	31.43	200.91	2,493.58	1.54	19.12	7.87	43.38			
17	20,000	50,000	35,000	420	2,918	9.51	66.09	4,248.57	9,996.94	24.83	58.43	12	67	6.86	38.29	5,928.55	8,422.12	45.46	64.58	139.54	84.25			
18	50,000	100,000	75,000	342	3,260	7.75	73.84	2,381.28	12,378.22	13.92	72.35	20	87	11.43	49.71	513.25	8,935.37	3.94	68.51	21.55	72.19			
19	100,000	500,000	300,000	592	3,852	13.41	87.25	3,043.10	15,421.32	17.79	90.14	48	135	27.43	77.14	3,687.01	12,622.38	28.27	96.78	121.16	81.85			
20	500,000	UP		563	4,415	12.75	100.00	1,686.61	17,107.93	9.86	100.00	40	175	22.86	100.00	419.45	13,041.82	3.22	100.00	24.87	76.23			
				4,415					17,107.93					175					13,041.82					76.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	620	620	11.02	11.02	714.15	714.15	3.22	3.22	1	1	0.50	0.50	1.71	1.71	0.01	0.01	0.24	0.24	
2	50	100	75	148	768	2.63	13.65	20.40	734.55	0.09	3.31	0	1	0.00	0.50	0.00	1.71	0.00	0.01	0.00	0.23	
3	100	200	150	157	925	2.79	16.44	37.41	771.97	0.17	3.48	1	2	0.50	0.99	4.16	5.88	0.01	0.02	11.13	0.76	
4	200	300	250	132	1,057	2.35	18.79	38.16	810.13	0.17	3.65	0	2	0.00	0.99	0.00	5.88	0.00	0.02	0.00	0.73	
5	300	500	400	235	1,292	4.18	22.97	112.80	922.93	0.51	4.16	2	4	0.99	1.98	29.79	35.67	0.10	0.12	26.41	3.86	
6	500	750	625	211	1,503	3.75	26.72	169.05	1,091.98	0.76	4.93	0	4	0.00	1.98	0.00	35.67	0.00	0.12	0.00	3.27	
7	750	1,000	875	155	1,658	2.76	29.48	167.11	1,259.09	0.75	5.68	3	7	1.49	3.47	23.40	59.06	0.08	0.20	14.00	4.69	
8	1,000	1,500	1,250	288	1,946	5.12	34.60	369.47	1,628.57	1.67	7.35	1	8	0.50	3.96	0.10	59.16	0.00	0.20	0.03	3.63	
9	1,500	2,000	1,750	196	2,142	3.48	38.08	349.95	1,978.52	1.58	8.93	2	10	0.99	4.95	1,978.25	2,037.41	6.81	7.01	565.29	102.98	
10	2,000	2,500	2,250	139	2,281	2.47	40.55	312.09	2,290.61	1.41	10.33	1	11	0.50	5.45	0.06	2,037.47	0.00	7.01	0.02	88.95	
11	2,500	3,000	2,750	110	2,391	1.96	42.51	377.14	2,667.75	1.70	12.04	0	11	0.00	5.45	0.00	2,037.47	0.00	7.01	0.00	76.37	
12	3,000	4,000	3,500	209	2,600	3.72	46.22	555.02	3,222.76	2.50	14.54	1	12	0.50	5.94	4.95	2,042.42	0.02	7.03	0.89	63.37	
13	4,000	5,000	4,500	198	2,798	3.52	49.74	493.61	3,716.38	2.23	16.77	0	12	0.00	5.94	0.00	2,042.42	0.00	7.03	0.00	54.96	
14	5,000	7,500	6,250	284	3,082	5.05	54.79	1,353.56	5,069.94	6.11	22.87	0	12	0.00	5.94	0.00	2,042.42	0.00	7.03	0.00	40.28	
15	7,500	10,000	8,750	179	3,261	3.18	57.97	1,014.98	6,084.91	4.58	27.45	7	19	3.47	9.41	5,185.65	7,228.07	17.84	24.87	510.91	118.79	
16	10,000	20,000	15,000	463	3,724	8.23	66.20	3,131.02	9,215.93	14.13	41.58	2	21	0.99	10.40	308.50	7,536.57	1.06	25.93	9.85	81.78	
17	20,000	50,000	35,000	491	4,215	8.73	74.93	4,133.43	13,349.37	18.65	60.22	10	31	4.95	15.35	109.48	7,646.05	0.38	26.31	2.65	57.28	
18	50,000	100,000	75,000	453	4,668	8.05	82.99	2,566.97	15,916.34	11.58	71.81	31	62	15.35	30.69	19,860.82	27,506.87	68.35	94.66	773.71	172.82	
19	100,000	500,000	300,000	623	5,291	11.08	94.06	3,616.23	19,532.57	16.31	88.12	48	110	23.76	54.46	332.45	27,839.32	1.14	95.80	9.19	142.53	
20	500,000	<b>UP</b>		334	5,625	5.94	100.00	2,633.46	22,166.04	11.88	100.00	92	202	45.54	100.00	1,220.16	29,059.48	4.20	100.00	46.33	131.10	
				5,625					22,166.04					202					29,059.48			131.10



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,847	1,847	9.26	9.26	2,699.46	2,699.46	3.34	3.34	4	4	4	1.14	1.14	190.25	190.25	1.92	1.92	7.05	7.05		
2	50	100	75	369	2,216	1.85	11.11	276.20	2,975.66	0.34	3.68	2	6	6	0.57	1.70	59.98	250.24	0.61	2.53	21.72	8.41		
3	100	200	150	626	2,842	3.14	14.25	138.38	3,114.04	0.17	3.85	3	9	9	0.85	2.56	340.82	591.05	3.44	5.97	246.30	18.98		
4	200	300	250	469	3,311	2.35	16.60	146.48	3,260.52	0.18	4.03	1	10	10	0.28	2.84	126.00	717.05	1.27	7.24	86.02	21.99		
5	300	500	400	851	4,162	4.27	20.86	366.13	3,626.65	0.45	4.48	1	11	11	0.28	3.13	0.00	717.05	0.00	7.24	0.00	19.77		
6	500	750	625	825	4,987	4.14	25.00	529.18	4,155.83	0.65	5.13	1	12	12	0.28	3.41	69.00	786.05	0.70	7.93	13.04	18.91		
7	750	1,000	875	802	5,789	4.02	29.02	634.77	4,790.60	0.78	5.92	1	13	13	0.28	3.69	2.86	788.91	0.03	7.96	0.45	16.47		
8	1,000	1,500	1,250	880	6,669	4.41	33.43	1,056.18	5,846.79	1.30	7.22	0	13	13	0.00	3.69	0.00	788.91	0.00	7.96	0.00	13.49		
9	1,500	2,000	1,750	725	7,394	3.63	37.06	1,165.42	7,012.21	1.44	8.66	4	17	17	1.14	4.83	182.69	971.60	1.84	9.81	15.68	13.86		
10	2,000	2,500	2,250	529	7,923	2.65	39.72	1,040.45	8,052.66	1.29	9.95	2	19	19	0.57	5.40	14.27	985.86	0.14	9.95	1.37	12.24		
11	2,500	3,000	2,750	533	8,456	2.67	42.39	1,137.97	9,190.63	1.41	11.36	6	25	25	1.70	7.10	374.02	1,359.89	3.78	13.73	32.87	14.80		
12	3,000	4,000	3,500	800	9,256	4.01	46.40	2,001.33	11,191.95	2.47	13.83	1	26	26	0.28	7.39	8.80	1,368.68	0.09	13.81	0.44	12.23		
13	4,000	5,000	4,500	741	9,997	3.71	50.11	2,557.93	13,749.88	3.16	16.99	2	28	28	0.57	7.95	52.89	1,421.58	0.53	14.35	2.07	10.34		
14	5,000	7,500	6,250	1,179	11,176	5.91	56.02	5,134.21	18,884.09	6.34	23.33	7	35	35	1.99	9.94	252.06	1,673.63	2.54	16.89	4.91	8.86		
15	7,500	10,000	8,750	850	12,026	4.26	60.28	4,820.74	23,704.83	5.96	29.29	6	41	41	1.70	11.65	239.57	1,913.20	2.42	19.31	4.97	8.07		
16	10,000	20,000	15,000	1,803	13,829	9.04	69.32	13,473.66	37,178.49	16.65	45.93	21	62	62	5.97	17.61	528.02	2,441.22	5.33	24.64	3.92	6.57		
17	20,000	50,000	35,000	2,157	15,986	10.81	80.13	16,236.04	53,414.53	20.06	65.99	48	110	110	13.64	31.25	423.85	2,865.07	4.28	28.92	2.61	5.36		
18	50,000	100,000	75,000	1,293	17,279	6.48	86.62	9,108.74	62,523.27	11.25	77.25	42	152	152	11.93	43.18	4,395.02	7,260.09	44.36	73.28	48.25	11.61		
19	100,000	500,000	300,000	1,770	19,049	8.87	95.49	13,267.43	75,790.71	16.39	93.64	129	281	281	36.65	79.83	2,012.67	9,272.77	20.31	93.59	15.17	12.23		
20	500,000	UP		900	19,949	4.51	100.00	5,147.29	80,938.00	6.36	100.00	71	352	352	20.17	100.00	634.92	9,907.69	6.41	100.00	12.34	12.24		
				19,949					80,938.00					352					9,907.69					12.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,222	2,222	6.38	6.38	5,496.06	5,496.06	2.44	2.44	14	14	14	2.21	2.21	389.68	389.68	0.56	0.56	7.09	7.09		
2	50	100	75	376	2,598	1.08	7.46	788.28	6,284.34	0.35	2.79	3	17	0.47	2.68	9.82	399.50	0.01	0.58	1.25	6.36			
3	100	200	150	641	3,239	1.84	9.30	459.20	6,743.54	0.20	2.99	3	20	0.47	3.15	54.63	454.13	0.08	0.66	11.90	6.73			
4	200	300	250	586	3,825	1.68	10.99	302.28	7,045.82	0.13	3.12	1	21	0.16	3.31	25.00	479.13	0.04	0.69	8.27	6.80			
5	300	500	400	1,147	4,972	3.29	14.28	938.39	7,984.21	0.42	3.54	22	43	3.47	6.78	1,445.76	1,924.90	2.09	2.79	154.07	24.11			
6	500	750	625	935	5,907	2.69	16.97	634.66	8,618.87	0.28	3.82	8	51	1.26	8.04	549.67	2,474.56	0.80	3.58	86.61	28.71			
7	750	1,000	875	1,054	6,961	3.03	20.00	1,746.43	10,365.30	0.77	4.60	5	56	0.79	8.83	387.19	2,861.75	0.56	4.14	22.17	27.61			
8	1,000	1,500	1,250	1,580	8,541	4.54	24.53	3,567.66	13,932.97	1.58	6.18	16	72	2.52	11.36	3,048.34	5,910.09	4.41	8.56	85.44	42.42			
9	1,500	2,000	1,750	1,356	9,897	3.90	28.43	3,672.21	17,605.18	1.63	7.81	5	77	0.79	12.15	1,928.58	7,838.67	2.79	11.35	52.52	44.52			
10	2,000	2,500	2,250	1,223	11,120	3.51	31.94	4,421.39	22,026.57	1.96	9.77	18	95	2.84	14.98	1,587.50	9,426.16	2.30	13.65	35.90	42.79			
11	2,500	3,000	2,750	1,167	12,287	3.35	35.29	4,188.10	26,214.67	1.86	11.63	11	106	1.74	16.72	2,702.75	12,128.92	3.91	17.56	64.53	46.27			
12	3,000	4,000	3,500	1,739	14,026	5.00	40.29	7,661.58	33,876.25	3.40	15.02	12	118	1.89	18.61	5,066.28	17,195.20	7.34	24.90	66.13	50.76			
13	4,000	5,000	4,500	1,460	15,486	4.19	44.48	7,411.57	41,287.82	3.29	18.31	7	125	1.10	19.72	4,166.88	21,362.08	6.03	30.93	56.22	51.74			
14	5,000	7,500	6,250	2,591	18,077	7.44	51.93	17,205.14	58,492.96	7.63	25.94	47	172	7.41	27.13	3,121.81	24,483.90	4.52	35.45	18.14	41.86			
15	7,500	10,000	8,750	1,994	20,071	5.73	57.65	16,246.77	74,739.73	7.20	33.14	16	188	2.52	29.65	2,866.97	27,350.86	4.15	39.60	17.65	36.59			
16	10,000	20,000	15,000	4,392	24,463	12.62	70.27	42,963.72	117,703.45	19.05	52.20	93	281	14.67	44.32	15,179.73	42,530.60	21.98	61.58	35.33	36.13			
17	20,000	50,000	35,000	4,273	28,736	12.27	82.54	50,699.79	168,403.23	22.48	74.68	84	365	13.25	57.57	6,094.55	48,625.15	8.82	70.41	12.02	28.87			
18	50,000	100,000	75,000	2,361	31,097	6.78	89.33	21,554.08	189,957.32	9.56	84.24	98	463	15.46	73.03	12,469.51	61,094.66	18.06	88.46	57.85	32.16			
19	100,000	500,000	300,000	2,605	33,702	7.48	96.81	25,451.28	215,408.59	11.29	95.52	120	583	18.93	91.96	3,032.06	64,126.72	4.39	92.85	11.91	29.77			
20	500,000	UP		1,111	34,813	3.19	100.00	10,092.23	225,500.82	4.48	100.00	51	634	8.04	100.00	4,935.70	69,062.42	7.15	100.00	48.91	30.63			
				34,813					225,500.82					634					69,062.42					30.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,596	2,596	8.29	8.29	3,342.02	3,342.02	2.68	2.68	29	29	29	29	2.88	2.88	89.86	89.86	0.11	0.11	2.69	2.69	
2	50	100	75	746	3,342	2.38	10.67	412.81	3,754.83	0.33	3.01	1	30	0.10	2.98	54.91	144.76	0.07	0.18	13.30	3.86			
3	100	200	150	1,389	4,731	4.43	15.10	601.83	4,356.66	0.48	3.49	12	42	1.19	4.17	818.40	963.17	1.02	1.20	135.99	22.11			
4	200	300	250	1,295	6,026	4.13	19.24	563.48	4,920.14	0.45	3.94	5	47	0.50	4.67	521.40	1,484.57	0.65	1.85	92.53	30.17			
5	300	500	400	1,968	7,994	6.28	25.52	1,797.81	6,717.95	1.44	5.38	7	54	0.70	5.37	131.70	1,616.27	0.16	2.02	7.33	24.06			
6	500	750	625	1,640	9,634	5.24	30.75	2,722.57	9,440.52	2.18	7.57	3	57	0.30	5.67	94.82	1,711.08	0.12	2.14	3.48	18.12			
7	750	1,000	875	1,596	11,230	5.09	35.85	2,736.91	12,177.43	2.19	9.76	6	63	0.60	6.26	1,528.61	3,239.70	1.91	4.04	55.85	26.60			
8	1,000	1,500	1,250	1,855	13,085	5.92	41.77	3,998.74	16,176.17	3.20	12.96	17	80	1.69	7.95	723.52	3,963.22	0.90	4.95	18.09	24.50			
9	1,500	2,000	1,750	1,273	14,358	4.06	45.83	3,793.24	19,969.42	3.04	16.00	2	82	0.20	8.15	1,294.01	5,257.23	1.62	6.56	34.11	26.33			
10	2,000	2,500	2,250	901	15,259	2.88	48.71	2,976.56	22,945.98	2.39	18.39	9	91	0.89	9.05	2,102.69	7,359.92	2.62	9.19	70.64	32.07			
11	2,500	3,000	2,750	839	16,098	2.68	51.39	3,130.83	26,076.80	2.51	20.90	6	97	0.60	9.64	58.17	7,418.09	0.07	9.26	1.86	28.45			
12	3,000	4,000	3,500	1,085	17,183	3.46	54.85	4,586.63	30,663.44	3.68	24.58	24	121	2.39	12.03	878.22	8,296.30	1.10	10.36	19.15	27.06			
13	4,000	5,000	4,500	926	18,109	2.96	57.81	4,175.14	34,838.57	3.35	27.92	43	164	4.27	16.30	4,472.88	12,769.18	5.58	15.94	107.13	36.65			
14	5,000	7,500	6,250	1,416	19,525	4.52	62.33	8,419.48	43,258.05	6.75	34.67	26	190	2.58	18.89	4,531.47	17,300.65	5.66	21.60	53.82	39.99			
15	7,500	10,000	8,750	1,142	20,667	3.65	65.97	7,141.08	50,399.13	5.72	40.39	20	210	1.99	20.87	11,367.91	28,668.56	14.19	35.79	159.19	56.88			
16	10,000	20,000	15,000	2,316	22,983	7.39	73.37	17,841.86	68,240.99	14.30	54.69	89	299	8.85	29.72	10,547.04	39,215.60	13.17	48.95	59.11	57.47			
17	20,000	50,000	35,000	2,919	25,902	9.32	82.69	23,876.06	92,117.04	19.14	73.83	162	461	16.10	45.83	25,039.64	64,255.24	31.26	80.21	104.87	69.75			
18	50,000	100,000	75,000	1,869	27,771	5.97	88.65	13,759.60	105,876.64	11.03	84.86	61	522	6.06	51.89	5,762.88	70,018.12	7.19	87.41	41.88	66.13			
19	100,000	500,000	300,000	2,552	30,323	8.15	96.80	15,517.42	121,394.07	12.44	97.29	334	856	33.20	85.09	7,992.67	78,010.80	9.98	97.38	51.51	64.26			
20	500,000	UP		1,003	31,326	3.20	100.00	3,376.88	124,770.95	2.71	100.00	150	1,006	14.91	100.00	2,095.33	80,106.12	2.62	100.00	62.05	64.20			
				31,326					124,770.95					1,006					80,106.12					64.20



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,543	1,543	6.68	6.68	2,760.44	2,760.44	2.19	2.19	41	41	6.29	6.29	1,485.54	1,485.54	1.58	1.58	53.82	53.82			
2	50	100	75	321	1,864	1.39	8.07	331.94	3,092.37	0.26	2.46	1	42	0.15	6.44	60.00	1,545.54	0.06	1.64	18.08	49.98			
3	100	200	150	665	2,529	2.88	10.95	443.74	3,536.11	0.35	2.81	3	45	0.46	6.90	14.73	1,560.28	0.02	1.66	3.32	44.12			
4	200	300	250	857	3,386	3.71	14.66	692.87	4,228.98	0.55	3.36	3	48	0.46	7.36	244.53	1,804.80	0.26	1.92	35.29	42.68			
5	300	500	400	1,188	4,574	5.14	19.80	1,158.86	5,387.84	0.92	4.28	1	49	0.15	7.52	0.00	1,804.80	0.00	1.92	0.00	33.50			
6	500	750	625	1,043	5,617	4.52	24.32	1,146.11	6,533.95	0.91	5.19	4	53	0.61	8.13	439.96	2,244.76	0.47	2.38	38.39	34.36			
7	750	1,000	875	1,066	6,683	4.61	28.93	1,611.80	8,145.75	1.28	6.48	0	53	0.00	8.13	0.00	2,244.76	0.00	2.38	0.00	27.56			
8	1,000	1,500	1,250	1,253	7,936	5.42	34.36	2,941.53	11,087.29	2.34	8.82	7	60	1.07	9.20	1,985.56	4,230.32	2.11	4.49	67.50	38.15			
9	1,500	2,000	1,750	1,150	9,086	4.98	39.34	3,342.46	14,429.75	2.66	11.47	6	66	0.92	10.12	1,111.79	5,342.11	1.18	5.67	33.26	37.02			
10	2,000	2,500	2,250	711	9,797	3.08	42.41	2,369.57	16,799.32	1.88	13.36	6	72	0.92	11.04	540.01	5,882.11	0.57	6.24	22.79	35.01			
11	2,500	3,000	2,750	666	10,463	2.88	45.30	2,378.37	19,177.69	1.89	15.25	4	76	0.61	11.66	5,163.24	11,045.36	5.48	11.72	217.09	57.59			
12	3,000	4,000	3,500	1,016	11,479	4.40	49.69	4,550.83	23,728.52	3.62	18.87	13	89	1.99	13.65	14,481.30	25,526.66	15.37	27.10	318.21	107.58			
13	4,000	5,000	4,500	815	12,294	3.53	53.22	4,154.09	27,882.61	3.30	22.17	9	98	1.38	15.03	240.61	25,767.27	0.26	27.35	5.79	92.41			
14	5,000	7,500	6,250	1,358	13,652	5.88	59.10	8,989.91	36,872.51	7.15	29.32	24	122	3.68	18.71	1,031.42	26,798.68	1.09	28.45	11.47	72.68			
15	7,500	10,000	8,750	1,062	14,714	4.60	63.70	8,486.97	45,359.48	6.75	36.06	13	135	1.99	20.71	512.11	27,310.79	0.54	28.99	6.03	60.21			
16	10,000	20,000	15,000	2,155	16,869	9.33	73.03	20,651.81	66,011.29	16.42	52.48	71	206	10.89	31.60	4,800.53	32,111.33	5.10	34.09	23.25	48.65			
17	20,000	50,000	35,000	2,528	19,397	10.94	83.97	27,128.05	93,139.34	21.57	74.05	137	343	21.01	52.61	24,600.84	56,712.17	26.11	60.20	90.68	60.89			
18	50,000	100,000	75,000	1,440	20,837	6.23	90.21	12,579.13	105,718.47	10.00	84.05	99	442	15.18	67.79	16,358.54	73,070.71	17.36	77.56	130.05	69.12			
19	100,000	500,000	300,000	1,713	22,550	7.42	97.62	14,308.39	120,026.86	11.38	95.43	142	584	21.78	89.57	20,075.55	93,146.27	21.31	98.87	140.31	77.60			
20	500,000	UP		549	23,099	2.38	100.00	5,748.02	125,774.89	4.57	100.00	68	652	10.43	100.00	1,062.22	94,208.49	1.13	100.00	18.48	74.90			
				23,099					125,774.89					652					94,208.49					74.90





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,611	1,611	10.63	10.63	2,674.43	2,674.43	2.49	2.49	11	11	1.69	1.69	577.34	577.34	0.88	0.88	21.59	21.59			
2	50	100	75	586	2,197	3.87	14.50	908.21	3,582.64	0.85	3.34	8	19	1.23	2.92	205.00	782.34	0.31	1.19	22.57	21.84			
3	100	200	150	712	2,909	4.70	19.20	986.44	4,569.09	0.92	4.25	7	26	1.08	4.00	368.91	1,151.25	0.56	1.75	37.40	25.20			
4	200	300	250	444	3,353	2.93	22.13	644.10	5,213.19	0.60	4.85	1	27	0.15	4.15	36.69	1,187.94	0.06	1.80	5.70	22.79			
5	300	500	400	574	3,927	3.79	25.92	1,166.06	6,379.25	1.09	5.94	3	30	0.46	4.62	463.10	1,651.04	0.70	2.50	39.72	25.88			
6	500	750	625	513	4,440	3.39	29.30	1,334.72	7,713.97	1.24	7.18	0	30	0.00	4.62	0.00	1,651.04	0.00	2.50	0.00	21.40			
7	750	1,000	875	538	4,978	3.55	32.86	1,657.28	9,371.25	1.54	8.72	10	40	1.54	6.15	444.15	2,095.19	0.67	3.18	26.80	22.36			
8	1,000	1,500	1,250	716	5,694	4.73	37.58	2,574.18	11,945.43	2.40	11.12	4	44	0.62	6.77	281.94	2,377.14	0.43	3.60	10.95	19.90			
9	1,500	2,000	1,750	584	6,278	3.85	41.44	2,751.27	14,696.70	2.56	13.68	17	61	2.62	9.38	2,119.56	4,496.70	3.21	6.82	77.04	30.60			
10	2,000	2,500	2,250	470	6,748	3.10	44.54	2,550.98	17,247.68	2.38	16.06	30	91	4.62	14.00	1,984.83	6,481.53	3.01	9.83	77.81	37.58			
11	2,500	3,000	2,750	448	7,196	2.96	47.50	2,656.82	19,904.50	2.47	18.53	10	101	1.54	15.54	560.34	7,041.86	0.85	10.68	21.09	35.38			
12	3,000	4,000	3,500	667	7,863	4.40	51.90	4,324.26	24,228.76	4.03	22.56	15	116	2.31	17.85	462.00	7,503.86	0.70	11.38	10.68	30.97			
13	4,000	5,000	4,500	574	8,437	3.79	55.69	3,884.09	28,112.85	3.62	26.17	20	136	3.08	20.92	4,152.48	11,656.34	6.30	17.67	106.91	41.46			
14	5,000	7,500	6,250	963	9,400	6.36	62.04	8,554.71	36,667.56	7.96	34.14	39	175	6.00	26.92	5,528.61	17,184.95	8.38	26.06	64.63	46.87			
15	7,500	10,000	8,750	715	10,115	4.72	66.76	6,689.10	43,356.65	6.23	40.37	14	189	2.15	29.08	1,213.10	18,398.05	1.84	27.90	18.14	42.43			
16	10,000	20,000	15,000	1,625	11,740	10.73	77.49	22,099.77	65,456.42	20.58	60.94	148	337	22.77	51.85	14,632.88	33,030.93	22.19	50.08	66.21	50.46			
17	20,000	50,000	35,000	1,811	13,551	11.95	89.44	25,759.19	91,215.61	23.98	84.92	147	484	22.62	74.46	25,768.58	58,799.51	39.07	89.16	100.04	64.46			
18	50,000	100,000	75,000	812	14,363	5.36	94.80	8,419.51	99,635.11	7.84	92.76	89	573	13.69	88.15	3,233.40	62,032.90	4.90	94.06	38.40	62.26			
19	100,000	500,000	300,000	638	15,001	4.21	99.01	6,373.55	106,008.66	5.93	98.70	72	645	11.08	99.23	3,902.66	65,935.56	5.92	99.98	61.23	62.20			
20	500,000	UP		150	15,151	0.99	100.00	1,398.66	107,407.32	1.30	100.00	5	650	0.77	100.00	16.20	65,951.77	0.02	100.00	1.16	61.40			
				15,151					107,407.32					650					65,951.77					61.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,436	8,436	8.34	8.34	4,472.73	4,472.73	2.74	2.74	76	76	3.07	3.07	566.32	566.32	0.93	0.93	12.66	12.66			
2	50	100	75	3,622	12,058	3.58	11.92	1,016.37	5,489.10	0.62	3.36	22	98	0.89	3.96	265.39	831.71	0.44	1.36	26.11	15.15			
3	100	200	150	12,803	24,861	12.65	24.57	2,294.47	7,783.58	1.41	4.77	37	135	1.50	5.46	541.32	1,373.04	0.89	2.25	23.59	17.64			
4	200	300	250	8,461	33,322	8.36	32.93	2,223.32	10,006.90	1.36	6.13	25	160	1.01	6.47	402.19	1,775.23	0.66	2.91	18.09	17.74			
5	300	500	400	8,949	42,271	8.84	41.78	3,203.75	13,210.65	1.96	8.10	39	199	1.58	8.04	510.02	2,285.25	0.84	3.75	15.92	17.30			
6	500	750	625	5,697	47,968	5.63	47.41	2,842.98	16,053.63	1.74	9.84	36	235	1.46	9.50	1,143.67	3,428.92	1.88	5.62	40.23	21.36			
7	750	1,000	875	4,459	52,427	4.41	51.81	2,396.64	18,450.28	1.47	11.31	36	271	1.46	10.95	297.53	3,726.46	0.49	6.11	12.41	20.20			
8	1,000	1,500	1,250	4,711	57,138	4.66	56.47	3,513.82	21,964.10	2.15	13.46	59	330	2.38	13.34	2,554.84	6,281.30	4.19	10.30	72.71	28.60			
9	1,500	2,000	1,750	3,218	60,356	3.18	59.65	3,277.33	25,241.43	2.01	15.47	44	374	1.78	15.12	6,568.63	12,849.93	10.77	21.08	200.43	50.91			
10	2,000	2,500	2,250	3,321	63,677	3.28	62.93	3,599.34	28,840.77	2.21	17.68	17	391	0.69	15.80	263.89	13,113.82	0.43	21.51	7.33	45.47			
11	2,500	3,000	2,750	3,293	66,970	3.25	66.19	3,147.35	31,988.12	1.93	19.60	12	403	0.49	16.29	81.25	13,195.07	0.13	21.64	2.58	41.25			
12	3,000	4,000	3,500	3,676	70,646	3.63	69.82	4,533.37	36,521.49	2.78	22.38	50	453	2.02	18.31	1,156.62	14,351.68	1.90	23.54	25.51	39.30			
13	4,000	5,000	4,500	2,062	72,708	2.04	71.86	4,813.08	41,334.57	2.95	25.33	33	486	1.33	19.64	1,072.26	15,423.95	1.76	25.30	22.28	37.31			
14	5,000	7,500	6,250	3,780	76,488	3.74	75.59	9,292.95	50,627.52	5.70	31.03	87	573	3.52	23.16	7,356.68	22,780.63	12.07	37.36	79.16	45.00			
15	7,500	10,000	8,750	2,232	78,720	2.21	77.80	8,167.45	58,794.97	5.01	36.03	32	605	1.29	24.45	1,948.00	24,728.62	3.19	40.56	23.85	42.06			
16	10,000	20,000	15,000	4,831	83,551	4.77	82.57	23,378.83	82,173.79	14.33	50.36	149	754	6.02	30.48	6,885.90	31,614.53	11.29	51.85	29.45	38.47			
17	20,000	50,000	35,000	5,793	89,344	5.73	88.30	29,413.98	111,587.77	18.03	68.39	305	1,059	12.33	42.81	11,553.42	43,167.94	18.95	70.80	39.28	38.69			
18	50,000	100,000	75,000	4,159	93,503	4.11	92.41	21,645.65	133,233.42	13.27	81.65	261	1,320	10.55	53.35	2,652.58	45,820.52	4.35	75.15	12.25	34.39			
19	100,000	500,000	300,000	6,008	99,511	5.94	98.35	24,969.59	158,203.01	15.30	96.96	788	2,108	31.85	85.21	11,600.46	57,420.98	19.03	94.18	46.46	36.30			
20	500,000	UP		1,673	101,184	1.65	100.00	4,964.57	163,167.58	3.04	100.00	366	2,474	14.79	100.00	3,549.92	60,970.90	5.82	100.00	71.51	37.37			
				101,184					163,167.58					2,474					60,970.90					37.37



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	446	446	10.25	10.25	469.21	469.21	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	520	1.70	11.95	111.56	580.77	0.46	2.37	1	1	0.40	0.40	2.09	2.09	0.01	0.01	1.87	0.36			
3	100	200	150	76	596	1.75	13.70	12.05	592.83	0.05	2.42	0	1	0.00	0.40	0.00	2.09	0.00	0.01	0.00	0.35			
4	200	300	250	45	641	1.03	14.74	18.11	610.93	0.07	2.50	0	1	0.00	0.40	0.00	2.09	0.00	0.01	0.00	0.34			
5	300	500	400	107	748	2.46	17.20	62.36	673.30	0.25	2.75	5	6	2.00	2.40	356.65	358.74	2.33	2.35	571.90	53.28			
6	500	750	625	92	840	2.11	19.31	102.72	776.02	0.42	3.17	0	6	0.00	2.40	0.00	358.74	0.00	2.35	0.00	46.23			
7	750	1,000	875	106	946	2.44	21.75	184.00	960.02	0.75	3.92	3	9	1.20	3.60	811.39	1,170.13	5.31	7.66	440.97	121.89			
8	1,000	1,500	1,250	140	1,086	3.22	24.97	257.49	1,217.51	1.05	4.97	0	9	0.00	3.60	0.00	1,170.13	0.00	7.66	0.00	96.11			
9	1,500	2,000	1,750	63	1,149	1.45	26.41	225.90	1,443.41	0.92	5.90	2	11	0.80	4.40	198.67	1,368.80	1.30	8.96	87.95	94.83			
10	2,000	2,500	2,250	78	1,227	1.79	28.21	188.67	1,632.07	0.77	6.67	2	13	0.80	5.20	285.69	1,654.49	1.87	10.83	151.43	101.37			
11	2,500	3,000	2,750	58	1,285	1.33	29.54	111.22	1,743.29	0.45	7.12	0	13	0.00	5.20	0.00	1,654.49	0.00	10.83	0.00	94.91			
12	3,000	4,000	3,500	89	1,374	2.05	31.59	258.83	2,002.13	1.06	8.18	0	13	0.00	5.20	0.00	1,654.49	0.00	10.83	0.00	82.64			
13	4,000	5,000	4,500	98	1,472	2.25	33.84	376.19	2,378.32	1.54	9.72	0	13	0.00	5.20	0.00	1,654.49	0.00	10.83	0.00	69.57			
14	5,000	7,500	6,250	126	1,598	2.90	36.74	636.87	3,015.19	2.60	12.32	5	18	2.00	7.20	245.35	1,899.84	1.61	12.44	38.52	63.01			
15	7,500	10,000	8,750	189	1,787	4.34	41.08	885.87	3,901.06	3.62	15.94	2	20	0.80	8.00	37.66	1,937.50	0.25	12.68	4.25	49.67			
16	10,000	20,000	15,000	374	2,161	8.60	49.68	2,370.64	6,271.70	9.69	25.62	14	34	5.60	13.60	656.40	2,593.90	4.30	16.98	27.69	41.36			
17	20,000	50,000	35,000	555	2,716	12.76	62.44	4,687.74	10,959.44	19.15	44.77	23	57	9.20	22.80	5,657.93	8,251.83	37.04	54.02	120.70	75.29			
18	50,000	100,000	75,000	376	3,092	8.64	71.08	2,958.67	13,918.10	12.09	56.86	12	69	4.80	27.60	573.44	8,825.27	3.75	57.78	19.38	63.41			
19	100,000	500,000	300,000	790	3,882	18.16	89.24	7,452.13	21,370.23	30.44	87.31	129	198	51.60	79.20	2,425.05	11,250.32	15.88	73.65	32.54	52.64			
20	500,000	<b>UP</b>		468	4,350	10.76	100.00	3,107.19	24,477.42	12.69	100.00	52	250	20.80	100.00	4,024.57	15,274.88	26.35	100.00	129.52	62.40			
				4,350					24,477.42					250					15,274.88					62.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	359,271	359,271	16.58	16.58	71,190.83	71,190.83	3.07	3.07	3,597	3,597	18.62	18.62	42,261.34	42,261.34	4.31	4.31	59.36	59.36			
2	50	100	75	166,493	525,764	7.68	24.26	17,555.51	88,746.34	0.76	3.83	301	3,898	1.56	20.18	6,691.62	48,952.96	0.68	4.99	38.12	55.16			
3	100	200	150	297,375	823,139	13.72	37.98	64,139.44	152,885.78	2.77	6.60	593	4,491	3.07	23.25	12,963.94	61,916.90	1.32	6.32	20.21	40.50			
4	200	300	250	196,316	1,019,455	9.06	47.03	62,627.50	215,513.28	2.70	9.30	491	4,982	2.54	25.79	15,226.48	77,143.38	1.55	7.87	24.31	35.80			
5	300	500	400	274,944	1,294,399	12.69	59.72	128,015.80	343,529.08	5.53	14.83	987	5,969	5.11	30.90	25,730.61	102,873.99	2.62	10.49	20.10	29.95			
6	500	750	625	184,126	1,478,525	8.49	68.21	124,555.82	468,084.90	5.38	20.21	831	6,800	4.30	35.20	34,501.46	137,375.44	3.52	14.01	27.70	29.35			
7	750	1,000	875	160,318	1,638,843	7.40	75.61	142,396.95	610,481.85	6.15	26.35	1,226	8,026	6.35	41.54	40,464.58	177,840.03	4.13	18.14	28.42	29.13			
8	1,000	1,500	1,250	141,860	1,780,703	6.54	82.16	170,854.90	781,336.75	7.38	33.73	1,197	9,223	6.20	47.74	56,059.46	233,899.49	5.72	23.86	32.81	29.94			
9	1,500	2,000	1,750	78,553	1,859,256	3.62	85.78	144,878.40	926,215.15	6.25	39.98	620	9,843	3.21	50.95	49,835.41	283,734.90	5.08	28.94	34.40	30.63			
10	2,000	2,500	2,250	44,543	1,903,799	2.06	87.84	96,388.50	1,022,603.65	4.16	44.14	362	10,205	1.87	52.82	27,775.34	311,510.24	2.83	31.78	28.82	30.46			
11	2,500	3,000	2,750	35,658	1,939,457	1.65	89.48	93,953.07	1,116,556.72	4.06	48.20	330	10,535	1.71	54.53	33,144.93	344,655.17	3.38	35.16	35.28	30.87			
12	3,000	4,000	3,500	43,287	1,982,744	2.00	91.48	137,820.82	1,254,377.54	5.95	54.15	440	10,975	2.28	56.81	40,424.88	385,080.05	4.12	39.28	29.33	30.70			
13	4,000	5,000	4,500	30,067	2,012,811	1.39	92.86	116,587.87	1,370,965.41	5.03	59.18	382	11,357	1.98	58.79	34,655.36	419,735.41	3.54	42.82	29.72	30.62			
14	5,000	7,500	6,250	41,643	2,054,454	1.92	94.79	177,581.74	1,548,547.15	7.67	66.85	709	12,066	3.67	62.46	57,395.98	477,131.39	5.85	48.67	32.32	30.81			
15	7,500	10,000	8,750	24,052	2,078,506	1.11	95.90	144,926.26	1,693,473.41	6.26	73.10	500	12,566	2.59	65.04	73,159.75	550,291.14	7.46	56.13	50.48	32.49			
16	10,000	20,000	15,000	36,025	2,114,531	1.66	97.56	276,348.24	1,969,821.66	11.93	85.03	884	13,450	4.58	69.62	119,504.08	669,795.22	12.19	68.32	43.24	34.00			
17	20,000	50,000	35,000	25,236	2,139,767	1.16	98.72	224,285.37	2,194,107.03	9.68	94.71	1,094	14,544	5.66	75.28	186,116.34	855,911.56	18.99	87.31	82.98	39.01			
18	50,000	100,000	75,000	10,754	2,150,521	0.50	99.22	94,491.08	2,288,598.11	4.08	98.79	662	15,206	3.43	78.71	86,605.69	942,517.26	8.83	96.14	91.65	41.18			
19	100,000	500,000	300,000	11,668	2,162,189	0.54	99.76	74,243.50	2,362,841.61	3.20	102.00	1,764	16,970	9.13	87.84	27,820.67	970,337.93	2.84	98.98	37.47	41.07			
20	500,000	UP		5,278	2,167,467	0.24	100.00	46,255.37	2,316,586.24	2.00	100.00	2,349	19,319	12.16	100.00	9,973.24	980,311.17	1.02	100.00	21.56	42.32			
				2,167,467					2,316,586.24					19,319					980,311.17					42.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	101	101	9.45	9.45	34.72	34.72	0.86	0.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	144	4.02	13.47	16.97	51.70	0.42	1.28	1	1	14.29	14.29	27.85	27.85	8.32	8.32	164.04	53.86					
3	100	200	150	60	204	5.61	19.08	33.43	85.13	0.82	2.10	0	1	0.00	14.29	0.00	27.85	0.00	8.32	0.00	32.71					
4	200	300	250	44	248	4.12	23.20	27.40	112.53	0.68	2.78	0	1	0.00	14.29	0.00	27.85	0.00	8.32	0.00	24.75					
5	300	500	400	43	291	4.02	27.22	59.76	172.29	1.47	4.25	1	2	14.29	28.57	29.14	56.98	8.71	17.03	48.76	33.07					
6	500	750	625	62	353	5.80	33.02	75.13	247.42	1.85	6.11	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	23.03					
7	750	1,000	875	33	386	3.09	36.11	31.67	279.09	0.78	6.89	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	20.42					
8	1,000	1,500	1,250	51	437	4.77	40.88	101.41	380.50	2.50	9.39	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	14.98					
9	1,500	2,000	1,750	44	481	4.12	45.00	84.77	465.27	2.09	11.48	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	12.25					
10	2,000	2,500	2,250	45	526	4.21	49.20	164.41	629.68	4.06	15.54	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	9.05					
11	2,500	3,000	2,750	42	568	3.93	53.13	142.69	772.37	3.52	19.06	0	2	0.00	28.57	0.00	56.98	0.00	17.03	0.00	7.38					
12	3,000	4,000	3,500	22	590	2.06	55.19	120.94	893.31	2.98	22.04	1	3	14.29	42.86	15.79	72.77	4.72	21.74	13.06	8.15					
13	4,000	5,000	4,500	28	618	2.62	57.81	124.32	1,017.63	3.07	25.11	0	3	0.00	42.86	0.00	72.77	0.00	21.74	0.00	7.15					
14	5,000	7,500	6,250	117	735	10.94	68.76	495.51	1,513.14	12.23	37.34	0	3	0.00	42.86	0.00	72.77	0.00	21.74	0.00	4.81					
15	7,500	10,000	8,750	95	830	8.89	77.64	481.42	1,994.56	11.88	49.22	0	3	0.00	42.86	0.00	72.77	0.00	21.74	0.00	3.65					
16	10,000	20,000	15,000	169	999	15.81	93.45	1,197.37	3,191.94	29.55	78.76	1	4	14.29	57.14	233.46	306.23	69.76	91.50	19.50	9.59					
17	20,000	50,000	35,000	43	1,042	4.02	97.47	447.92	3,639.86	11.05	89.81	0	4	0.00	57.14	0.00	306.23	0.00	91.50	0.00	8.41					
18	50,000	100,000	75,000	22	1,064	2.06	99.53	314.82	3,954.68	7.77	97.58	0	4	0.00	57.14	0.00	306.23	0.00	91.50	0.00	7.74					
19	100,000	500,000	300,000	3	1,067	0.28	99.81	25.23	3,979.90	0.62	98.21	3	7	42.86	100.00	28.45	334.68	8.50	100.00	112.78	8.41					
20	500,000	UP		2	1,069	0.19	100.00	72.73	4,052.64	1.79	100.00	0	7	0.00	100.00	0.00	334.68	0.00	100.00	0.00	8.26					
				1,069					4,052.64					7					334.68					8.26		



IndonesiaRe

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,263	2,263	39.31	39.31	2,813.99	2,813.99	16.38	16.38	21	21	14.79	14.79	323.60	323.60	15.47	15.47	11.50	11.50			
2	50	100	75	743	3,006	12.91	52.21	2,281.65	5,095.64	13.28	29.66	9	30	6.34	21.13	217.75	541.35	10.41	25.87	9.54	10.62			
3	100	200	150	161	3,167	2.80	55.01	213.12	5,308.76	1.24	30.90	17	47	11.97	33.10	416.32	957.67	19.90	45.77	195.34	18.04			
4	200	300	250	124	3,291	2.15	57.17	21.99	5,330.75	0.13	31.03	0	47	0.00	33.10	0.00	957.67	0.00	45.77	0.00	17.96			
5	300	500	400	164	3,455	2.85	60.01	143.45	5,474.20	0.83	31.86	5	52	3.52	36.62	0.39	958.06	0.02	45.79	0.27	17.50			
6	500	750	625	39	3,494	0.68	60.69	24.43	5,498.63	0.14	32.01	0	52	0.00	36.62	0.00	958.06	0.00	45.79	0.00	17.42			
7	750	1,000	875	51	3,545	0.89	61.58	100.66	5,599.29	0.59	32.59	0	52	0.00	36.62	0.00	958.06	0.00	45.79	0.00	17.11			
8	1,000	1,500	1,250	122	3,667	2.12	63.70	24.79	5,624.07	0.14	32.74	0	52	0.00	36.62	0.00	958.06	0.00	45.79	0.00	17.03			
9	1,500	2,000	1,750	166	3,833	2.88	66.58	143.49	5,767.56	0.84	33.57	0	52	0.00	36.62	0.00	958.06	0.00	45.79	0.00	16.61			
10	2,000	2,500	2,250	125	3,958	2.17	68.75	166.73	5,934.29	0.97	34.54	3	55	2.11	38.73	0.50	958.56	0.02	45.81	0.30	16.15			
11	2,500	3,000	2,750	78	4,036	1.35	70.11	142.53	6,076.83	0.83	35.37	1	56	0.70	39.44	0.80	959.36	0.04	45.85	0.56	15.79			
12	3,000	4,000	3,500	127	4,163	2.21	72.31	258.73	6,335.56	1.51	36.88	0	56	0.00	39.44	0.00	959.36	0.00	45.85	0.00	15.14			
13	4,000	5,000	4,500	62	4,225	1.08	73.39	103.70	6,439.26	0.60	37.48	0	56	0.00	39.44	0.00	959.36	0.00	45.85	0.00	14.90			
14	5,000	7,500	6,250	104	4,329	1.81	75.20	210.99	6,650.25	1.23	38.71	0	56	0.00	39.44	0.00	959.36	0.00	45.85	0.00	14.43			
15	7,500	10,000	8,750	96	4,425	1.67	76.86	401.24	7,051.48	2.34	41.04	4	60	2.82	42.25	75.91	1,035.27	3.63	49.48	18.92	14.68			
16	10,000	20,000	15,000	210	4,635	3.65	80.51	1,671.69	8,723.17	9.73	50.77	24	84	16.90	59.15	241.55	1,276.82	11.54	61.02	14.45	14.64			
17	20,000	50,000	35,000	474	5,109	8.23	88.74	2,953.09	11,676.26	17.19	67.96	11	95	7.75	66.90	509.08	1,785.90	24.33	85.35	17.24	15.30			
18	50,000	100,000	75,000	378	5,487	6.57	95.31	2,636.26	14,312.53	15.34	83.31	24	119	16.90	83.80	38.90	1,824.81	1.86	87.21	1.48	12.75			
19	100,000	500,000	300,000	242	5,729	4.20	99.51	2,439.13	16,751.66	14.20	97.50	19	138	13.38	97.18	261.75	2,086.56	12.51	99.72	10.73	12.46			
20	500,000	UP		28	5,757	0.49	100.00	428.82	17,180.48	2.50	100.00	4	142	2.82	100.00	5.86	2,092.42	0.28	100.00	1.37	12.18			
				5,757					17,180.48					142					2,092.42					12.18



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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
	BAND	CUM				BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	1,000	1,500	1,250	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	2,000	2,500	2,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	500,000	<b>UP</b>		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					1.41					0					0.00			0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	910	910	46.03	46.03	148.48	148.48	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	304	1,214	15.38	61.41	109.32	257.81	2.02	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	170	1,384	8.60	70.01	113.01	370.82	2.09	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	39	1,423	1.97	71.98	58.43	429.25	1.08	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	1,453	1.52	73.50	37.09	466.34	0.69	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	1,463	0.51	74.00	8.25	474.59	0.15	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	1,471	0.40	74.41	5.09	479.68	0.09	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	1,483	0.61	75.01	3.31	482.99	0.06	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	1,504	1.06	76.07	8.64	491.63	0.16	9.09	2	2	5.26	5.26	0.84	0.84	0.08	0.08	9.72	0.17			
10	2,000	2,500	2,250	29	1,533	1.47	77.54	10.83	502.46	0.20	9.30	0	2	0.00	5.26	0.00	0.84	0.00	0.08	0.00	0.17			
11	2,500	3,000	2,750	29	1,562	1.47	79.01	10.48	512.94	0.19	9.49	0	2	0.00	5.26	0.00	0.84	0.00	0.08	0.00	0.16			
12	3,000	4,000	3,500	13	1,575	0.66	79.67	7.16	520.10	0.13	9.62	0	2	0.00	5.26	0.00	0.84	0.00	0.08	0.00	0.16			
13	4,000	5,000	4,500	4	1,579	0.20	79.87	5.21	525.31	0.10	9.72	0	2	0.00	5.26	0.00	0.84	0.00	0.08	0.00	0.16			
14	5,000	7,500	6,250	9	1,588	0.46	80.32	40.83	566.14	0.76	10.47	1	3	2.63	7.89	0.37	1.21	0.04	0.12	0.90	0.21			
15	7,500	10,000	8,750	8	1,596	0.40	80.73	110.13	676.27	2.04	12.51	0	3	0.00	7.89	0.00	1.21	0.00	0.12	0.00	0.18			
16	10,000	20,000	15,000	34	1,630	1.72	82.45	538.66	1,214.93	9.96	22.48	0	3	0.00	7.89	0.00	1.21	0.00	0.12	0.00	0.10			
17	20,000	50,000	35,000	69	1,699	3.49	85.94	1,517.40	2,732.33	28.07	50.55	1	4	2.63	10.53	6.91	8.12	0.68	0.80	0.46	0.30			
18	50,000	100,000	75,000	76	1,775	3.84	89.78	790.09	3,522.42	14.62	65.16	7	11	18.42	28.95	737.74	745.86	72.75	73.55	93.37	21.17			
19	100,000	500,000	300,000	182	1,957	9.21	98.99	1,769.45	5,291.87	32.73	97.89	20	31	52.63	81.58	260.09	1,005.94	25.65	99.20	14.70	19.01			
20	500,000	UP		20	1,977	1.01	100.00	113.83	5,405.71	2.11	100.00	7	38	18.42	100.00	8.09	1,014.03	0.80	100.00	7.11	18.76			
				1,977					5,405.71					38					1,014.03					18.76
<b>GRANT TOTAL</b>				2,416,194.0					3,234,537.3					25,901.0					1,421,335.89					



## 2.4 ALL OCCUPATION



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	4	5.71	5.71	0.19	0.19	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.43	7.14	0.75	0.94	0.17	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.43	8.57	0.38	1.32	0.09	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.43	10.00	0.00	1.32	0.00	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.43	11.43	3.55	4.88	0.81	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.43	12.86	2.49	7.37	0.57	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.43	14.29	0.00	7.37	0.00	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.43	15.71	0.00	7.37	0.00	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.43	17.14	1.84	9.20	0.42	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.43	18.57	3.65	12.85	0.83	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.43	20.00	3.57	16.42	0.81	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.43	21.43	7.08	23.50	1.61	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	17	2.86	24.29	12.56	36.06	2.85	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	27	14.29	38.57	69.23	105.29	15.72	23.90	2	2	66.67	66.67	45.78	45.78	99.16	99.16	66.12	43.48			
16	10,000	20,000	15,000	8	35	11.43	50.00	54.40	159.69	12.35	36.25	0	2	0.00	66.67	0.00	45.78	0.00	99.16	0.00	28.67			
17	20,000	50,000	35,000	7	42	10.00	60.00	85.93	245.62	19.51	55.76	0	2	0.00	66.67	0.00	45.78	0.00	99.16	0.00	18.64			
18	50,000	100,000	75,000	14	56	20.00	80.00	33.89	279.51	7.69	63.46	1	3	33.33	100.00	0.39	46.17	0.84	100.00	1.15	16.52			
19	100,000	500,000	300,000	3	59	4.29	84.29	147.50	427.01	33.49	96.94	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	10.81			
20	500,000	UP		11	70	15.71	100.00	13.46	440.47	3.06	100.00	0	3	0.00	100.00	0.00	46.17	0.00	100.00	0.00	10.48			
				70					440.47					3					46.17					10.48



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	6.27	6.27	7.16	7.16	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	32	2.85	9.12	0.75	7.90	0.13	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	62	8.55	17.66	4.08	11.98	0.71	2.09	1	1	100.00	100.00	117.97	117.97	100.00	100.00	2893.34	984.90			
4	200	300	250	22	84	6.27	23.93	2.56	14.53	0.45	2.54	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	811.69			
5	300	500	400	12	96	3.42	27.35	2.06	16.59	0.36	2.90	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	711.09			
6	500	750	625	8	104	2.28	29.63	1.06	17.65	0.18	3.08	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	668.46			
7	750	1,000	875	6	110	1.71	31.34	0.25	17.90	0.04	3.13	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	659.20			
8	1,000	1,500	1,250	8	118	2.28	33.62	6.00	23.90	1.05	4.17	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	493.68			
9	1,500	2,000	1,750	9	127	2.56	36.18	1.51	25.41	0.26	4.44	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	464.31			
10	2,000	2,500	2,250	17	144	4.84	41.03	10.46	35.86	1.83	6.27	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	328.95			
11	2,500	3,000	2,750	6	150	1.71	42.74	2.64	38.51	0.46	6.73	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	306.37			
12	3,000	4,000	3,500	11	161	3.13	45.87	15.75	54.25	2.75	9.48	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	217.45			
13	4,000	5,000	4,500	5	166	1.42	47.29	7.90	62.15	1.38	10.86	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	189.82			
14	5,000	7,500	6,250	5	171	1.42	48.72	13.22	75.37	2.31	13.17	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	156.52			
15	7,500	10,000	8,750	8	179	2.28	51.00	19.08	94.45	3.33	16.50	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	124.90			
16	10,000	20,000	15,000	35	214	9.97	60.97	73.13	167.58	12.78	29.28	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	70.39			
17	20,000	50,000	35,000	16	230	4.56	65.53	99.61	267.19	17.40	46.68	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	44.15			
18	50,000	100,000	75,000	16	246	4.56	70.09	83.52	350.71	14.59	61.27	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	33.64			
19	100,000	500,000	300,000	24	270	6.84	76.92	72.03	422.75	12.58	73.86	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	27.91			
20	500,000	UP		81	351	23.08	100.00	149.65	572.40	26.14	100.00	0	1	0.00	100.00	0.00	117.97	0.00	100.00	0.00	20.61			
				351					572.40					1					117.97					20.61



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 201 ALUMUNIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	63	63	16.15	16.15	102.09	102.09	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	67	1.03	17.18	0.35	102.44	0.02	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	74	1.79	18.97	3.25	105.69	0.19	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	79	1.28	20.26	2.32	108.01	0.13	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	87	2.05	22.31	3.32	111.33	0.19	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	94	1.79	24.10	4.46	115.79	0.26	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	103	2.31	26.41	9.05	124.85	0.52	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	115	3.08	29.49	11.67	136.51	0.67	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	130	3.85	33.33	38.43	174.95	2.22	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	141	2.82	36.15	23.09	198.04	1.33	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	148	1.79	37.95	24.37	222.41	1.41	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	160	3.08	41.03	36.88	259.28	2.13	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	166	1.54	42.56	20.14	279.43	1.16	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	186	5.13	47.69	91.60	371.02	5.29	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	208	5.64	53.33	127.98	499.00	7.39	28.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	238	7.69	61.03	277.95	776.95	16.04	44.85	1	1	16.67	16.67	0.03	0.03	0.18	0.18	0.01	0.00			
17	20,000	50,000	35,000	29	267	7.44	68.46	347.94	1,124.88	20.08	64.93	1	2	16.67	33.33	2.90	2.94	15.20	15.38	0.83	0.26			
18	50,000	100,000	75,000	24	291	6.15	74.62	234.25	1,359.13	13.52	78.45	0	2	0.00	33.33	0.00	2.94	0.00	15.38	0.00	0.22			
19	100,000	500,000	300,000	67	358	17.18	91.79	310.72	1,669.85	17.94	96.39	3	5	50.00	83.33	16.14	19.08	84.62	100.00	5.20	1.14			
20	500,000	<b>UP</b>		32	390	8.21	100.00	62.61	1,732.46	3.61	100.00	1	6	16.67	100.00	0.00	19.08	0.00	100.00	0.00	1.10			
				390					1,732.46					6					19.08					1.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.62	4.62	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.54	6.15	0.19	0.19	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	3.08	9.23	0.25	0.43	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	4.62	13.85	0.33	0.76	0.14	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	15	9.23	23.08	2.81	3.57	1.17	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	17	3.08	26.15	2.36	5.93	0.98	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	19	3.08	29.23	1.36	7.28	0.56	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	25	9.23	38.46	5.74	13.03	2.39	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	29	6.15	44.62	3.00	16.03	1.25	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	30	1.54	46.15	4.98	21.01	2.07	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	31	1.54	47.69	3.66	24.67	1.52	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	33	3.08	50.77	5.77	30.43	2.40	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	34	1.54	52.31	2.82	33.25	1.17	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	36	3.08	55.38	12.31	45.56	5.13	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	41	7.69	63.08	21.42	66.98	8.92	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	46	7.69	70.77	32.97	99.95	13.73	41.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	49	4.62	75.38	28.09	128.04	11.70	53.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	51	3.08	78.46	26.35	154.39	10.98	64.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	54	4.62	83.08	17.31	171.70	7.21	71.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		11	65	16.92	100.00	68.40	240.11	28.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				65					240.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.60	6.60	4.85	4.85	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	1.89	8.49	0.11	4.96	0.03	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	4.72	13.21	0.36	5.32	0.11	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	18	3.77	16.98	0.74	6.06	0.23	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	21	2.83	19.81	1.34	7.40	0.42	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	25	3.77	23.58	1.78	9.18	0.56	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	29	3.77	27.36	1.26	10.43	0.39	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	35	5.66	33.02	2.73	13.16	0.86	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	38	2.83	35.85	1.45	14.61	0.45	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	43	4.72	40.57	3.53	18.14	1.11	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	44	0.94	41.51	2.17	20.31	0.68	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	47	2.83	44.34	5.75	26.05	1.80	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	48	0.94	45.28	6.75	32.80	2.12	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	57	8.49	53.77	13.22	46.03	4.15	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	61	3.77	57.55	12.38	58.41	3.88	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	91	28.30	85.85	100.41	158.82	31.50	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	92	0.94	86.79	19.15	177.97	6.01	55.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	95	2.83	89.62	61.14	239.11	19.18	75.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	101	5.66	95.28	40.81	279.91	12.80	87.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		5	106	4.72	100.00	38.85	318.76	12.19	100.00	1	1	100.00	100.00	81.42	81.42	100.00	100.00	209.57	25.54			
				106					318.76					1					81.42					25.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	6	6	4.26	4.26	0.23	0.23	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	9	2.13	6.38	0.27	0.50	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	12	2.13	8.51	0.45	0.95	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.71	9.22	0.24	1.19	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.71	9.93	0.41	1.60	0.06	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	21	4.96	14.89	7.08	8.68	0.96	1.17	5	5	29.41	29.41	14.75	14.75	0.44	0.44	208.25	169.85	
7	750	1,000	875	2	23	1.42	16.31	1.44	10.13	0.19	1.37	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	145.68	
8	1,000	1,500	1,250	4	27	2.84	19.15	1.90	12.02	0.26	1.62	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	122.70	
9	1,500	2,000	1,750	1	28	0.71	19.86	2.67	14.69	0.36	1.98	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	100.42	
10	2,000	2,500	2,250	2	30	1.42	21.28	3.78	18.47	0.51	2.49	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	79.88	
11	2,500	3,000	2,750	1	31	0.71	21.99	4.33	22.80	0.58	3.08	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	64.70	
12	3,000	4,000	3,500	3	34	2.13	24.11	3.98	26.78	0.54	3.62	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	55.09	
13	4,000	5,000	4,500	3	37	2.13	26.24	0.54	27.32	0.07	3.69	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	53.99	
14	5,000	7,500	6,250	4	41	2.84	29.08	20.52	47.84	2.77	6.46	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	30.84	
15	7,500	10,000	8,750	1	42	0.71	29.79	9.05	56.89	1.22	7.68	0	5	0.00	29.41	0.00	14.75	0.00	0.44	0.00	25.93	
16	10,000	20,000	15,000	14	56	9.93	39.72	57.89	114.79	7.82	15.50	2	7	11.76	41.18	132.04	146.79	3.93	4.36	228.07	127.88	
17	20,000	50,000	35,000	20	76	14.18	53.90	121.85	236.64	16.45	31.95	0	7	0.00	41.18	0.00	146.79	0.00	4.36	0.00	62.03	
18	50,000	100,000	75,000	19	95	13.48	67.38	152.68	389.32	20.61	52.56	0	7	0.00	41.18	0.00	146.79	0.00	4.36	0.00	37.70	
19	100,000	500,000	300,000	37	132	26.24	93.62	251.48	640.80	33.95	86.51	7	14	41.18	82.35	3,212.34	3,359.13	95.50	99.86	1277.38	524.21	
20	500,000	<b>UP</b>		9	141	6.38	100.00	99.96	740.76	13.49	100.00	3	17	17.65	100.00	4.58	3,363.70	0.14	100.00	4.58	454.09	
				141					740.76					17					3,363.70			454.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	2.53	2.53	8.63	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	0.00	2.53	0.00	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	26.75	29.28	91.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					29.28					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	26.67	26.67	0.78	0.78	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	6.67	33.33	1.27	2.05	2.89	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	6.67	40.00	0.98	3.04	2.25	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	6.67	46.67	5.16	8.20	11.80	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	6.67	53.33	1.73	9.93	3.96	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	6.67	60.00	1.34	11.27	3.06	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.67	66.67	1.34	12.61	3.06	28.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.67	73.33	14.00	26.61	32.01	60.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.67	80.00	15.08	41.69	34.48	95.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.67	86.67	0.33	42.02	0.75	96.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.67	93.33	0.33	42.35	0.75	96.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.67	100.00	1.39	43.74	3.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	43.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					43.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.18	6.18	33.29	33.29	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	39	0.91	7.09	0.78	34.07	0.03	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	56	3.09	10.18	0.15	34.22	0.01	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	68	2.18	12.36	1.52	35.74	0.06	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	93	4.55	16.91	46.87	82.61	1.82	3.20	1	1	10.00	10.00	21.33	21.33	62.55	62.55	45.51	25.82	25.82		
6	500	750	625	16	109	2.91	19.82	11.83	94.44	0.46	3.66	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	22.59	22.59		
7	750	1,000	875	15	124	2.73	22.55	18.84	113.28	0.73	4.39	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	18.83	18.83		
8	1,000	1,500	1,250	35	159	6.36	28.91	32.97	146.25	1.28	5.67	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	14.58	14.58		
9	1,500	2,000	1,750	20	179	3.64	32.55	43.89	190.13	1.70	7.37	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	11.22	11.22		
10	2,000	2,500	2,250	13	192	2.36	34.91	34.00	224.14	1.32	8.69	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	9.52	9.52		
11	2,500	3,000	2,750	14	206	2.55	37.45	39.21	263.34	1.52	10.21	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	8.10	8.10		
12	3,000	4,000	3,500	15	221	2.73	40.18	75.31	338.65	2.92	13.13	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	6.30	6.30		
13	4,000	5,000	4,500	20	241	3.64	43.82	91.30	429.95	3.54	16.67	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	4.96	4.96		
14	5,000	7,500	6,250	14	255	2.55	46.36	79.79	509.74	3.09	19.76	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	4.18	4.18		
15	7,500	10,000	8,750	30	285	5.45	51.82	206.69	716.42	8.01	27.77	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	2.98	2.98		
16	10,000	20,000	15,000	37	322	6.73	58.55	373.72	1,090.15	14.49	42.26	0	1	0.00	10.00	0.00	21.33	0.00	62.55	0.00	1.96	1.96		
17	20,000	50,000	35,000	56	378	10.18	68.73	652.34	1,742.48	25.29	67.55	1	2	10.00	20.00	6.83	28.16	20.02	82.57	1.05	1.62	1.62		
18	50,000	100,000	75,000	55	433	10.00	78.73	433.43	2,175.91	16.80	84.35	8	10	80.00	100.00	5.94	34.10	17.43	100.00	1.37	1.57	1.57		
19	100,000	500,000	300,000	61	494	11.09	89.82	284.70	2,460.61	11.04	95.39	0	10	0.00	100.00	0.00	34.10	0.00	100.00	0.00	1.39	1.39		
20	500,000	UP		56	550	10.18	100.00	118.92	2,579.54	4.61	100.00	0	10	0.00	100.00	0.00	34.10	0.00	100.00	0.00	1.32	1.32		
				550					2,579.54					10					34.10					1.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.40	0.40	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	2.64	3.03	21.03	24.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	1.20	4.23	9.54	33.73	2	2	50.00	50.00	615.76	615.76	96.07	96.07	51471.43	14559.54	
5	300	500	400	1	4	14.29	57.14	0.86	5.08	6.82	40.55	0	2	0.00	50.00	0.00	615.76	0.00	96.07	0.00	12111.11	
6	500	750	625	1	5	14.29	71.43	2.40	7.48	19.12	59.67	2	4	50.00	100.00	25.20	640.96	3.93	100.00	1051.56	8568.01	
7	750	1,000	875	1	6	14.29	85.71	3.48	10.96	27.74	87.41	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5848.73	
8	1,000	1,500	1,250	1	7	14.29	100.00	1.58	12.54	12.59	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
20	500,000	UP		0	7	0.00	100.00	0.00	12.54	0.00	100.00	0	4	0.00	100.00	0.00	640.96	0.00	100.00	0.00	5112.37	
					7			12.54					4			640.96					5112.37	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	45.00	45.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	5.00	50.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	5.00	55.00	0.01	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	5.00	60.00	0.00	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	5.00	65.00	46.50	46.52	10.61	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	5.00	70.00	4.03	50.55	0.92	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	5.00	75.00	86.32	136.87	19.70	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	5.00	80.00	89.59	226.45	20.44	51.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	5.00	85.00	8.15	234.60	1.86	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	5.00	90.00	86.32	320.92	19.70	73.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	5.00	95.00	10.27	331.19	2.34	75.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	5.00	100.00	107.00	438.19	24.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	438.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					438.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES )

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	11.11	11.11	1.00	1.00	4.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.56	16.67	0.11	0.89	0.49	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.56	22.22	0.69	0.20	2.92	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	8	22.22	44.44	2.75	2.55	11.69	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	5.56	50.00	2.41	4.96	10.26	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	5.56	55.56	3.35	8.30	14.24	35.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	11.11	66.67	0.18	8.12	0.78	34.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	5.56	72.22	5.74	13.86	24.42	58.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	5.56	77.78	1.68	15.54	7.17	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	5.56	83.33	1.65	17.19	7.00	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	5.56	88.89	2.50	19.69	10.65	83.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	5.56	94.44	1.99	21.68	8.48	92.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	5.56	100.00	1.81	23.49	7.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	23.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					23.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	79	79	64.75	64.75	0.98	0.98	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	85	4.92	69.67	0.01	0.99	0.01	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	97	9.84	79.51	0.06	1.06	0.03	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	98	0.82	80.33	5.13	6.19	2.03	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	99	0.82	81.15	0.00	6.19	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	100	0.82	81.97	2.16	8.35	0.86	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	101	0.82	82.79	3.28	11.62	1.30	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	102	0.82	83.61	2.79	14.41	1.10	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	103	0.82	84.43	6.98	21.39	2.76	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	104	0.82	85.25	0.60	21.99	0.24	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	105	0.82	86.07	0.75	22.75	0.30	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	106	0.82	86.89	0.93	23.68	0.37	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	107	0.82	87.70	3.58	27.26	1.42	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	108	0.82	88.52	8.96	36.22	3.55	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	109	0.82	89.34	2.42	38.63	0.96	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	112	2.46	91.80	49.11	87.75	19.44	34.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	114	1.64	93.44	5.06	92.81	2.00	36.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	115	0.82	94.26	26.11	118.91	10.34	47.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	116	0.82	95.08	26.54	145.45	10.50	57.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	122	4.92	100.00	107.17	252.62	42.42	100.00	3	3	100.00	100.00	0.09	0.09	100.00	100.00	0.09	0.04			
				122					252.62					3					0.09					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.67	1.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.67	3.33	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	33	35	55.00	58.33	0.17	0.18	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	36	1.67	60.00	1.99	2.17	0.53	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	37	1.67	61.67	0.31	2.48	0.08	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	38	1.67	63.33	0.00	2.48	0.00	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	39	1.67	65.00	0.00	2.48	0.00	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	40	1.67	66.67	0.73	3.21	0.20	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	41	1.67	68.33	6.95	10.15	1.86	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	42	1.67	70.00	17.39	27.55	4.65	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	43	1.67	71.67	21.95	49.49	5.87	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	44	1.67	73.33	25.74	75.23	6.88	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	45	1.67	75.00	2.86	78.09	0.76	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	46	1.67	76.67	3.52	81.61	0.94	21.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	47	1.67	78.33	5.88	87.49	1.57	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	48	1.67	80.00	52.94	140.43	14.16	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	50	3.33	83.33	28.60	169.03	7.65	45.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	52	3.33	86.67	40.68	209.71	10.88	56.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	56	6.67	93.33	78.68	288.38	21.04	77.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	60	6.67	100.00	85.51	373.89	22.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				60					373.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	31.58	31.58	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	14	42.11	73.68	0.02	0.03	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	15.79	89.47	0.01	0.04	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	5.26	94.74	0.00	0.04	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	5.26	100.00	34.81	34.85	99.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	34.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					34.85					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.35	6.35	16.19	16.19	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.59	7.94	0.06	16.25	0.01	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.59	9.52	0.40	16.65	0.06	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.59	11.11	0.75	17.40	0.12	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.59	12.70	0.26	17.66	0.04	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	3.17	15.87	0.87	18.53	0.13	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.59	17.46	1.75	20.29	0.27	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	15	6.35	23.81	3.15	23.43	0.48	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	1.59	25.40	4.43	27.86	0.68	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	1.59	26.98	1.78	26.08	0.27	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	1.59	28.57	1.78	27.86	0.27	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	1.59	30.16	4.79	32.65	0.74	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	1.59	31.75	7.40	40.05	1.14	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	1.59	33.33	22.97	63.02	3.54	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	26	7.94	41.27	51.84	114.86	7.98	17.68	1	1	16.67	16.67	13.22	13.22	3.57	3.57	25.50	11.51			
16	10,000	20,000	15,000	4	30	6.35	47.62	54.18	169.04	8.34	26.02	0	1	0.00	16.67	0.00	13.22	0.00	3.57	0.00	7.82			
17	20,000	50,000	35,000	7	37	11.11	58.73	115.35	284.39	17.76	43.78	0	1	0.00	16.67	0.00	13.22	0.00	3.57	0.00	4.65			
18	50,000	100,000	75,000	2	39	3.17	61.90	94.78	379.17	14.59	58.37	0	1	0.00	16.67	0.00	13.22	0.00	3.57	0.00	3.49			
19	100,000	500,000	300,000	16	55	25.40	87.30	201.71	580.88	31.05	89.42	5	6	83.33	100.00	357.09	370.31	96.43	100.00	177.03	63.75			
20	500,000	UP		8	63	12.70	100.00	68.75	649.63	10.58	100.00	0	6	0.00	100.00	0.00	370.31	0.00	100.00	0.00	57.00			
				63					649.63					6					370.31					57.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2047

TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.01	0.01	0.89	1.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.00	0.01	0.00	1.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.91	0.92	98.79	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	0.92	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					0.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2048 DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	0.00	0.00	20.38	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	4	75.00	100.00	0.02	0.02	79.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.02					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	53.54	53.54	0.15	0.15	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	69	0.79	54.33	0.00	0.16	0.06	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	125	44.09	98.43	1.02	1.17	14.47	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	126	0.79	99.21	0.20	1.37	2.84	19.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	127	0.79	100.00	5.66	7.03	80.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	127	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				127					7.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.55	4.55	0.52	0.52	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.55	9.09	0.30	0.81	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.55	13.64	0.82	1.63	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.55	18.18	0.94	2.57	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	7	13.64	31.82	4.74	7.31	0.45	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.55	36.36	1.46	8.77	0.14	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.55	40.91	0.00	8.77	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	6.45	15.22	0.61	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	3.12	18.34	0.30	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	6.22	24.56	0.59	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.55	59.09	9.57	34.13	0.91	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.55	63.64	675.27	709.40	64.06	67.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.55	68.18	1.02	710.43	0.10	67.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.55	72.73	2.03	712.46	0.19	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.55	77.27	7.09	719.55	0.67	68.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.55	81.82	1.02	720.57	0.10	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	4.55	86.36	2.94	723.51	0.28	68.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	20	4.55	90.91	310.18	1,033.69	29.42	98.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	22	9.09	100.00	20.51	1,054.20	1.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					1,054.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2051

EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	7.61	7.61	6.86	6.86	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	71	28.43	36.04	0.47	7.33	0.11	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	83	6.09	42.13	0.71	8.04	0.17	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	86	1.52	43.65	0.68	8.72	0.17	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	88	1.02	44.67	1.88	10.60	0.46	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	92	2.03	46.70	2.47	13.07	0.60	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	94	1.02	47.72	6.58	19.65	1.61	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	99	2.54	50.25	5.60	25.24	1.37	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	104	2.54	52.79	1.91	27.15	0.47	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	106	1.02	53.81	4.71	31.86	1.15	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	107	0.51	54.31	6.15	38.01	1.50	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	110	1.52	55.84	2.12	40.12	0.52	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	111	0.51	56.35	0.76	40.89	0.19	9.98	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	115	2.03	58.38	23.13	64.01	5.65	15.63	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	122	3.55	61.93	43.04	107.06	10.51	26.14	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	130	4.06	65.99	35.01	142.07	8.55	34.69	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	151	10.66	76.65	118.51	260.59	28.94	63.64	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	158	3.55	80.20	33.55	294.13	8.19	71.83	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	175	8.63	88.83	89.41	383.55	21.84	93.66	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		22	197	11.17	100.00	25.95	409.49	6.34	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				197					409.49					1					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	0.27	0.27	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	0.52	0.79	0.61	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	9.09	45.45	1.03	0.24	1.23	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	9.09	54.55	7.41	7.17	8.81	8.53	1	1	100.00	100.00	77.46	77.46	100.00	100.00	1045.74	1080.83			
7	750	1,000	875	1	7	9.09	63.64	6.44	13.60	7.66	16.18	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48			
8	1,000	1,500	1,250	1	8	9.09	72.73	0.00	13.60	0.00	16.18	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	569.48			
9	1,500	2,000	1,750	1	9	9.09	81.82	24.14	37.74	28.73	44.91	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	205.22			
10	2,000	2,500	2,250	1	10	9.09	90.91	2.26	40.00	2.69	47.60	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	193.63			
11	2,500	3,000	2,750	1	11	9.09	100.00	44.04	84.04	52.40	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
20	500,000	UP		0	11	0.00	100.00	0.00	84.04	0.00	100.00	0	1	0.00	100.00	0.00	77.46	0.00	100.00	0.00	92.16			
				11					84.04					1					77.46					92.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	1	1	3.03	3.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	9	24.24	27.27	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	3.03	30.30	3.19	3.21	2.57	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	11	3.03	33.33	5.60	8.81	4.50	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	12	3.03	36.36	0.06	8.87	0.05	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	13	3.03	39.39	0.13	9.01	0.11	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	14	3.03	42.42	17.07	26.08	13.72	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	15	3.03	45.45	22.45	48.53	18.05	39.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	16	3.03	48.48	22.45	26.08	18.05	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.03	51.52	0.00	26.08	0.00	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.03	54.55	0.00	26.08	0.00	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	19	3.03	57.58	36.20	62.28	29.10	50.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	20	3.03	60.61	15.39	46.90	12.37	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	21	3.03	63.64	7.07	53.97	5.69	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	22	3.03	66.67	0.50	54.47	0.40	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	23	3.03	69.70	0.23	54.69	0.18	43.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	25	6.06	75.76	31.06	85.75	24.97	68.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	27	6.06	81.82	1.09	86.84	0.87	69.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	33	18.18	100.00	37.56	124.39	30.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	33	0.00	100.00	0.00	124.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				33				124.39				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	11	11	8.15	8.15	28.81	28.81	4.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	12	0.74	8.89	0.11	28.93	0.02	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	13	0.74	9.63	0.19	29.11	0.03	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	15	1.48	11.11	0.40	29.52	0.06	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	1.48	12.59	0.28	29.79	0.04	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	0.74	13.33	0.52	30.31	0.08	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	20	1.48	14.81	0.71	31.02	0.11	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	21	0.74	15.56	2.38	33.40	0.36	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	24	2.22	17.78	6.22	39.62	0.94	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	29	3.70	21.48	7.62	47.24	1.15	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	31	1.48	22.96	8.28	55.52	1.25	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	33	1.48	24.44	8.80	64.32	1.32	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	36	2.22	26.67	16.89	81.21	2.54	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	40	2.96	29.63	22.90	104.11	3.44	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	44	2.96	32.59	13.74	117.85	2.07	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	62	13.33	45.93	100.43	218.28	15.10	32.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	37	99	27.41	73.33	190.70	408.99	28.68	61.51	2	2	66.67	66.67	27.18	27.18	62.94	62.94	14.25	6.64
18	50,000	100,000	75,000	9	108	6.67	80.00	121.86	530.84	18.33	79.83	1	3	33.33	100.00	16.00	43.18	37.06	100.00	13.13	8.13
19	100,000	500,000	300,000	18	126	13.33	93.33	114.24	645.08	17.18	97.01	0	3	0.00	100.00	0.00	43.18	0.00	100.00	0.00	6.69
20	500,000	UP		9	135	6.67	100.00	19.85	664.93	2.99	100.00	0	3	0.00	100.00	0.00	43.18	0.00	100.00	0.00	6.49
				135				664.93				3				43.18				6.49	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	11.72	11.72	7.83	7.83	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	35	0.34	12.07	0.26	8.09	0.03	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	36	0.34	12.41	0.01	8.10	0.00	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	37	0.34	12.76	0.39	8.49	0.04	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	38	0.34	13.10	0.56	9.05	0.06	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	40	0.69	13.79	1.89	10.93	0.21	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	44	1.38	15.17	4.84	15.78	0.54	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	45	0.34	15.52	4.05	19.83	0.45	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	47	0.69	16.21	4.99	24.81	0.56	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	54	2.41	18.62	2.09	26.91	0.23	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	55	0.34	18.97	0.13	27.04	0.01	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	61	2.07	21.03	10.80	37.83	1.21	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	66	1.72	22.76	13.34	51.17	1.49	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	67	0.34	23.10	0.27	51.45	0.03	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	71	1.38	24.48	24.31	75.76	2.72	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	36	107	12.41	36.90	156.73	232.49	17.54	26.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	33	140	11.38	48.28	154.98	387.47	17.35	43.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	165	8.62	56.90	143.65	531.13	16.08	59.44	2	2	10.00	10.00	413.39	413.39	98.07	98.07	287.77	77.83	77.83		
19	100,000	500,000	300,000	72	237	24.83	81.72	236.40	767.52	26.46	85.90	12	14	60.00	70.00	7.01	420.41	1.66	99.73	2.97	54.77	54.77		
20	500,000	<b>UP</b>		53	290	18.28	100.00	125.99	893.51	14.10	100.00	6	20	30.00	100.00	1.13	421.54	0.27	100.00	0.90	47.18	47.18		
				290					893.51					20					421.54					47.18



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	8.59	8.59	120.63	120.63	2.69	2.69	7	7	7.29	7.29	626.34	626.34	8.02	8.02	519.20	519.20			
2	50	100	75	39	163	2.70	11.29	16.94	137.57	0.38	3.07	1	8	1.04	8.33	0.00	626.34	0.00	8.02	0.00	455.28			
3	100	200	150	28	191	1.94	13.23	9.91	147.48	0.22	3.29	8	16	8.33	16.67	4.32	630.66	0.06	8.08	43.59	427.61			
4	200	300	250	29	220	2.01	15.24	4.04	151.53	0.09	3.38	0	16	0.00	16.67	0.00	630.66	0.00	8.08	0.00	416.21			
5	300	500	400	32	252	2.22	17.45	10.31	161.83	0.23	3.61	0	16	0.00	16.67	0.00	630.66	0.00	8.08	0.00	389.70			
6	500	750	625	32	284	2.22	19.67	16.24	178.07	0.36	3.97	2	18	2.08	18.75	0.04	630.70	0.00	8.08	0.22	354.18			
7	750	1,000	875	16	300	1.11	20.78	10.45	188.52	0.23	4.20	1	19	1.04	19.79	120.10	750.79	1.54	9.62	1149.70	398.26			
8	1,000	1,500	1,250	37	337	2.56	23.34	31.27	219.79	0.70	4.90	0	19	0.00	19.79	0.00	750.79	0.00	9.62	0.00	341.60			
9	1,500	2,000	1,750	24	361	1.66	25.00	33.09	252.88	0.74	5.64	0	19	0.00	19.79	0.00	750.79	0.00	9.62	0.00	296.90			
10	2,000	2,500	2,250	30	391	2.08	27.08	41.31	294.19	0.92	6.56	1	20	1.04	20.83	0.00	750.79	0.00	9.62	0.00	255.21			
11	2,500	3,000	2,750	19	410	1.32	28.39	46.81	341.00	1.04	7.60	2	22	2.08	22.92	150.96	901.75	1.93	11.55	322.48	264.44			
12	3,000	4,000	3,500	22	432	1.52	29.92	54.60	395.60	1.22	8.82	0	22	0.00	22.92	0.00	901.75	0.00	11.55	0.00	227.95			
13	4,000	5,000	4,500	17	449	1.18	31.09	51.10	446.70	1.14	9.96	0	22	0.00	22.92	0.00	901.75	0.00	11.55	0.00	201.87			
14	5,000	7,500	6,250	43	492	2.98	34.07	137.18	583.88	3.06	13.02	0	22	0.00	22.92	128.40	1,030.15	1.64	13.20	93.60	176.43			
15	7,500	10,000	8,750	52	544	3.60	37.67	165.67	749.55	3.69	16.71	14	36	14.58	37.50	356.25	1,386.41	4.56	17.76	215.04	184.97			
16	10,000	20,000	15,000	122	666	8.45	46.12	726.51	1,476.06	16.20	32.91	2	38	2.08	39.58	68.83	1,455.24	0.88	18.64	9.47	98.59			
17	20,000	50,000	35,000	150	816	10.39	56.51	1,002.08	2,478.14	22.34	55.26	8	46	8.33	47.92	5,891.64	7,346.88	75.47	94.11	587.94	296.47			
18	50,000	100,000	75,000	154	970	10.66	67.17	801.54	3,279.68	17.87	73.13	6	52	6.25	54.17	52.32	7,399.20	0.67	94.78	6.53	225.61			
19	100,000	500,000	300,000	242	1,212	16.76	83.93	961.79	4,241.47	21.45	94.58	21	73	21.88	76.04	94.43	7,493.63	1.21	95.99	9.82	176.68			
20	500,000	UP		232	1,444	16.07	100.00	243.29	4,484.76	5.42	100.00	23	96	23.96	100.00	312.80	7,806.42	4.01	100.00	128.57	174.07			
				1,444					4,484.76					96					7,806.42					174.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2072

EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	14.31	14.31	13.56	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	0.00	14.31	0.00	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	5.62	19.93	5.33	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	21.77	41.69	20.63	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	33.44	75.13	31.70	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	30.36	105.50	28.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	105.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7			105.50				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	8	8	44.44	44.44	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	9	5.56	50.00	0.00	0.02	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	10	5.56	55.56	6.22	6.24	5.74	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	11	5.56	61.11	5.01	11.25	4.62	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	12	5.56	66.67	2.75	13.99	2.53	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	13	5.56	72.22	12.32	26.31	11.36	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	14	5.56	77.78	0.75	27.06	0.69	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	15	5.56	83.33	9.44	36.50	8.71	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	16	5.56	88.89	42.34	78.84	39.06	72.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	17	5.56	94.44	11.21	90.05	10.34	83.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	18	5.56	100.00	18.36	108.41	16.94	100.00	1	1	100.00	100.00	19.25	19.25	100.00	100.00	104.85	17.76			
13	4,000	5,000	4,500	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
14	5,000	7,500	6,250	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
15	7,500	10,000	8,750	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
16	10,000	20,000	15,000	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
20	500,000	UP		0	18	0.00	100.00	0.00	108.41	0.00	100.00	0	1	0.00	100.00	0.00	19.25	0.00	100.00	0.00	17.76			
				18					108.41					1					19.25					17.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.56	5.56	0.13	0.13	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	5.56	11.11	1.69	1.83	1.33	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	5.56	16.67	1.19	3.02	0.94	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	5.56	22.22	8.29	11.31	6.53	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	5.56	27.78	9.73	21.04	7.66	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	5.56	33.33	7.69	28.74	6.05	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	5.56	38.89	9.75	38.49	7.67	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	5.56	44.44	1.00	38.49	0.00	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	5.56	50.00	11.69	50.17	9.20	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	5.56	55.56	22.56	72.73	17.75	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	5.56	61.11	30.98	103.71	24.37	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	5.56	66.67	14.72	118.44	11.58	93.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	5.56	72.22	3.24	121.68	2.55	95.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	5.56	77.78	1.54	123.22	1.21	96.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	5.56	83.33	3.24	126.46	2.55	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	126.46	0.00	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	17	5.56	94.44	0.44	126.90	0.35	99.84	2	2	100.00	100.00	0.18	0.18	100.00	100.00	40.91	0.14	0.14		
19	100,000	500,000	300,000	1	18	5.56	100.00	0.20	127.10	0.16	100.00	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.00	0.14		
20	500,000	UP		0	18	0.00	100.00	0.00	127.10	0.00	100.00	0	2	0.00	100.00	0.00	0.18	0.00	100.00	0.00	0.00	0.14		
				18					127.10					2					0.18					0.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2075 LIGNITE OPEN MINING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.01				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2078 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.23	0.23	13.59	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.04	0.28	2.59	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.10	0.38	5.83	22.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	0.56	0.94	32.69	54.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.26	1.20	14.89	69.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	0.52	1.72	30.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	1.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					1.72					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.04	2.04	0.10	0.10	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.04	4.08	0.00	0.10	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	0.04	0.14	0.04	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	0.58	0.72	0.60	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	4.08	12.24	0.12	0.84	0.13	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	11	10.20	22.45	0.72	1.56	0.75	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	16	10.20	32.65	1.29	2.84	1.34	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	24	16.33	48.98	3.20	6.04	3.33	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	28	8.16	57.14	3.64	9.69	3.79	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	32	8.16	65.31	1.32	11.01	1.38	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	34	4.08	69.39	3.66	14.67	3.81	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	35	2.04	71.43	0.35	15.02	0.36	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	36	2.04	73.47	2.17	17.19	2.26	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	37	2.04	75.51	12.25	29.44	12.76	30.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	2.04	77.55	7.45	36.89	7.76	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	45	14.29	91.84	13.22	50.11	13.77	52.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	49	8.16	100.00	45.90	96.01	47.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	96.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					96.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	11.54	15.38	0.38	0.38	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	19.23	34.62	1.25	1.63	0.42	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.85	38.46	0.67	2.30	0.23	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.85	42.31	0.96	3.26	0.33	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.85	46.15	2.48	5.74	0.84	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.85	50.00	3.49	9.23	1.19	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	3.85	53.85	5.04	14.27	1.71	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	3.85	57.69	3.50	17.77	1.19	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	3.85	61.54	7.15	24.92	2.43	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	3.85	65.38	6.77	31.68	2.30	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	3.85	69.23	0.00	31.68	0.00	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	3.85	73.08	5.84	37.52	1.98	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	21	7.69	80.77	175.06	212.58	59.54	72.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	3.85	84.62	8.48	221.06	2.88	75.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	24	7.69	92.31	34.55	255.60	11.75	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	26	7.69	100.00	38.41	294.01	13.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	294.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					294.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.71	0.71	7.60	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.35	1.07	3.75	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	12.50	37.50	0.07	1.14	0.79	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	0.07	1.21	0.79	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	3.13	4.34	33.32	46.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	0.07	4.42	0.79	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	1.68	6.10	17.87	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	3.30	9.39	35.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	9.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8			9.39				0				0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	12.50	37.50	34.05	34.05	43.55	43.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	12.50	50.00	16.57	50.62	21.19	64.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	12.50	62.50	13.25	63.86	16.94	81.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	12.50	75.00	4.05	67.92	5.19	86.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	12.50	87.50	2.09	70.01	2.68	89.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	12.50	100.00	8.17	78.19	10.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	78.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					78.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	42.86	42.86	7.14	7.14	8.75	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	14.29	57.14	1.68	8.82	2.06	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	14.29	71.43	31.39	40.21	38.48	49.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	14.29	85.71	0.03	40.24	0.03	49.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	14.29	100.00	41.33	81.56	50.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	81.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					81.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.94	2.94	0.39	0.39	0.23	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.94	5.88	0.35	0.74	0.20	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.94	8.82	0.84	1.58	0.50	0.93	1	1	100.00	100.00	23.13	23.13	100.00	100.00	2753.31	1468.06			
4	200	300	250	1	4	2.94	11.76	2.72	4.29	1.61	2.54	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	538.84			
5	300	500	400	1	5	2.94	14.71	0.61	4.90	0.36	2.90	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	472.05			
6	500	750	625	1	6	2.94	17.65	0.58	5.48	0.34	3.24	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	422.26			
7	750	1,000	875	1	7	2.94	20.59	1.60	7.08	0.94	4.18	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	326.87			
8	1,000	1,500	1,250	2	9	5.88	26.47	2.47	9.54	1.46	5.64	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	242.38			
9	1,500	2,000	1,750	1	10	2.94	29.41	1.95	11.49	1.15	6.79	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	201.23			
10	2,000	2,500	2,250	3	13	8.82	38.24	7.95	19.45	4.70	11.49	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	118.94			
11	2,500	3,000	2,750	1	14	2.94	41.18	1.74	21.18	1.03	12.52	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	109.19			
12	3,000	4,000	3,500	2	16	5.88	47.06	8.40	29.59	4.97	17.49	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	78.18			
13	4,000	5,000	4,500	1	17	2.94	50.00	4.65	34.24	2.75	20.23	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	67.56			
14	5,000	7,500	6,250	2	19	5.88	55.88	27.82	62.06	16.44	36.68	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	37.27			
15	7,500	10,000	8,750	1	20	2.94	58.82	4.91	66.97	2.90	39.58	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	34.54			
16	10,000	20,000	15,000	5	25	14.71	73.53	22.37	89.33	13.22	52.79	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	25.89			
17	20,000	50,000	35,000	4	29	11.76	85.29	53.06	142.39	31.36	84.15	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	16.24			
18	50,000	100,000	75,000	4	33	11.76	97.06	23.72	166.11	14.02	98.17	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.92			
19	100,000	500,000	300,000	1	34	2.94	100.00	3.10	169.21	1.83	100.00	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.67			
20	500,000	UP		0	34	0.00	100.00	0.00	169.21	0.00	100.00	0	1	0.00	100.00	0.00	23.13	0.00	100.00	0.00	13.67			
				34					169.21					1					23.13					13.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	13.27	13.27	98.50	98.50	5.87	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	58	0.47	13.74	0.18	98.69	0.01	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	74	3.79	17.54	2.39	101.08	0.14	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	82	1.90	19.43	3.63	104.71	0.22	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	102	4.74	24.17	8.02	112.72	0.48	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	117	3.55	27.73	20.18	132.90	1.20	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	131	3.32	31.04	10.48	143.39	0.62	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	154	5.45	36.49	33.30	176.68	1.98	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	173	4.50	41.00	26.52	203.21	1.58	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	191	4.27	45.26	34.83	238.03	2.07	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	207	3.79	49.05	45.29	283.33	2.70	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	229	5.21	54.27	64.00	347.32	3.81	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	252	5.45	59.72	60.97	408.29	3.63	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	293	9.72	69.43	187.92	596.21	11.19	35.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	314	4.98	74.41	104.98	701.19	6.25	41.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	352	9.00	83.41	270.93	972.12	16.14	57.90	1	1	100.00	100.00	255.00	255.00	100.00	100.00	94.12	26.23			
17	20,000	50,000	35,000	38	390	9.00	92.42	356.19	1,328.30	21.22	79.12	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	19.20			
18	50,000	100,000	75,000	19	409	4.50	96.92	179.19	1,507.49	10.67	89.79	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	16.92			
19	100,000	500,000	300,000	13	422	3.08	100.00	171.33	1,678.83	10.21	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	15.19			
20	500,000	UP		0	422	0.00	100.00	0.00	1,678.83	0.00	100.00	0	1	0.00	100.00	0.00	255.00	0.00	100.00	0.00	15.19			
				422					1,678.83					1					255.00					15.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	5.05	5.05	66.46	66.46	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	22	0.24	5.29	0.08	66.54	0.01	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	26	0.96	6.25	0.35	66.89	0.03	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	27	0.24	6.49	0.20	67.09	0.02	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	28	0.24	6.73	0.24	67.33	0.02	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	29	0.24	6.97	1.01	68.35	0.10	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	33	0.96	7.93	1.65	70.00	0.16	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	58	6.01	13.94	3.19	73.19	0.30	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	22	80	5.29	19.23	3.53	76.72	0.34	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	82	0.48	19.71	0.39	77.11	0.04	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	83	0.24	19.95	5.32	82.42	0.50	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	98	3.61	23.56	21.54	103.97	2.05	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	32	130	7.69	31.25	15.12	119.09	1.44	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	140	2.40	33.65	9.96	129.05	0.95	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	157	4.09	37.74	24.62	153.66	2.34	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	187	7.21	44.95	52.19	205.85	4.95	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	213	6.25	51.20	151.71	357.56	14.40	33.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	63	276	15.14	66.35	236.61	594.17	22.46	56.41	9	9	14.06	14.06	19,444.77	19,444.77	99.34	99.34	8218.11	3272.57			
19	100,000	500,000	300,000	88	364	21.15	87.50	313.85	908.03	29.79	86.20	24	33	37.50	51.56	98.08	19,542.85	0.50	99.84	31.25	2152.24			
20	500,000	UP		52	416	12.50	100.00	145.35	1,053.38	13.80	100.00	31	64	48.44	100.00	30.60	19,573.45	0.16	100.00	21.05	1858.16			
				416					1,053.38					64					19,573.45					1858.16





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2111

CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	0.14	0.14	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	0.21	0.35	0.77	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	0.19	0.54	0.69	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	4.13	4.67	14.88	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	13.15	17.82	47.38	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	0.00	17.82	0.00	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	0.00	17.82	0.00	64.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	4.21	22.03	15.16	79.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	5.72	27.75	20.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	27.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					27.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	24	24	6.12	6.12	75.73	75.73	8.89	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	30	1.53	7.65	0.19	75.93	0.02	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	32	0.51	8.16	0.19	76.12	0.02	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	33	0.26	8.42	0.19	76.31	0.02	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	35	0.51	8.93	0.85	77.16	0.10	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	50	3.83	12.76	4.93	82.09	0.58	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	59	2.30	15.05	2.43	84.52	0.29	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	83	6.12	21.17	5.98	90.50	0.70	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	94	2.81	23.98	33.33	123.83	3.91	14.53	1	1	3.85	3.85	1,962.83	1,962.83	96.17	96.17	5888.65	1585.12			
10	2,000	2,500	2,250	22	116	5.61	29.59	6.76	130.59	0.79	15.32	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1503.10			
11	2,500	3,000	2,750	3	119	0.77	30.36	0.60	131.19	0.07	15.39	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1496.20			
12	3,000	4,000	3,500	11	130	2.81	33.16	7.93	139.12	0.93	16.32	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1410.90			
13	4,000	5,000	4,500	15	145	3.83	36.99	14.15	153.27	1.66	17.98	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1280.62			
14	5,000	7,500	6,250	15	160	3.83	40.82	12.01	165.28	1.41	19.39	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1187.54			
15	7,500	10,000	8,750	6	166	1.53	42.35	20.41	185.69	2.39	21.79	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	1057.03			
16	10,000	20,000	15,000	37	203	9.44	51.79	119.55	305.24	14.03	35.82	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	643.04			
17	20,000	50,000	35,000	11	214	2.81	54.59	29.79	335.03	3.50	39.31	0	1	0.00	3.85	0.00	1,962.83	0.00	96.17	0.00	585.86			
18	50,000	100,000	75,000	43	257	10.97	65.56	114.96	449.99	13.49	52.80	2	3	7.69	11.54	46.76	2,009.59	2.29	98.46	40.68	446.59			
19	100,000	500,000	300,000	63	320	16.07	81.63	225.52	675.51	26.46	79.27	3	6	11.54	23.08	26.08	2,035.67	1.28	99.74	11.57	301.35			
20	500,000	<b>UP</b>		72	392	18.37	100.00	176.71	852.22	20.73	100.00	20	26	76.92	100.00	5.27	2,040.94	0.26	100.00	2.98	239.49			
				392					852.22					26					2,040.94					239.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.92	1.92	0.06	0.06	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.38	2.31	0.00	0.06	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.38	2.69	0.00	0.06	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.38	3.08	0.03	0.09	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	0.77	3.85	1.12	1.21	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	16	2.31	6.15	0.42	1.63	0.02	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	17	0.38	6.54	0.77	2.41	0.03	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	28	4.23	10.77	3.06	5.47	0.13	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	34	2.31	13.08	0.99	6.46	0.04	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	35	0.38	13.46	2.87	9.32	0.13	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	36	0.38	13.85	4.33	13.66	0.19	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	51	5.77	19.62	2.19	15.85	0.10	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	58	2.69	22.31	2.23	18.08	0.10	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	81	8.85	31.15	26.93	45.02	1.18	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	91	3.85	35.00	14.05	59.07	0.62	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	23	114	8.85	43.85	21.37	80.44	0.94	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	138	9.23	53.08	136.68	217.12	6.00	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	55	193	21.15	74.23	210.31	427.44	9.23	18.75	2	2	15.38	15.38	8.13	8.13	48.08	48.08	3.87	1.90			
19	100,000	500,000	300,000	39	232	15.00	89.23	134.25	561.69	5.89	24.64	3	5	23.08	38.46	8.37	16.50	49.49	97.57	6.23	2.94			
20	500,000	<b>UP</b>		28	260	10.77	100.00	1,717.96	2,279.65	75.36	100.00	8	13	61.54	100.00	0.41	16.91	2.43	100.00	0.02	0.74			
				260					2,279.65					13					16.91					0.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.23	1.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	11	12.35	13.58	1.25	1.25	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	19	9.88	23.46	1.20	2.45	0.51	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	21	2.47	25.93	0.55	3.00	0.24	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	8.64	34.57	3.41	6.41	1.46	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	32	4.94	39.51	2.22	8.63	0.95	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	37	6.17	45.68	7.39	16.03	3.17	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	43	7.41	53.09	3.33	19.36	1.43	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	47	4.94	58.02	10.28	29.64	4.41	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	1.23	59.26	2.12	31.76	0.91	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	52	4.94	64.20	13.22	44.98	5.67	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	54	2.47	66.67	7.62	52.60	3.27	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	55	1.23	67.90	5.54	58.14	2.38	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	56	1.23	69.14	12.16	70.29	5.21	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	57	1.23	70.37	6.63	76.92	2.84	33.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	61	4.94	75.31	43.95	120.87	18.85	51.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	67	7.41	82.72	53.74	174.61	23.05	74.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	71	4.94	87.65	39.86	214.47	17.10	92.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	78	8.64	96.30	9.23	223.70	3.96	95.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	81	3.70	100.00	9.40	233.10	4.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					233.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	87	87	8.74	8.74	70.49	70.49	2.45	2.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	37	124	3.72	12.46	5.72	76.21	0.20	2.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	35	159	3.52	15.98	15.81	92.02	0.55	3.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	201	4.22	20.20	13.69	105.72	0.48	3.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	83	284	8.34	28.54	36.79	142.51	1.28	4.95	2	2	33.33	33.33	29.79	29.79	29.85	29.85	80.98	20.91			
6	500	750	625	90	374	9.05	37.59	69.12	211.63	2.40	7.35	0	2	0.00	33.33	0.00	29.79	0.00	29.85	0.00	14.08			
7	750	1,000	875	44	418	4.42	42.01	46.76	258.39	1.62	8.98	0	2	0.00	33.33	0.00	29.79	0.00	29.85	0.00	11.53			
8	1,000	1,500	1,250	41	459	4.12	46.13	49.40	307.78	1.72	10.69	0	2	0.00	33.33	0.00	29.79	0.00	29.85	0.00	9.68			
9	1,500	2,000	1,750	48	507	4.82	50.95	74.16	381.94	2.58	13.27	1	3	16.67	50.00	15.42	45.21	15.45	45.30	20.80	11.84			
10	2,000	2,500	2,250	18	525	1.81	52.76	45.48	427.42	1.58	14.85	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	10.58			
11	2,500	3,000	2,750	22	547	2.21	54.97	30.53	457.96	1.06	15.91	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	9.87			
12	3,000	4,000	3,500	22	569	2.21	57.19	48.43	506.39	1.68	17.59	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	8.93			
13	4,000	5,000	4,500	49	618	4.92	62.11	80.24	586.63	2.79	20.38	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	7.71			
14	5,000	7,500	6,250	36	654	3.62	65.73	148.65	735.28	5.16	25.54	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	6.15			
15	7,500	10,000	8,750	30	684	3.02	68.74	105.60	840.89	3.67	29.21	0	3	0.00	50.00	0.00	45.21	0.00	45.30	0.00	5.38			
16	10,000	20,000	15,000	87	771	8.74	77.49	589.55	1,430.44	20.48	49.69	1	4	16.67	66.67	53.50	98.71	53.60	98.90	9.07	6.90			
17	20,000	50,000	35,000	80	851	8.04	85.53	649.40	2,079.84	22.56	72.25	0	4	0.00	66.67	0.00	98.71	0.00	98.90	0.00	4.75			
18	50,000	100,000	75,000	54	905	5.43	90.95	296.17	2,376.01	10.29	82.54	0	4	0.00	66.67	0.00	98.71	0.00	98.90	0.00	4.15			
19	100,000	500,000	300,000	71	976	7.14	98.09	401.18	2,777.19	13.94	96.47	0	4	0.00	66.67	0.00	98.71	0.00	98.90	0.00	3.55			
20	500,000	UP		19	995	1.91	100.00	101.48	2,878.67	3.53	100.00	2	6	33.33	100.00	1.10	99.81	1.10	100.00	1.08	3.47			
				995					2,878.67					6					99.81					3.47



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	14.29	14.29	0.03	0.03	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.76	19.05	0.14	0.17	4.95	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.76	23.81	0.45	0.62	16.14	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.76	28.57	0.00	0.62	0.00	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.76	33.33	1.43	2.04	51.11	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.76	38.10	0.00	2.04	0.00	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.76	42.86	0.00	2.04	0.00	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.76	47.62	0.09	2.14	3.28	76.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.76	52.38	0.07	2.21	2.53	79.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	4.76	57.14	0.20	2.40	7.09	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	4.76	61.90	0.26	2.66	9.22	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	4.76	66.67	0.00	2.66	0.00	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.76	71.43	0.00	2.66	0.00	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	4.76	76.19	0.01	2.67	0.40	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	4.76	80.95	0.01	2.68	0.20	96.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	4.76	85.71	0.01	2.69	0.40	96.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	4.76	90.48	0.01	2.70	0.40	96.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	4.76	95.24	0.04	2.74	1.39	98.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	21	4.76	100.00	0.05	2.79	1.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	2.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					2.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.31	0.31	13.98	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.67	0.97	30.30	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.00	0.97	0.00	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	1.22	2.20	55.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					2.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.76	4.76	9.97	9.97	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.59	6.35	0.16	10.13	0.02	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	13	3.97	10.32	0.88	11.01	0.11	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	15	1.59	11.90	0.65	11.66	0.08	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	3.17	15.08	4.82	16.48	0.58	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	3.17	18.25	3.19	19.67	0.38	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	3.17	21.43	5.63	25.30	0.68	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	41	11.11	32.54	25.48	50.78	3.06	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	48	5.56	38.10	24.12	74.90	2.90	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	52	3.17	41.27	9.13	84.04	1.10	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	57	3.97	45.24	32.66	116.70	3.92	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	61	3.17	48.41	17.67	134.37	2.12	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	63	1.59	50.00	14.70	149.07	1.77	17.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	69	4.76	54.76	38.22	187.29	4.59	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	75	4.76	59.52	53.79	241.08	6.46	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	80	3.97	63.49	47.63	288.71	5.72	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	101	16.67	80.16	290.70	579.41	34.93	69.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	113	9.52	89.68	107.83	687.25	12.96	82.57	3	3	100.00	100.00	25.98	25.98	100.00	100.00	24.09	3.78			
19	100,000	500,000	300,000	11	124	8.73	98.41	129.26	816.51	15.53	98.10	0	3	0.00	100.00	0.00	25.98	0.00	100.00	0.00	3.18			
20	500,000	UP		2	126	1.59	100.00	15.83	832.34	1.90	100.00	0	3	0.00	100.00	0.00	25.98	0.00	100.00	0.00	3.12			
				126					832.34					3					25.98					3.12





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	8.91	8.91	150.95	150.95	4.60	4.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	60	2.00	10.91	5.84	156.80	0.18	4.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	68	1.45	12.36	1.61	158.41	0.05	4.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	85	3.09	15.45	6.79	165.19	0.21	5.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	31	116	5.64	21.09	15.93	181.13	0.49	5.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	28	144	5.09	26.18	26.41	207.54	0.80	6.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	162	3.27	29.45	35.14	242.68	1.07	7.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	37	199	6.73	36.18	65.81	308.49	2.00	9.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	216	3.09	39.27	38.87	347.36	1.18	10.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	231	2.73	42.00	41.21	388.56	1.25	11.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	245	2.55	44.55	46.46	435.02	1.41	13.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	52	297	9.45	54.00	97.93	532.95	2.98	16.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	308	2.00	56.00	52.45	585.40	1.60	17.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	37	345	6.73	62.73	277.04	862.44	8.43	26.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	20	365	3.64	66.36	188.84	1,051.28	5.75	32.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	50	415	9.09	75.45	590.08	1,641.36	17.96	49.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	67	482	12.18	87.64	721.91	2,363.27	21.98	71.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	34	516	6.18	93.82	259.85	2,623.12	7.91	79.86	3	3	75.00	75.00	17.97	17.97	52.60	52.60	6.91	6.91	1.04	1.04	
19	100,000	500,000	300,000	31	547	5.64	99.45	654.12	3,277.24	19.91	99.77	1	4	25.00	100.00	16.20	34.16	47.40	100.00	2.48	2.48	1.04	1.04	
20	500,000	<b>UP</b>		3	550	0.55	100.00	7.39	3,284.63	0.23	100.00	0	4	0.00	100.00	0.00	34.16	0.00	100.00	0.00	0.00	1.04	1.04	
				550					3,284.63					4					34.16					1.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	20.00	20.00	2.27	2.27	4.43	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	20.00	40.00	3.88	6.15	7.59	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	20.00	60.00	10.58	16.73	20.69	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	20.00	80.00	7.09	23.82	13.86	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	20.00	100.00	27.32	51.14	53.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	51.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					51.14					0					0.00					0.00



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

**JUNI 2021**

**UNDERWRITING YEAR**                    2018  
**OCCUPATION CODE**                    21221            **(ANIMAL) BONE MEAL MILLS**

**DATA POSITION FROM**    : 01/01/2018  
**DATA POSITION TO**        : 31/12/2018  
**PROCESSING DATE**        : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.91	1.91	89.55	89.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.22	2.13	10.45	100.00	3	3	100.00	100.00	2.22	2.22	100.00	100.00	994.84	103.92	
4	200	300	250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
5	300	500	400	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
6	500	750	625	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
20	500,000	<b>UP</b>		0	2	0.00	100.00	0.00	2.13	0.00	100.00	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0.00	103.92	
				2				2.13				3				2.22					103.92	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	11.11	11.11	0.43	0.43	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	11.11	22.22	0.43	0.85	0.30	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	11.11	33.33	0.34	1.20	0.24	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	11.11	44.44	2.98	4.18	2.09	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	11.11	55.56	2.98	7.15	2.09	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	11.11	66.67	34.78	41.94	24.43	29.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	11.11	77.78	69.56	111.50	48.85	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	11.11	88.89	0.00	111.50	0.00	78.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	9	11.11	100.00	30.89	142.39	21.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	142.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				142.39				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	20.75	20.75	24.37	24.37	20.15	20.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	16	9.43	30.19	0.28	24.65	0.23	20.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	17	1.89	32.08	0.07	24.72	0.06	20.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	1.89	33.96	0.13	24.85	0.11	20.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	21	5.66	39.62	1.05	25.90	0.87	21.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	24	5.66	45.28	2.05	27.95	1.69	23.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	25	1.89	47.17	1.18	29.12	0.97	24.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	27	3.77	50.94	0.95	30.07	0.78	24.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	28	1.89	52.83	0.55	30.63	0.46	25.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	31	5.66	58.49	5.69	36.32	4.71	30.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	1.89	60.38	1.84	38.16	1.52	31.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	33	1.89	62.26	4.51	42.67	3.73	35.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	34	1.89	64.15	0.01	42.68	0.01	35.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	36	3.77	67.92	5.59	48.27	4.62	39.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	37	1.89	69.81	4.09	52.36	3.38	43.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	44	13.21	83.02	39.77	92.13	32.89	76.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	49	9.43	92.45	14.62	106.74	12.09	88.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	50	1.89	94.34	4.21	110.95	3.48	91.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	53	5.66	100.00	9.96	120.91	8.24	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	53	0.00	100.00	0.00	120.91	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				53					120.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	32.45	32.45	14.23	14.23	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	65	10.60	43.05	1.89	16.12	0.55	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	81	10.60	53.64	3.37	19.48	0.98	5.68	1	1	100.00	100.00	4.16	4.16	100.00	100.00	123.65	21.37			
4	200	300	250	12	93	7.95	61.59	5.33	24.81	1.55	7.24	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	16.78			
5	300	500	400	6	99	3.97	65.56	2.28	27.09	0.66	7.90	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	15.37			
6	500	750	625	5	104	3.31	68.87	3.24	30.33	0.95	8.85	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	13.73			
7	750	1,000	875	1	105	0.66	69.54	0.47	30.80	0.14	8.98	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	13.52			
8	1,000	1,500	1,250	6	111	3.97	73.51	8.93	39.73	2.60	11.59	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	10.48			
9	1,500	2,000	1,750	1	112	0.66	74.17	1.81	41.54	0.53	12.12	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	10.02			
10	2,000	2,500	2,250	1	113	0.66	74.83	1.32	42.86	0.39	12.50	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	9.71			
11	2,500	3,000	2,750	1	114	0.66	75.50	4.87	47.74	1.42	13.93	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	8.72			
12	3,000	4,000	3,500	3	117	1.99	77.48	2.88	50.61	0.84	14.76	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	8.23			
13	4,000	5,000	4,500	1	118	0.66	78.15	13.80	64.41	4.03	18.79	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	6.46			
14	5,000	7,500	6,250	1	119	0.66	78.81	3.36	67.78	0.98	19.77	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	6.14			
15	7,500	10,000	8,750	2	121	1.32	80.13	0.22	68.00	0.06	19.84	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	6.12			
16	10,000	20,000	15,000	9	130	5.96	86.09	95.24	163.24	27.78	47.62	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	2.55			
17	20,000	50,000	35,000	12	142	7.95	94.04	111.67	274.91	32.58	80.19	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	1.51			
18	50,000	100,000	75,000	2	144	1.32	95.36	4.78	279.69	1.40	81.59	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	1.49			
19	100,000	500,000	300,000	5	149	3.31	98.68	34.13	313.82	9.96	91.54	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	1.33			
20	500,000	UP		2	151	1.32	100.00	28.99	342.81	8.46	100.00	0	1	0.00	100.00	0.00	4.16	0.00	100.00	0.00	1.21			
				151					342.81					1					4.16					1.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.38	5.38	1.27	1.27	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	22	4.48	9.87	0.57	1.84	0.11	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	33	4.93	14.80	1.02	2.86	0.20	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	38	2.24	17.04	0.97	3.84	0.19	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	44	2.69	19.73	1.73	5.57	0.34	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	47	1.35	21.08	1.48	7.05	0.29	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	49	0.90	21.97	1.58	8.64	0.31	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	56	3.14	25.11	1.23	9.86	0.24	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	57	0.45	25.56	0.63	10.49	0.13	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	58	0.45	26.01	1.83	12.32	0.36	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	61	1.35	27.35	2.64	14.96	0.52	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	64	1.35	28.70	2.42	17.37	0.48	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	75	4.93	33.63	15.87	33.25	3.16	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	85	4.48	38.12	12.58	45.83	2.50	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	86	0.45	38.57	0.17	46.00	0.03	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	28	114	12.56	51.12	125.73	171.73	24.99	34.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	145	13.90	65.02	127.41	299.14	25.33	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	38	183	17.04	82.06	105.35	404.49	20.94	80.41	3	3	100.00	100.00	170.53	170.53	100.00	100.00	161.88	42.16			
19	100,000	500,000	300,000	24	207	10.76	92.83	80.71	485.19	16.04	96.45	0	3	0.00	100.00	0.00	170.53	0.00	100.00	0.00	100.00	0.00	35.15	
20	500,000	UP		16	223	7.17	100.00	17.86	503.05	3.55	100.00	0	3	0.00	100.00	0.00	170.53	0.00	100.00	0.00	100.00	0.00	33.90	
				223					503.05					3					170.53					33.90



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	15.84	15.84	2.89	2.89	0.71	0.71	1	1	1	1	20.00	20.00	1.71	1.71	2.14	2.14	59.22	59.22	
2	50	100	75	2	37	0.90	16.74	0.16	3.05	0.04	0.75	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	56.19	
3	100	200	150	3	40	1.36	18.10	0.27	3.31	0.07	0.81	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	51.69	
4	200	300	250	3	43	1.36	19.46	0.43	3.74	0.10	0.92	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	45.79	
5	300	500	400	4	47	1.81	21.27	0.69	4.43	0.17	1.09	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	38.65	
6	500	750	625	1	48	0.45	21.72	0.51	4.95	0.13	1.21	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	34.64	
7	750	1,000	875	4	52	1.81	23.53	3.10	8.04	0.76	1.97	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	21.31	
8	1,000	1,500	1,250	2	54	0.90	24.43	2.16	10.20	0.53	2.50	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	16.79	
9	1,500	2,000	1,750	3	57	1.36	25.79	1.15	10.36	0.04	2.54	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	16.54	
10	2,000	2,500	2,250	1	58	0.45	26.24	0.04	10.39	0.01	2.55	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	16.48	
11	2,500	3,000	2,750	4	62	1.81	28.05	2.99	13.38	0.73	3.28	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	12.81	
12	3,000	4,000	3,500	2	64	0.90	28.96	1.66	15.04	0.41	3.68	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	11.39	
13	4,000	5,000	4,500	2	66	0.90	29.86	0.00	15.04	0.00	3.68	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	11.39	
14	5,000	7,500	6,250	12	78	5.43	35.29	11.40	26.44	2.79	6.48	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	6.48	
15	7,500	10,000	8,750	11	89	4.98	40.27	11.72	38.16	2.87	9.35	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	4.49	
16	10,000	20,000	15,000	25	114	11.31	51.58	129.14	167.30	31.63	40.98	0	1	0.00	20.00	0.00	1.71	0.00	2.14	0.00	2.14	0.00	1.02	
17	20,000	50,000	35,000	23	137	10.41	61.99	26.52	193.82	6.50	47.47	2	3	40.00	60.00	72.85	74.57	91.01	93.15	274.72	274.72	38.47	38.47	
18	50,000	100,000	75,000	39	176	17.65	79.64	62.41	256.23	15.29	62.76	0	3	0.00	60.00	0.00	74.57	0.00	93.15	0.00	93.15	0.00	29.10	
19	100,000	500,000	300,000	24	200	10.86	90.50	143.20	399.42	35.07	97.83	0	3	0.00	60.00	0.00	74.57	0.00	93.15	0.00	93.15	0.00	18.67	
20	500,000	UP		21	221	9.50	100.00	8.86	408.28	2.17	100.00	2	5	40.00	100.00	5.48	80.05	6.85	100.00	61.91	61.91	19.61	19.61	
				221					408.28					5					80.05					19.61





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.56	5.13	0.21	0.21	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.56	7.69	0.66	0.87	3.73	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.56	10.26	2.22	3.10	12.48	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.56	12.82	7.02	10.11	39.43	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.56	15.38	0.00	10.11	0.00	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.56	17.95	0.01	10.12	0.03	56.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.56	20.51	0.01	10.13	0.03	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.56	23.08	0.00	10.13	0.00	56.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.56	25.64	0.01	10.13	0.03	56.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.56	28.21	0.01	10.14	0.03	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.56	30.77	0.01	10.14	0.03	56.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.56	33.33	0.01	10.15	0.06	57.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.56	35.90	4.79	14.94	26.91	83.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.56	38.46	1.93	16.88	10.86	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	2.56	41.03	0.01	16.88	0.03	94.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	2.56	43.59	0.01	16.89	0.06	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	8	25	20.51	64.10	0.20	17.09	1.12	96.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		14	39	35.90	100.00	0.71	17.80	3.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39				17.80				0					0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.26	4.26	8.81	8.81	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.71	4.96	0.05	8.86	0.01	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	0.71	5.67	0.15	9.01	0.02	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	10	1.42	7.09	2.23	11.25	0.34	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.71	7.80	0.10	11.34	0.01	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	0.71	8.51	0.01	11.36	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	0.71	9.22	0.01	11.36	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	0.71	9.93	0.01	11.37	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	17	2.13	12.06	4.89	16.26	0.75	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	19	1.42	13.48	1.10	17.35	0.17	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	0.71	14.18	7.80	25.15	1.20	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	24	2.84	17.02	13.71	38.86	2.10	5.96	1	1	11.11	11.11	4.95	4.95	49.79	49.79	36.11	12.74	12.74	12.74	
13	4,000	5,000	4,500	6	30	4.26	21.28	11.64	50.50	1.79	7.75	0	1	0.00	11.11	1.79	4.95	0.00	49.79	0.00	49.79	0.00	9.80	9.80
14	5,000	7,500	6,250	11	41	7.80	29.08	24.33	74.83	3.73	11.48	0	1	0.00	11.11	0.00	4.95	0.00	49.79	0.00	49.79	0.00	6.61	6.61
15	7,500	10,000	8,750	5	46	3.55	32.62	20.92	95.75	3.21	14.69	0	1	0.00	11.11	0.00	4.95	0.00	49.79	0.00	49.79	0.00	5.17	5.17
16	10,000	20,000	15,000	1	47	0.71	33.33	22.65	118.40	3.47	18.16	0	1	0.00	11.11	0.00	4.95	0.00	49.79	0.00	49.79	0.00	4.18	4.18
17	20,000	50,000	35,000	6	53	4.26	37.59	55.14	173.54	8.46	26.62	0	1	0.00	11.11	0.00	4.95	0.00	49.79	0.00	49.79	0.00	2.85	2.85
18	50,000	100,000	75,000	10	63	7.09	44.68	115.10	288.65	17.66	44.28	0	1	0.00	11.11	0.00	4.95	0.00	49.79	0.00	49.79	0.00	1.71	1.71
19	100,000	500,000	300,000	61	124	43.26	87.94	332.70	621.35	51.04	95.31	1	2	11.11	22.22	2.11	7.06	21.26	71.05	0.64	1.14	1.14	1.14	
20	500,000	UP		17	141	12.06	100.00	30.55	651.90	4.69	100.00	7	9	77.78	100.00	2.88	9.94	28.95	100.00	9.42	1.53	1.53	1.53	
				141					651.90					9					9.94					1.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	164	164	43.50	43.50	9.44	9.44	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	194	7.96	51.46	0.78	10.22	0.13	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	214	5.31	56.76	0.32	9.90	0.05	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	221	1.86	58.62	0.71	10.61	0.12	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	239	4.77	63.40	1.03	11.64	0.18	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	243	1.06	64.46	1.58	13.22	0.27	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	247	1.06	65.52	1.86	15.08	0.32	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	257	2.65	68.17	4.88	19.96	0.84	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	260	0.80	68.97	0.01	19.97	0.00	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	261	0.27	69.23	1.87	21.84	0.32	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	263	0.53	69.76	3.10	24.94	0.54	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	265	0.53	70.29	12.19	37.14	2.11	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	270	1.33	71.62	14.27	51.41	2.47	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	276	1.59	73.21	12.38	63.79	2.14	11.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	279	0.80	74.01	14.18	77.97	2.45	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	293	3.71	77.72	99.72	177.69	17.23	30.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	311	4.77	82.49	174.36	352.05	30.12	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	319	2.12	84.62	52.66	404.72	9.10	69.91	2	2	12.50	12.50	0.12	0.12	0.09	0.09	0.23	0.03			
19	100,000	500,000	300,000	47	366	12.47	97.08	124.89	529.61	21.57	91.48	13	15	81.25	93.75	133.33	133.45	97.13	97.21	106.76	25.20			
20	500,000	<b>UP</b>		11	377	2.92	100.00	49.31	578.93	8.52	100.00	1	16	6.25	100.00	3.83	137.28	2.79	100.00	7.76	23.71			
				377					578.93					16					137.28					23.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.26	4.26	17.48	17.48	1.27	1.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	0.35	4.61	0.06	17.54	0.00	1.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	17	1.42	6.03	0.97	18.51	0.07	1.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	0.35	6.38	0.14	18.65	0.01	1.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	24	2.13	8.51	2.34	21.00	0.17	1.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	28	1.42	9.93	0.94	21.94	0.07	1.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	36	2.84	12.77	7.33	29.27	0.53	2.12	2	2	2	2	6.25	6.25	0.27	0.27	0.00	0.00	3.63	0.91	
8	1,000	1,500	1,250	6	42	2.13	14.89	4.24	33.51	0.31	2.43	1	3	3	3	3.13	9.38	0.10	0.36	0.00	0.01	2.31	1.09	
9	1,500	2,000	1,750	5	47	1.77	16.67	5.27	38.78	0.38	2.81	0	3	3	3	0.00	9.38	0.00	0.36	0.00	0.01	0.00	0.94	
10	2,000	2,500	2,250	11	58	3.90	20.57	13.88	52.66	1.01	3.82	1	4	4	4	3.13	12.50	0.06	0.42	0.00	0.01	0.40	0.80	
11	2,500	3,000	2,750	11	69	3.90	24.47	50.06	102.72	3.63	7.45	0	4	4	4	0.00	12.50	0.00	0.42	0.00	0.01	0.00	0.41	
12	3,000	4,000	3,500	6	75	2.13	26.60	18.35	121.07	1.33	8.79	0	4	4	4	0.00	12.50	0.00	0.42	0.00	0.01	0.00	0.35	
13	4,000	5,000	4,500	8	83	2.84	29.43	16.59	137.66	1.20	9.99	0	4	4	4	0.00	12.50	0.00	0.42	0.00	0.01	0.00	0.30	
14	5,000	7,500	6,250	12	95	4.26	33.69	41.30	178.96	3.00	12.99	0	4	4	4	0.00	12.50	0.00	0.42	0.00	0.01	0.00	0.23	
15	7,500	10,000	8,750	11	106	3.90	37.59	39.98	218.94	2.90	15.89	4	8	8	8	12.50	25.00	4,771.01	4,771.43	79.69	79.69	11933.80	2179.32	
16	10,000	20,000	15,000	27	133	9.57	47.16	222.75	441.69	16.16	32.05	0	8	8	8	0.00	25.00	0.00	4,771.43	0.00	79.69	0.00	1080.25	
17	20,000	50,000	35,000	46	179	16.31	63.48	309.54	751.24	22.46	54.51	3	11	11	11	9.38	34.38	11.55	4,782.98	0.19	79.89	3.73	636.68	
18	50,000	100,000	75,000	23	202	8.16	71.63	244.72	995.95	17.76	72.27	3	14	14	14	9.38	43.75	88.05	4,871.03	1.47	81.36	35.98	489.08	
19	100,000	500,000	300,000	57	259	20.21	91.84	290.10	1,286.05	21.05	93.32	2	16	16	16	6.25	50.00	14.39	4,885.42	0.24	81.60	4.96	379.88	
20	500,000	<b>UP</b>		23	282	8.16	100.00	92.06	1,378.12	6.68	100.00	16	32	32	32	50.00	100.00	1,101.76	5,987.17	18.40	100.00	1196.76	434.45	
				282					1,378.12					32					5,987.17					434.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.55	7.55	7.00	7.00	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.89	9.43	0.50	7.49	0.22	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.89	11.32	0.41	7.90	0.18	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.89	13.21	1.45	9.35	0.64	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.89	15.09	20.92	30.27	9.27	13.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.89	16.98	8.43	38.70	3.74	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.89	18.87	5.94	44.65	2.63	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.89	20.75	9.17	53.82	4.06	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.89	22.64	4.61	58.43	2.04	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	1.89	24.53	9.94	68.37	4.41	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	1.89	26.42	1.19	69.56	0.53	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	1.89	28.30	0.71	70.27	0.31	31.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	1.89	30.19	1.03	71.30	0.46	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	1.89	32.08	1.74	73.03	0.77	32.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	1.89	33.96	0.00	73.03	0.00	32.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	1.89	35.85	19.19	92.22	8.50	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	20	1.89	37.74	4.09	96.31	1.81	42.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	21	1.89	39.62	0.01	96.31	0.00	42.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	28	13.21	52.83	27.30	123.60	12.09	54.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		25	53	47.17	100.00	102.08	225.69	45.23	100.00	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.01	0.01	0.01	0.01	
				53					225.69					1					0.01					0.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.90	4.90	42.65	42.65	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.70	5.59	0.37	43.02	0.05	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	4.20	9.79	1.99	45.01	0.29	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	0.70	10.49	2.33	47.34	0.35	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	19	2.80	13.29	3.94	51.28	0.58	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	24	3.50	16.78	1.08	52.37	0.16	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	29	3.50	20.28	4.74	57.11	0.70	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	34	3.50	23.78	3.45	60.55	0.51	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	38	2.80	26.57	21.41	81.97	3.17	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	42	2.80	29.37	2.61	84.58	0.39	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	44	1.40	30.77	0.11	84.69	0.02	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	52	5.59	36.36	32.00	116.68	4.74	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	56	2.80	39.16	20.33	137.01	3.01	20.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	62	4.20	43.36	0.65	137.67	0.10	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	66	2.80	46.15	35.87	173.53	5.31	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	76	6.99	53.15	71.45	244.98	10.58	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	96	13.99	67.13	103.24	348.22	15.29	51.56	1	1	33.33	33.33	1.68	1.68	2.85	2.85	1.63	0.48			
18	50,000	100,000	75,000	13	109	9.09	76.22	113.75	461.98	16.84	68.40	2	3	66.67	100.00	57.37	59.05	97.15	100.00	50.43	12.78			
19	100,000	500,000	300,000	31	140	21.68	97.90	177.58	639.55	26.29	94.69	0	3	0.00	100.00	0.00	59.05	0.00	100.00	0.00	9.23			
20	500,000	<b>UP</b>		3	143	2.10	100.00	35.88	675.44	5.31	100.00	0	3	0.00	100.00	0.00	59.05	0.00	100.00	0.00	8.74			
				143					675.44					3					59.05					8.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	30	30	17.34	17.34	53.57	53.57	8.02	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	32	1.16	18.50	1.31	54.88	0.20	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	33	0.58	19.08	0.77	55.66	0.12	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	35	1.16	20.23	0.38	56.03	0.06	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	38	1.73	21.97	2.52	58.56	0.38	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	44	3.47	25.43	6.69	65.25	1.00	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	46	1.16	26.59	3.49	68.74	0.52	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	20	66	11.56	38.15	8.44	77.17	1.26	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	13	79	7.51	45.66	7.26	84.43	1.09	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	88	5.20	50.87	9.03	93.46	1.35	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	89	0.58	51.45	4.25	97.71	0.64	14.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	97	4.62	56.07	20.48	118.18	3.07	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	99	1.16	57.23	12.76	130.94	1.91	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	107	4.62	61.85	42.11	173.05	6.31	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	114	4.05	65.90	22.73	195.78	3.40	29.32	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	10	124	5.78	71.68	95.60	291.38	14.32	43.63	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	140	9.25	80.92	198.94	490.31	29.79	73.42	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	150	5.78	86.71	36.29	526.60	5.43	78.86	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	158	4.62	91.33	49.50	576.10	7.41	86.27	1	2	16.67	33.33	33.89	33.89	32.99	32.99	68.47	5.88
20	500,000	UP		15	173	8.67	100.00	91.69	667.79	13.73	100.00	4	6	66.67	100.00	68.84	102.73	67.01	100.00	75.07	15.38
				173				667.79				6				102.73				15.38	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.03	3.03	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.03	6.06	1.12	1.12	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.03	9.09	0.39	1.51	0.40	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.03	12.12	0.00	1.51	0.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.03	15.15	0.00	1.51	0.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.03	18.18	1.20	2.70	1.23	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.03	21.21	2.50	5.21	2.57	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.03	24.24	10.49	15.70	10.77	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.03	27.27	3.16	18.85	3.24	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.03	30.30	0.00	18.85	0.00	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.03	33.33	17.48	36.34	17.94	37.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.03	36.36	5.26	41.60	5.40	42.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.03	39.39	14.17	55.77	14.54	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.03	42.42	19.19	74.96	19.70	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.03	45.45	0.00	74.96	0.00	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	22	21.21	66.67	22.10	97.06	22.68	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	29	21.21	87.88	0.37	97.43	0.38	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	32	9.09	96.97	0.01	97.44	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	33	3.03	100.00	0.00	97.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	97.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					97.44					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	10.81	10.81	45.40	45.40	5.20	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	1.80	12.61	1.13	46.53	0.13	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	17	2.70	15.32	0.86	47.39	0.10	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	27	9.01	24.32	1.55	48.94	0.18	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	32	4.50	28.83	5.17	54.11	0.59	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	36	3.60	32.43	12.12	66.23	1.39	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	37	0.90	33.33	2.57	68.80	0.29	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	46	8.11	41.44	20.02	88.82	2.29	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	51	4.50	45.95	18.59	107.41	2.13	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	56	4.50	50.45	6.70	114.11	0.77	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	58	1.80	52.25	14.61	128.72	1.67	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	64	5.41	57.66	36.75	165.47	4.21	18.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	69	4.50	62.16	27.55	193.02	3.16	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	73	3.60	65.77	26.50	219.52	3.04	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	77	3.60	69.37	36.78	256.30	4.22	29.37	2	2	40.00	40.00	414.64	414.64	94.89	94.89	1127.25	161.78			
16	10,000	20,000	15,000	21	98	18.92	88.29	246.44	502.74	28.24	57.62	0	2	0.00	40.00	0.00	414.64	0.00	94.89	0.00	82.48			
17	20,000	50,000	35,000	7	105	6.31	94.59	236.88	739.62	27.15	84.77	1	3	20.00	60.00	21.18	435.82	4.85	99.74	8.94	58.92			
18	50,000	100,000	75,000	4	109	3.60	98.20	71.49	811.11	8.19	92.96	2	5	40.00	100.00	1.13	436.95	0.26	100.00	1.58	53.87			
19	100,000	500,000	300,000	2	111	1.80	100.00	61.43	872.54	7.04	100.00	0	5	0.00	100.00	0.00	436.95	0.00	100.00	0.00	50.08			
20	500,000	UP		0	111	0.00	100.00	0.00	872.54	0.00	100.00	0	5	0.00	100.00	0.00	436.95	0.00	100.00	0.00	50.08			
				111					872.54					5					436.95					50.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 217

PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.22	6.67	0.17	0.18	0.27	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.22	8.89	0.01	0.18	0.01	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	8	8.89	17.78	0.10	0.28	0.16	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	2.22	20.00	0.15	0.44	0.25	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	14	11.11	31.11	1.74	2.18	2.80	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	24	22.22	53.33	0.22	2.40	0.35	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	26	4.44	57.78	3.46	5.86	5.55	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	31	11.11	68.89	4.36	10.22	6.99	16.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	34	6.67	75.56	4.09	14.31	6.56	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	2.22	77.78	3.60	17.91	5.77	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	37	4.44	82.22	4.06	21.97	6.51	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	38	2.22	84.44	1.16	23.13	1.86	37.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	39	2.22	86.67	2.58	25.72	4.14	41.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	43	8.89	95.56	32.26	57.97	51.73	92.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	44	2.22	97.78	0.17	58.15	0.28	93.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	45	2.22	100.00	4.21	62.36	6.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	62.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	62.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	45	0.00	100.00	0.00	62.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					62.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.71	5.71	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.86	8.57	0.08	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.86	11.43	0.13	0.23	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.86	14.29	0.36	0.58	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	8.57	22.86	0.90	1.48	0.17	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	2.86	25.71	1.94	3.42	0.38	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	2.86	28.57	3.42	6.84	0.67	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	15	14.29	42.86	8.61	15.44	1.68	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	2.86	45.71	9.69	25.13	1.89	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	2.86	48.57	16.59	41.72	3.24	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	2.86	51.43	14.95	56.67	2.92	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	2.86	54.29	16.10	72.77	3.15	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	2.86	57.14	23.42	96.19	4.57	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	2.86	60.00	8.16	104.35	1.59	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	2.86	62.86	37.04	141.39	7.24	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	2.86	65.71	1.05	142.45	0.21	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	32	25.71	91.43	253.56	396.01	49.53	77.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	33	2.86	94.29	35.35	431.36	6.90	84.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	35	5.71	100.00	80.60	511.96	15.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	511.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					511.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	7.34	7.34	11.40	11.40	0.73	0.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	24	3.67	11.01	0.21	11.62	0.01	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	30	2.75	13.76	3.28	14.90	0.21	0.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	37	3.21	16.97	2.81	12.09	0.18	0.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	57	9.17	26.15	18.74	30.83	1.20	1.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	62	2.29	28.44	7.39	38.22	0.47	2.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	76	6.42	34.86	26.49	64.70	1.70	4.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	23	99	10.55	45.41	103.32	168.02	6.62	10.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	110	5.05	50.46	66.19	234.21	4.24	15.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	123	5.96	56.42	84.55	318.76	5.42	20.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	136	5.96	62.39	106.74	425.50	6.84	27.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	150	6.42	68.81	105.43	530.93	6.76	34.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	156	2.75	71.56	70.93	601.86	4.55	38.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	34	190	15.60	87.16	363.87	965.73	23.32	61.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	198	3.67	90.83	208.18	1,173.92	13.34	75.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	209	5.05	95.87	127.98	1,301.89	8.20	83.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	215	2.75	98.62	38.61	1,340.50	2.47	85.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	218	1.38	100.00	220.12	1,560.62	14.10	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	218	0.00	100.00	0.00	1,560.62	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	218	0.00	100.00	0.00	1,560.62	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				218					1,560.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.68	2.72	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.36	4.08	0.90	0.98	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	2.72	6.80	2.12	3.10	0.28	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	16	4.08	10.88	2.25	5.35	0.29	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	24	5.44	16.33	9.38	14.74	1.22	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	31	4.76	21.09	8.57	23.31	1.11	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	34	2.04	23.13	3.81	27.12	0.49	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	44	6.80	29.93	20.08	47.21	2.61	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	49	3.40	33.33	13.46	60.67	1.75	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	57	5.44	38.78	37.47	98.14	4.86	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	65	5.44	44.22	34.05	132.19	4.42	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	73	5.44	49.66	35.42	167.60	4.60	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	84	7.48	57.14	73.25	240.85	9.51	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	101	11.56	68.71	110.08	350.93	14.29	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	127	17.69	86.39	220.14	571.07	28.57	74.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	143	10.88	97.28	149.83	720.90	19.44	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	146	2.04	99.32	45.58	766.48	5.91	99.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	147	0.68	100.00	4.11	770.59	0.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	147	0.00	100.00	0.00	770.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				147					770.59					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	182	182	8.02	8.02	316.84	316.84	3.71	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	204	0.97	8.99	17.81	334.65	0.21	3.92	1	1	4.17	4.17	53.98	53.98	27.25	27.25	303.14	16.13			
3	100	200	150	41	245	1.81	10.79	5.63	340.27	0.07	3.99	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	15.86			
4	200	300	250	35	280	1.54	12.33	6.88	347.15	0.08	4.07	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	15.55			
5	300	500	400	88	368	3.88	16.21	48.14	395.29	0.56	4.63	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	13.66			
6	500	750	625	75	443	3.30	19.52	29.98	425.27	0.35	4.99	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	12.69			
7	750	1,000	875	100	543	4.41	23.92	34.24	459.51	0.40	5.39	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	11.75			
8	1,000	1,500	1,250	86	629	3.79	27.71	81.52	541.02	0.96	6.34	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	9.98			
9	1,500	2,000	1,750	77	706	3.39	31.10	95.27	636.30	1.12	7.46	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	8.48			
10	2,000	2,500	2,250	44	750	1.94	33.04	81.11	717.41	0.95	8.41	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	7.52			
11	2,500	3,000	2,750	53	803	2.33	35.37	107.39	824.80	1.26	9.67	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	6.54			
12	3,000	4,000	3,500	118	921	5.20	40.57	161.34	986.13	1.89	11.56	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	5.47			
13	4,000	5,000	4,500	97	1,018	4.27	44.85	252.69	1,238.82	2.96	14.53	0	1	0.00	4.17	0.00	53.98	0.00	27.25	0.00	4.36			
14	5,000	7,500	6,250	148	1,166	6.52	51.37	459.62	1,698.44	5.39	19.91	1	2	4.17	8.33	0.00	53.98	0.00	27.25	0.00	3.18			
15	7,500	10,000	8,750	84	1,250	3.70	55.07	354.32	2,052.76	4.15	24.07	0	2	0.00	8.33	0.00	53.98	0.00	27.25	0.00	2.63			
16	10,000	20,000	15,000	206	1,456	9.07	64.14	1,476.73	3,529.49	17.31	41.38	3	5	12.50	20.83	42.39	96.38	21.40	48.65	2.87	2.73			
17	20,000	50,000	35,000	298	1,754	13.13	77.27	1,746.22	5,275.70	20.47	61.86	10	15	41.67	62.50	20.90	117.27	10.55	59.20	1.20	2.22			
18	50,000	100,000	75,000	168	1,922	7.40	84.67	1,054.70	6,330.40	12.37	74.22	3	18	12.50	75.00	3.27	120.54	1.65	60.85	0.31	1.90			
19	100,000	500,000	300,000	267	2,189	11.76	96.43	1,874.71	8,205.11	21.98	96.20	5	23	20.83	95.83	77.57	198.11	39.15	100.00	4.14	2.41			
20	500,000	UP		81	2,270	3.57	100.00	323.78	8,528.89	3.80	100.00	1	24	4.17	100.00	0.00	198.11	0.00	100.00	0.00	2.32			
				2,270					8,528.89					24					198.11					2.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	4.76	4.76	5.46	5.46	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	2.38	7.14	1.12	6.58	0.14	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	2.38	9.52	1.12	7.70	0.14	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	15	2.38	11.90	1.55	9.25	0.20	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	24	7.14	19.05	13.22	22.47	1.69	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	31	5.56	24.60	13.47	35.94	1.72	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	44	10.32	34.92	23.64	59.58	3.02	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	56	9.52	44.44	35.53	95.11	4.55	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	61	3.97	48.41	30.67	125.78	3.92	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	68	5.56	53.97	27.39	153.17	3.50	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	71	2.38	56.35	16.07	169.25	2.06	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	75	3.17	59.52	33.35	202.60	4.27	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	90	11.90	71.43	57.43	260.03	7.35	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	97	5.56	76.98	55.40	315.43	7.09	40.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	102	3.97	80.95	95.39	410.81	12.20	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	109	5.56	86.51	168.26	579.07	21.53	74.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	121	9.52	96.03	142.01	721.09	18.17	92.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	122	0.79	96.83	11.81	732.90	1.51	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	126	3.17	100.00	48.69	781.59	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	126	0.00	100.00	0.00	781.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					781.59					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	8.82	8.82	25.79	25.79	4.31	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	15	2.21	11.03	0.77	26.56	0.13	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	23	5.88	16.91	1.98	28.54	0.33	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	30	5.15	22.06	6.54	35.08	1.09	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	38	5.88	27.94	6.34	41.42	1.06	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	45	5.15	33.09	5.67	47.09	0.95	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	55	7.35	40.44	8.83	55.93	1.47	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	64	6.62	47.06	15.77	71.70	2.63	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	72	5.88	52.94	20.27	91.98	3.39	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	77	3.68	56.62	9.11	101.09	1.52	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	82	3.68	60.29	17.25	118.33	2.88	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	91	6.62	66.91	49.86	168.20	8.33	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	96	3.68	70.59	13.20	181.40	2.20	30.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	109	9.56	80.15	79.66	261.06	13.30	43.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	116	5.15	85.29	81.11	342.17	13.54	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	127	8.09	93.38	98.63	440.80	16.47	73.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	131	2.94	96.32	93.42	534.22	15.60	89.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	133	1.47	97.79	35.88	570.10	5.99	95.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	135	1.47	99.26	14.09	584.19	2.35	97.55	2	2	40.00	40.00	1.06	1.06	2.78	2.78	7.51	0.18			
20	500,000	<b>UP</b>		1	136	0.74	100.00	14.66	598.85	2.45	100.00	3	5	60.00	100.00	37.02	38.08	97.22	100.00	252.49	6.36			
				136					598.85					5					38.08					6.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	8.20	8.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	8.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					8.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION ( EXCL. ELEC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM		
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM
1	0	50	25	87	87	5.25	5.25	55.05	55.05	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	37	124	2.23	7.48	4.10	59.15	0.10	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	82	206	4.95	12.42	7.59	66.74	0.18	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	46	252	2.77	15.20	6.78	73.52	0.16	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	91	343	5.49	20.69	30.22	103.74	0.70	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	67	410	4.04	24.73	22.18	125.91	0.52	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	69	479	4.16	28.89	37.36	163.27	0.87	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	72	551	4.34	33.23	57.33	220.60	1.34	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	53	604	3.20	36.43	45.42	266.02	1.06	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	31	635	1.87	38.30	75.82	341.84	1.77	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	39	674	2.35	40.65	76.85	418.69	1.79	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	67	741	4.04	44.69	96.71	515.41	2.26	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	55	796	3.32	48.01	127.86	643.27	2.98	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	89	885	5.37	53.38	240.37	883.64	5.61	20.61	1	1	7.69	7.69	5.91	5.91	0.85	0.85	2.46	0.67
15	7,500	10,000	8,750	63	948	3.80	57.18	253.40	1,137.04	5.91	26.52	1	2	7.69	15.38	8.76	14.67	1.26	2.12	3.46	1.29
16	10,000	20,000	15,000	150	1,098	9.05	66.22	786.76	1,923.81	18.35	44.87	0	2	0.00	15.38	0.00	14.67	0.00	2.12	0.00	0.76
17	20,000	50,000	35,000	211	1,309	12.73	78.95	964.28	2,888.08	22.49	67.36	3	5	23.08	38.46	4.43	19.11	0.64	2.76	0.46	0.66
18	50,000	100,000	75,000	113	1,422	6.82	85.77	450.51	3,338.59	10.51	77.87	3	8	23.08	61.54	9.48	28.59	1.37	4.13	2.10	0.86
19	100,000	500,000	300,000	181	1,603	10.92	96.68	751.83	4,090.42	17.54	95.41	4	12	30.77	92.31	662.72	691.31	95.66	99.79	88.15	16.90
20	500,000	UP		55	1,658	3.32	100.00	196.88	4,287.31	4.59	100.00	1	13	7.69	100.00	1.45	692.76	0.21	100.00	0.74	16.16
				1,658				4,287.31				13				692.76				16.16	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	886	886	13.55	13.55	1,171.36	1,171.36	5.92	5.92	2	2	1.74	1.74	178.89	178.89	9.01	9.01	15.27	15.27			
2	50	100	75	161	1,047	2.46	16.01	31.01	1,202.37	0.16	6.08	0	2	0.00	1.74	0.00	178.89	0.00	9.01	0.00	14.88	14.88		
3	100	200	150	201	1,248	3.07	19.09	40.00	1,242.37	0.20	6.28	1	3	0.87	2.61	89.17	268.06	4.49	13.50	222.94	21.58			
4	200	300	250	179	1,427	2.74	21.83	36.62	1,279.00	0.19	6.47	0	3	0.00	2.61	0.00	268.06	0.00	13.50	0.00	20.96	20.96		
5	300	500	400	317	1,744	4.85	26.67	75.53	1,354.52	0.38	6.85	1	4	0.87	3.48	0.00	268.06	0.00	13.50	0.00	19.79	19.79		
6	500	750	625	274	2,018	4.19	30.87	140.48	1,495.00	0.71	7.56	0	4	0.00	3.48	0.00	268.06	0.00	13.50	0.00	17.93	17.93		
7	750	1,000	875	234	2,252	3.58	34.44	112.67	1,607.67	0.57	8.13	0	4	0.00	3.48	0.00	268.06	0.00	13.50	0.00	16.67	16.67		
8	1,000	1,500	1,250	276	2,528	4.22	38.67	283.48	1,891.15	1.43	9.56	0	4	0.00	3.48	0.00	268.06	0.00	13.50	0.00	14.17	14.17		
9	1,500	2,000	1,750	212	2,740	3.24	41.91	185.63	2,076.78	0.94	10.50	1	5	0.87	4.35	26.55	294.62	1.34	14.83	14.31	14.19	14.19		
10	2,000	2,500	2,250	147	2,887	2.25	44.16	190.83	2,267.61	0.97	11.47	1	6	0.87	5.22	0.00	294.62	0.00	14.83	0.00	12.99	12.99		
11	2,500	3,000	2,750	159	3,046	2.43	46.59	256.47	2,524.08	1.30	12.76	0	6	0.00	5.22	0.00	294.62	0.00	14.83	0.00	11.67	11.67		
12	3,000	4,000	3,500	182	3,228	2.78	49.37	313.83	2,837.91	1.59	14.35	0	6	0.00	5.22	0.00	294.62	0.00	14.83	0.00	10.38	10.38		
13	4,000	5,000	4,500	208	3,436	3.18	52.55	515.02	3,352.93	2.60	16.96	0	6	0.00	5.22	0.00	294.62	0.00	14.83	0.00	8.79	8.79		
14	5,000	7,500	6,250	365	3,801	5.58	58.14	1,124.52	4,477.45	5.69	22.64	0	6	0.00	5.22	0.00	294.62	0.00	14.83	0.00	6.58	6.58		
15	7,500	10,000	8,750	275	4,076	4.21	62.34	936.34	5,413.80	4.74	27.38	1	7	0.87	6.09	1.52	296.14	0.08	14.91	0.16	5.47	5.47		
16	10,000	20,000	15,000	511	4,587	7.82	70.16	2,442.55	7,856.35	12.35	39.73	5	12	4.35	10.43	269.36	565.51	13.56	28.47	11.03	7.20	7.20		
17	20,000	50,000	35,000	707	5,294	10.81	80.97	3,834.61	11,690.96	19.39	59.12	27	39	23.48	33.91	319.26	884.77	16.07	44.54	8.33	7.57	7.57		
18	50,000	100,000	75,000	415	5,709	6.35	87.32	2,314.72	14,005.68	11.71	70.83	5	44	4.35	38.26	7.26	892.02	0.37	44.91	0.31	6.37	6.37		
19	100,000	500,000	300,000	589	6,298	9.01	96.33	4,034.04	18,039.72	20.40	91.23	49	93	42.61	80.87	695.52	1,587.55	35.02	79.92	17.24	8.80	8.80		
20	500,000	UP		240	6,538	3.67	100.00	1,734.07	19,773.79	8.77	100.00	22	115	19.13	100.00	398.79	1,986.33	20.08	100.00	23.00	10.05	10.05		
				6,538					19,773.79					115					1,986.33					10.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	8.55	8.55	112.12	112.12	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	75	1.63	10.18	10.91	123.03	0.40	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	117	5.70	15.88	16.43	139.47	0.61	5.16	1	1	6.67	6.67	248.68	248.68	45.98	45.98	1513.48	178.31			
4	200	300	250	28	145	3.80	19.67	11.06	150.53	0.41	5.57	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	165.21			
5	300	500	400	45	190	6.11	25.78	34.42	184.94	1.27	6.85	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	134.46			
6	500	750	625	54	244	7.33	33.11	29.63	214.57	1.10	7.94	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	115.90			
7	750	1,000	875	56	300	7.60	40.71	47.42	261.99	1.76	9.70	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	94.92			
8	1,000	1,500	1,250	35	335	4.75	45.45	54.20	316.19	2.01	11.70	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	78.65			
9	1,500	2,000	1,750	28	363	3.80	49.25	40.08	356.27	1.48	13.19	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	69.80			
10	2,000	2,500	2,250	19	382	2.58	51.83	34.73	391.01	1.29	14.47	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	63.60			
11	2,500	3,000	2,750	14	396	1.90	53.73	25.48	416.48	0.94	15.42	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	59.71			
12	3,000	4,000	3,500	32	428	4.34	58.07	80.67	497.15	2.99	18.40	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	50.02			
13	4,000	5,000	4,500	24	452	3.26	61.33	70.98	568.13	2.63	21.03	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	43.77			
14	5,000	7,500	6,250	33	485	4.48	65.81	137.66	705.79	5.10	26.13	0	1	0.00	6.67	0.00	248.68	0.00	45.98	0.00	35.23			
15	7,500	10,000	8,750	15	500	2.04	67.84	101.73	807.52	3.77	29.89	1	2	6.67	13.33	13.15	261.83	2.43	48.41	12.93	32.42			
16	10,000	20,000	15,000	40	540	5.43	73.27	284.14	1,091.66	10.52	40.41	0	2	0.00	13.33	0.00	261.83	0.00	48.41	0.00	23.98			
17	20,000	50,000	35,000	77	617	10.45	83.72	542.09	1,633.75	20.07	60.47	0	2	0.00	13.33	0.00	261.83	0.00	48.41	0.00	16.03			
18	50,000	100,000	75,000	55	672	7.46	91.18	429.35	2,063.10	15.89	76.37	8	10	53.33	66.67	107.05	368.89	19.79	68.21	24.93	17.88			
19	100,000	500,000	300,000	47	719	6.38	97.56	489.78	2,552.89	18.13	94.50	2	12	13.33	80.00	168.80	537.69	31.21	99.42	34.46	21.06			
20	500,000	UP		18	737	2.44	100.00	148.65	2,701.53	5.50	100.00	3	15	20.00	100.00	3.13	540.81	0.58	100.00	2.10	20.02			
				737					2,701.53					15					540.81					20.02



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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	16.87	16.87	9.09	9.09	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	56	5.62	22.49	1.26	10.35	0.06	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	77	8.43	30.92	4.23	14.58	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	84	2.81	33.73	6.21	20.79	0.32	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	91	2.81	36.55	9.84	30.63	0.50	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	99	3.21	39.76	39.37	70.00	2.01	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	106	2.81	42.57	29.70	99.70	1.52	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	111	2.01	44.58	15.44	115.13	0.79	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	116	2.01	46.59	22.10	137.23	1.13	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	120	1.61	48.19	20.29	157.52	1.04	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	123	1.20	49.40	32.23	189.75	1.65	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	127	1.61	51.00	46.51	236.26	2.37	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	138	4.42	55.42	69.42	305.69	3.54	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	150	4.82	60.24	180.78	486.47	9.23	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	185	14.06	74.30	281.87	768.34	14.39	39.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	202	6.83	81.12	260.13	1,028.47	13.28	52.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	220	7.23	88.35	492.17	1,520.63	25.13	77.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	238	7.23	95.58	283.50	1,804.13	14.47	92.10	4	4	100.00	100.00	44.18	44.18	100.00	100.00	15.58	2.45			
19	100,000	500,000	300,000	9	247	3.61	99.20	108.77	1,912.91	5.55	97.66	0	4	0.00	100.00	0.00	44.18	0.00	100.00	0.00	2.31			
20	500,000	UP		2	249	0.80	100.00	45.91	1,958.81	2.34	100.00	0	4	0.00	100.00	0.00	44.18	0.00	100.00	0.00	2.26			
				249					1,958.81					4					44.18					2.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	45	45	14.47	14.47	95.29	95.29	4.57	4.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	52	2.25	16.72	12.78	108.07	0.61	5.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	58	1.93	18.65	3.92	111.99	0.19	5.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	64	1.93	20.58	1.41	113.39	0.07	5.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	78	4.50	25.08	8.18	121.58	0.39	5.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	91	4.18	29.26	8.35	129.93	0.40	6.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	100	2.89	32.15	12.22	142.14	0.59	6.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	109	2.89	35.05	16.90	159.04	0.81	7.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	117	2.57	37.62	16.84	175.88	0.81	8.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	127	3.22	40.84	25.23	201.12	1.21	9.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	135	2.57	43.41	31.78	232.90	1.52	11.18	3	3	33.33	33.33	305.49	305.49	60.28	60.28	961.25	131.17					
12	3,000	4,000	3,500	20	155	6.43	49.84	86.28	319.18	4.14	15.32	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	95.71					
13	4,000	5,000	4,500	8	163	2.57	52.41	35.80	354.97	1.72	17.03	0	3	0.00	33.33	1.72	305.49	0.00	60.28	0.00	86.06					
14	5,000	7,500	6,250	16	179	5.14	57.56	154.90	509.88	7.43	24.47	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	59.92					
15	7,500	10,000	8,750	18	197	5.79	63.34	182.81	692.69	8.77	33.24	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	44.10					
16	10,000	20,000	15,000	36	233	11.58	74.92	430.12	1,122.81	20.64	53.88	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	27.21					
17	20,000	50,000	35,000	32	265	10.29	85.21	387.74	1,510.55	18.61	72.48	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	20.22					
18	50,000	100,000	75,000	14	279	4.50	89.71	173.54	1,684.10	8.33	80.81	0	3	0.00	33.33	0.00	305.49	0.00	60.28	0.00	18.14					
19	100,000	500,000	300,000	24	303	7.72	97.43	358.34	2,042.44	17.19	98.00	6	9	66.67	100.00	201.26	506.75	39.72	100.00	56.16	24.81					
20	500,000	UP		8	311	2.57	100.00	41.58	2,084.02	2.00	100.00	0	9	0.00	100.00	0.00	506.75	0.00	100.00	0.00	24.32					
				311					2,084.02					9					506.75					24.32		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	8.42	8.42	178.54	178.54	3.97	3.97	1	1	8.33	8.33	7.34	7.34	4.39	4.39	4.11	4.11
2	50	100	75	19	77	2.76	11.18	53.40	231.95	1.19	5.16	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	3.17
3	100	200	150	22	99	3.19	14.37	6.18	238.12	0.14	5.29	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	3.08
4	200	300	250	7	106	1.02	15.38	3.51	241.63	0.08	5.37	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	3.04
5	300	500	400	24	130	3.48	18.87	15.64	257.27	0.35	5.72	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	2.85
6	500	750	625	20	150	2.90	21.77	24.41	281.68	0.54	6.26	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	2.61
7	750	1,000	875	53	203	7.69	29.46	60.41	342.08	1.34	7.60	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	2.15
8	1,000	1,500	1,250	45	248	6.53	35.99	105.46	447.54	2.34	9.95	0	1	0.00	8.33	0.00	7.34	0.00	4.39	0.00	1.64
9	1,500	2,000	1,750	22	270	3.19	39.19	102.57	550.11	2.28	12.23	1	2	8.33	16.67	83.11	90.46	49.64	54.03	81.03	16.44
10	2,000	2,500	2,250	30	300	4.35	43.54	88.07	638.18	1.96	14.19	0	2	0.00	16.67	0.00	90.46	0.00	54.03	0.00	14.17
11	2,500	3,000	2,750	25	325	3.63	47.17	72.69	710.87	1.62	15.80	0	2	0.00	16.67	0.00	90.46	0.00	54.03	0.00	12.73
12	3,000	4,000	3,500	34	359	4.93	52.10	169.97	880.84	3.78	19.58	1	3	8.33	25.00	8.80	99.26	5.26	59.28	5.18	11.27
13	4,000	5,000	4,500	37	396	5.37	57.47	229.26	1,110.10	5.10	24.68	0	3	0.00	25.00	5.10	99.26	0.00	59.28	0.00	8.94
14	5,000	7,500	6,250	62	458	9.00	66.47	412.54	1,522.64	9.17	33.85	0	3	0.00	25.00	0.00	99.26	0.00	59.28	0.00	6.52
15	7,500	10,000	8,750	29	487	4.21	70.68	383.54	1,906.18	8.53	42.38	1	4	8.33	33.33	7.34	106.60	4.39	63.67	1.91	5.59
16	10,000	20,000	15,000	82	569	11.90	82.58	1,226.85	3,133.03	27.27	69.65	5	9	41.67	75.00	56.94	163.54	34.01	97.67	4.64	5.22
17	20,000	50,000	35,000	77	646	11.18	93.76	945.88	4,078.90	21.03	90.68	3	12	25.00	100.00	3.89	167.44	2.33	100.00	0.41	4.10
18	50,000	100,000	75,000	24	670	3.48	97.24	237.21	4,316.12	5.27	95.95	0	12	0.00	100.00	0.00	167.44	0.00	100.00	0.00	3.88
19	100,000	500,000	300,000	16	686	2.32	99.56	172.90	4,489.02	3.84	99.80	0	12	0.00	100.00	0.00	167.44	0.00	100.00	0.00	3.73
20	500,000	<b>UP</b>		3	689	0.44	100.00	9.20	4,498.21	0.20	100.00	0	12	0.00	100.00	0.00	167.44	0.00	100.00	0.00	3.72
				689				4,498.21				12				167.44				3.72	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.61	6.61	59.33	59.33	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	39	0.97	7.59	0.52	59.85	0.01	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	42	0.58	8.17	1.42	61.27	0.03	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	56	2.72	10.89	6.52	67.79	0.15	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	69	2.53	13.42	6.33	74.12	0.15	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	86	3.31	16.73	28.09	102.21	0.66	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	99	2.53	19.26	29.90	132.12	0.71	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	23	122	4.47	23.74	42.20	174.32	1.00	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	152	5.84	29.57	90.39	264.71	2.14	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	24	176	4.67	34.24	84.35	349.06	2.00	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	187	2.14	36.38	75.33	424.39	1.78	10.04	2	2	100.00	100.00	48.21	48.21	100.00	100.00	64.00	11.36			
12	3,000	4,000	3,500	37	224	7.20	43.58	196.60	620.99	4.65	14.69	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	7.76			
13	4,000	5,000	4,500	35	259	6.81	50.39	311.49	932.48	7.37	22.06	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	5.17			
14	5,000	7,500	6,250	52	311	10.12	60.51	427.42	1,359.89	10.11	32.17	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	3.55			
15	7,500	10,000	8,750	36	347	7.00	67.51	282.49	1,642.38	6.68	38.85	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	2.94			
16	10,000	20,000	15,000	76	423	14.79	82.30	1,048.19	2,690.57	24.79	63.64	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.79			
17	20,000	50,000	35,000	50	473	9.73	92.02	835.78	3,526.35	19.77	83.41	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.37			
18	50,000	100,000	75,000	26	499	5.06	97.08	289.28	3,815.63	6.84	90.25	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.26			
19	100,000	500,000	300,000	15	514	2.92	100.00	412.16	4,227.78	9.75	100.00	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.14			
20	500,000	UP		0	514	0.00	100.00	0.00	4,227.78	0.00	100.00	0	2	0.00	100.00	0.00	48.21	0.00	100.00	0.00	1.14			
				514					4,227.78					2					48.21					1.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.98	2.98	3.84	3.84	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	9	2.38	5.36	1.01	4.85	0.06	0.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	12	1.79	7.14	2.54	7.38	0.15	0.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	17	2.98	10.12	4.01	11.39	0.23	0.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	3.57	13.69	9.56	20.95	0.55	1.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	30	4.17	17.86	20.48	41.43	1.18	2.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	39	5.36	23.21	36.16	77.59	2.08	4.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	52	7.74	30.95	57.81	135.40	3.32	7.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	64	7.14	38.10	70.69	206.09	4.07	11.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	65	0.60	38.69	13.09	219.18	0.75	12.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	66	0.60	39.29	14.50	233.68	0.83	13.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	72	3.57	42.86	51.66	285.35	2.97	16.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	81	5.36	48.21	120.85	406.19	6.95	23.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	99	10.71	58.93	296.27	702.47	17.04	40.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	105	3.57	62.50	96.71	799.18	5.56	45.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	125	11.90	74.40	378.65	1,177.83	21.78	67.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	156	18.45	92.86	415.29	1,593.12	23.88	91.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	159	1.79	94.64	15.06	1,608.18	0.87	92.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	160	0.60	95.24	32.39	1,640.57	1.86	94.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	168	4.76	100.00	98.21	1,738.78	5.65	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				168					1,738.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.02	0.02	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	0.14	0.16	0.57	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	23.93	24.09	99.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	24.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					24.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	102	102	5.67	5.67	187.88	187.88	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	124	1.22	6.89	3.36	191.23	0.04	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	50	174	2.78	9.67	19.86	211.10	0.22	2.37	1	1	3.85	3.85	2.96	2.96	0.48	0.48	14.90	1.40			
4	200	300	250	51	225	2.83	12.51	31.30	242.40	0.35	2.72	1	2	3.85	7.69	126.00	128.96	20.27	20.75	402.53	53.20			
5	300	500	400	95	320	5.28	17.79	37.33	279.72	0.42	3.13	0	2	0.00	7.69	0.00	128.96	0.00	20.75	0.00	46.10			
6	500	750	625	91	411	5.06	22.85	68.31	348.04	0.77	3.90	1	3	3.85	11.54	69.00	197.96	11.10	31.85	101.00	56.88			
7	750	1,000	875	84	495	4.67	27.52	102.74	450.78	1.15	5.05	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	43.91			
8	1,000	1,500	1,250	112	607	6.23	33.74	118.07	568.85	1.32	6.37	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	34.80			
9	1,500	2,000	1,750	74	681	4.11	37.85	149.77	718.62	1.68	8.05	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	27.55			
10	2,000	2,500	2,250	73	754	4.06	41.91	157.68	876.30	1.77	9.82	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	22.59			
11	2,500	3,000	2,750	61	815	3.39	45.30	129.48	1,005.78	1.45	11.27	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	19.68			
12	3,000	4,000	3,500	101	916	5.61	50.92	293.64	1,299.42	3.29	14.56	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	15.23			
13	4,000	5,000	4,500	60	976	3.34	54.25	293.77	1,593.19	3.29	17.85	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	12.43			
14	5,000	7,500	6,250	105	1,081	5.84	60.09	524.66	2,117.85	5.88	23.73	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	9.35			
15	7,500	10,000	8,750	57	1,138	3.17	63.26	301.51	2,419.36	3.38	27.11	0	3	0.00	11.54	0.00	197.96	0.00	31.85	0.00	8.18			
16	10,000	20,000	15,000	189	1,327	10.51	73.76	1,450.64	3,870.00	16.25	43.36	1	4	3.85	15.38	80.94	278.89	13.02	44.87	5.58	7.21			
17	20,000	50,000	35,000	164	1,491	9.12	82.88	1,582.47	5,452.46	17.73	61.09	0	4	0.00	15.38	0.00	278.89	0.00	44.87	0.00	5.11			
18	50,000	100,000	75,000	103	1,594	5.73	88.60	1,183.95	6,636.42	13.27	74.36	7	11	26.92	42.31	304.02	582.91	48.91	93.78	25.68	8.78			
19	100,000	500,000	300,000	116	1,710	6.45	95.05	1,518.92	8,155.34	17.02	91.37	5	16	19.23	61.54	8.04	590.96	1.29	95.07	0.53	7.25			
20	500,000	UP		89	1,799	4.95	100.00	769.93	8,925.28	8.63	100.00	10	26	38.46	100.00	30.63	621.59	4.93	100.00	3.98	6.96			
				1,799					8,925.28					26					621.59					6.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.01	6.01	8.52	8.52	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	17	1.29	7.30	0.15	8.67	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	19	0.86	8.15	0.08	8.75	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	20	0.43	8.58	0.16	8.91	0.02	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	28	3.43	12.02	0.85	9.77	0.10	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	41	5.58	17.60	4.27	5.50	0.48	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	43	0.86	18.45	0.56	6.06	0.06	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	48	2.15	20.60	1.59	7.65	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	51	1.29	21.89	3.31	10.96	0.37	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	59	3.43	25.32	2.12	13.08	0.24	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	64	2.15	27.47	3.86	16.94	0.43	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	67	1.29	28.76	9.22	26.16	1.03	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	78	4.72	33.48	6.03	32.19	0.67	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	82	1.72	35.19	10.38	42.57	1.16	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	87	2.15	37.34	24.82	67.39	2.77	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	32	119	13.73	51.07	104.90	172.29	11.70	19.22	1	1	10.00	10.00	0.05	0.05	0.04	0.04	0.05	0.05	0.03	0.03	
17	20,000	50,000	35,000	32	151	13.73	64.81	142.63	314.92	15.91	35.14	1	2	10.00	20.00	0.11	0.16	0.09	0.13	0.08	0.08	0.05	0.05	
18	50,000	100,000	75,000	27	178	11.59	76.39	190.42	505.34	21.25	56.38	6	8	60.00	80.00	124.45	124.62	98.85	98.98	65.36	24.66	24.66	24.66	
19	100,000	500,000	300,000	44	222	18.88	95.28	327.49	832.83	36.54	92.92	1	9	10.00	90.00	0.35	124.96	0.28	99.26	0.11	15.00	15.00	15.00	
20	500,000	UP		11	233	4.72	100.00	63.45	896.27	7.08	100.00	1	10	10.00	100.00	0.93	125.90	0.74	100.00	1.47	14.05	14.05	14.05	
				233					896.27					10					125.90					14.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	20	20	8.70	8.70	42.56	42.56	4.88	4.88	1	1	50.00	50.00	4.02	4.02	8.81	8.81	9.44	9.44			
2	50	100	75	2	22	0.87	9.57	0.07	42.64	0.01	4.89	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	9.42	9.42		
3	100	200	150	1	23	0.43	10.00	0.00	42.64	0.00	4.89	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	9.42	9.42		
4	200	300	250	4	27	1.74	11.74	0.96	43.60	0.11	5.00	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	9.21	9.21		
5	300	500	400	2	29	0.87	12.61	0.39	43.99	0.04	5.04	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	9.13	9.13		
6	500	750	625	10	39	4.35	16.96	2.95	46.93	0.34	5.38	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	8.56	8.56		
7	750	1,000	875	6	45	2.61	19.57	1.65	48.59	0.19	5.57	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	8.27	8.27		
8	1,000	1,500	1,250	12	57	5.22	24.78	12.83	61.42	1.47	7.04	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	6.54	6.54		
9	1,500	2,000	1,750	8	65	3.48	28.26	14.64	76.06	1.68	8.72	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	5.28	5.28		
10	2,000	2,500	2,250	7	72	3.04	31.30	17.83	93.88	2.04	10.76	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	4.28	4.28		
11	2,500	3,000	2,750	5	77	2.17	33.48	6.92	100.80	0.79	11.55	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	3.98	3.98		
12	3,000	4,000	3,500	11	88	4.78	38.26	13.77	114.57	1.58	13.13	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	3.51	3.51		
13	4,000	5,000	4,500	1	89	0.43	38.70	0.00	114.57	0.00	13.13	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	3.51	3.51		
14	5,000	7,500	6,250	11	100	4.78	43.48	6.77	121.34	0.78	13.91	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	3.31	3.31		
15	7,500	10,000	8,750	7	107	3.04	46.52	44.91	166.25	5.15	19.05	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	2.42	2.42		
16	10,000	20,000	15,000	21	128	9.13	55.65	91.18	257.43	10.45	29.50	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	1.56	1.56		
17	20,000	50,000	35,000	28	156	12.17	67.83	221.12	478.55	25.34	54.85	0	1	0.00	50.00	0.00	4.02	0.00	8.81	0.00	0.84	0.84		
18	50,000	100,000	75,000	26	182	11.30	79.13	172.60	651.15	19.78	74.63	1	2	50.00	100.00	41.56	45.57	91.19	100.00	24.08	7.00			
19	100,000	500,000	300,000	25	207	10.87	90.00	165.14	816.29	18.93	93.55	0	2	0.00	100.00	0.00	45.57	0.00	100.00	0.00	5.58	5.58		
20	500,000	UP		23	230	10.00	100.00	56.24	872.54	6.45	100.00	0	2	0.00	100.00	0.00	45.57	0.00	100.00	0.00	5.22	5.22		
				230					872.54					2					45.57					5.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	24.74	24.74	18.78	18.78	3.68	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	28	4.12	28.87	1.01	19.79	0.20	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	34	6.19	35.05	1.90	21.69	0.37	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	36	2.06	37.11	0.83	22.52	0.16	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	39	3.09	40.21	1.55	24.07	0.30	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	41	2.06	42.27	1.54	25.61	0.30	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	45	4.12	46.39	5.50	31.11	1.08	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	46	1.03	47.42	1.40	32.51	0.27	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	49	3.09	50.52	9.82	42.33	1.92	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	53	4.12	54.64	21.81	64.14	4.27	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	57	4.12	58.76	8.78	72.92	1.72	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	59	2.06	60.82	10.71	83.63	2.10	16.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	62	3.09	63.92	15.41	99.04	3.02	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	67	5.15	69.07	41.77	140.81	8.18	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	70	3.09	72.16	41.06	181.87	8.04	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	77	7.22	79.38	56.66	238.53	11.10	46.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	85	8.25	87.63	171.61	410.14	33.61	80.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	87	2.06	89.69	0.45	410.59	0.09	80.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	88	1.03	90.72	44.97	455.56	8.81	89.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	97	9.28	100.00	55.09	510.66	10.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				97					510.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.23	3.23	0.29	0.29	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.23	6.45	0.18	0.47	0.12	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.23	9.68	0.50	0.98	0.34	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.23	12.90	0.57	1.55	0.39	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.23	16.13	1.22	2.76	0.82	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	8	9.68	25.81	4.46	7.22	3.02	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.23	29.03	3.27	10.50	2.22	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	9.68	38.71	8.99	19.49	6.09	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.23	41.94	2.71	22.20	1.84	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.23	45.16	2.47	24.67	1.67	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.23	48.39	11.24	35.92	7.61	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.23	51.61	6.16	42.08	4.17	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	3.23	54.84	7.18	49.25	4.86	33.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.23	58.06	6.47	55.72	4.38	37.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	26	25.81	83.87	39.77	95.49	26.94	64.67	2	2	100.00	100.00	6.93	6.93	100.00	100.00	17.42	7.26			
17	20,000	50,000	35,000	3	29	9.68	93.55	38.15	133.64	25.83	90.50	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	5.19			
18	50,000	100,000	75,000	1	30	3.23	96.77	9.91	143.55	6.71	97.21	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.83			
19	100,000	500,000	300,000	1	31	3.23	100.00	4.11	147.67	2.79	100.00	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.69			
20	500,000	UP		0	31	0.00	100.00	0.00	147.67	0.00	100.00	0	2	0.00	100.00	0.00	6.93	0.00	100.00	0.00	4.69			
				31					147.67					2					6.93					4.69





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	5.31	5.31	47.91	47.91	2.75	2.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	18	0.31	5.63	0.00	47.91	0.00	2.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	22	1.25	6.88	0.21	48.13	0.01	2.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	29	2.19	9.06	0.92	49.05	0.05	2.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	42	4.06	13.13	1.16	50.20	0.07	2.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	46	1.25	14.38	3.12	53.32	0.18	3.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	51	1.56	15.94	4.30	57.62	0.25	3.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	60	2.81	18.75	11.35	68.97	0.65	3.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	65	1.56	20.31	11.28	80.26	0.65	4.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	73	2.50	22.81	30.12	110.37	1.73	6.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	84	3.44	26.25	29.52	139.89	1.69	8.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	95	3.44	29.69	7.06	146.95	0.40	8.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	18	113	5.63	35.31	34.41	181.37	1.97	10.40	1	1	12.50	12.50	18.05	18.05	3.64	3.64	52.44	52.44	9.95	9.95	
14	5,000	7,500	6,250	23	136	7.19	42.50	61.30	242.66	3.52	13.92	3	4	37.50	50.00	227.34	245.38	45.83	49.46	370.87	370.87	101.12	101.12	
15	7,500	10,000	8,750	7	143	2.19	44.69	69.06	311.72	3.96	17.88	2	6	25.00	75.00	208.79	454.17	42.09	91.55	302.35	302.35	145.70	145.70	
16	10,000	20,000	15,000	42	185	13.13	57.81	394.72	706.44	22.64	40.52	0	6	0.00	75.00	0.00	454.17	0.00	91.55	0.00	91.55	0.00	64.29	
17	20,000	50,000	35,000	41	226	12.81	70.63	385.93	1,092.38	22.13	62.65	0	6	0.00	75.00	0.00	454.17	0.00	91.55	0.00	91.55	0.00	41.58	
18	50,000	100,000	75,000	22	248	6.88	77.50	188.07	1,280.44	10.79	73.44	0	6	0.00	75.00	0.00	454.17	0.00	91.55	0.00	91.55	0.00	35.47	
19	100,000	500,000	300,000	46	294	14.38	91.88	250.57	1,531.01	14.37	87.81	2	8	25.00	100.00	41.91	496.08	8.45	100.00	16.73	16.73	32.40	32.40	
20	500,000	<b>UP</b>		26	320	8.13	100.00	212.55	1,743.57	12.19	100.00	0	8	0.00	100.00	0.00	496.08	0.00	100.00	0.00	100.00	0.00	28.45	
				320					1,743.57					8					496.08					28.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	5.34	5.34	34.40	34.40	1.71	1.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	24	0.76	6.11	0.03	34.42	0.00	1.72	1	1	3.03	3.03	6.00	6.00	23.91	23.91	21671.57	17.43	17.43		
3	100	200	150	15	39	3.82	9.92	6.93	41.35	0.35	2.06	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	14.51	14.51		
4	200	300	250	5	44	1.27	11.20	0.92	42.27	0.05	2.11	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	14.20	14.20		
5	300	500	400	2	46	0.51	11.70	0.57	42.85	0.03	2.14	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	14.01	14.01		
6	500	750	625	2	48	0.51	12.21	1.53	44.37	0.08	2.21	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	13.53	13.53		
7	750	1,000	875	5	53	1.27	13.49	16.45	60.82	0.82	3.03	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	9.87	9.87		
8	1,000	1,500	1,250	6	59	1.53	15.01	4.67	65.49	0.23	3.26	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	9.16	9.16		
9	1,500	2,000	1,750	10	69	2.54	17.56	10.53	76.02	0.52	3.79	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	7.89	7.89		
10	2,000	2,500	2,250	3	72	0.76	18.32	19.95	95.98	0.99	4.78	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	6.25	6.25		
11	2,500	3,000	2,750	11	83	2.80	21.12	3.65	99.62	0.18	4.97	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	6.02	6.02		
12	3,000	4,000	3,500	21	104	5.34	26.46	59.89	159.51	2.98	7.95	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	3.76	3.76		
13	4,000	5,000	4,500	9	113	2.29	28.75	7.89	167.41	0.39	8.34	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	3.58	3.58		
14	5,000	7,500	6,250	9	122	2.29	31.04	41.48	208.88	2.07	10.41	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	2.87	2.87		
15	7,500	10,000	8,750	13	135	3.31	34.35	94.93	303.81	4.73	15.14	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	1.98	1.98		
16	10,000	20,000	15,000	48	183	12.21	46.56	418.35	722.15	20.85	35.99	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	0.83	0.83		
17	20,000	50,000	35,000	50	233	12.72	59.29	445.21	1,167.36	22.19	58.18	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	0.51	0.51		
18	50,000	100,000	75,000	37	270	9.41	68.70	282.99	1,450.35	14.10	72.28	0	1	0.00	3.03	0.00	6.00	0.00	23.91	0.00	0.41	0.41		
19	100,000	500,000	300,000	90	360	22.90	91.60	447.92	1,898.27	22.32	94.61	32	33	96.97	100.00	19.09	25.10	76.09	100.00	4.26	1.32	1.32		
20	500,000	UP		33	393	8.40	100.00	108.23	2,006.50	5.39	100.00	0	33	0.00	100.00	0.00	25.10	0.00	100.00	0.00	1.25	1.25		
				393					2,006.50					33					25.10					1.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.08	5.08	1.31	1.31	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	22	4.24	9.32	6.87	8.19	0.69	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	0.42	9.75	0.12	8.31	0.01	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	27	1.69	11.44	0.62	8.92	0.06	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	38	4.66	16.10	6.91	15.83	0.70	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	47	3.81	19.92	2.09	17.92	0.21	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	59	5.08	25.00	5.19	23.11	0.52	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	69	4.24	29.24	20.23	43.34	2.04	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	81	5.08	34.32	9.69	53.03	0.98	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	88	2.97	37.29	13.10	66.13	1.32	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	106	7.63	44.92	46.61	112.74	4.71	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	111	2.12	47.03	17.61	130.35	1.78	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	117	2.54	49.58	17.64	147.99	1.78	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	127	4.24	53.81	24.82	172.81	2.51	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	138	4.66	58.47	58.55	231.36	5.92	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	166	11.86	70.34	201.92	433.28	20.40	43.78	3	3	100.00	100.00	9.40	9.40	100.00	100.00	4.65	2.17			
17	20,000	50,000	35,000	40	206	16.95	87.29	300.11	733.39	30.32	74.10	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	1.28			
18	50,000	100,000	75,000	15	221	6.36	93.64	144.90	878.29	14.64	88.74	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	1.07			
19	100,000	500,000	300,000	14	235	5.93	99.58	111.40	989.69	11.26	100.00	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	0.95			
20	500,000	UP		1	236	0.42	100.00	0.00	989.69	0.00	100.00	0	3	0.00	100.00	0.00	9.40	0.00	100.00	0.00	0.95			
				236					989.69					3					9.40					0.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	8.11	8.11	27.64	27.64	6.35	6.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	0.90	9.01	0.05	27.69	0.01	6.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	13	2.70	11.71	0.62	28.31	0.14	6.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	17	3.60	15.32	0.62	28.93	0.14	6.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	18	0.90	16.22	0.43	29.36	0.10	6.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	20	1.80	18.02	1.09	30.45	0.25	7.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	22	1.80	19.82	0.51	30.96	0.12	7.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	25	2.70	22.52	6.81	37.77	1.56	8.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	27	1.80	24.32	2.01	39.79	0.46	9.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	0.90	25.23	0.00	39.79	0.00	9.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	31	2.70	27.93	8.62	48.41	1.98	11.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	34	2.70	30.63	7.75	56.16	1.78	12.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	38	3.60	34.23	18.07	74.23	4.15	17.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	40	1.80	36.04	17.20	91.43	3.95	21.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	49	8.11	44.14	12.30	103.73	2.82	23.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	59	9.01	53.15	36.62	140.35	8.41	32.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	65	5.41	58.56	82.88	223.23	19.04	51.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	66	0.90	59.46	22.14	245.37	5.09	56.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	35	101	31.53	90.99	134.38	379.75	30.87	87.24	1	1	50.00	50.00	42.61	42.61	100.00	100.00	31.71	11.22			
20	500,000	UP		10	111	9.01	100.00	55.53	435.28	12.76	100.00	1	2	50.00	100.00	0.00	42.61	0.00	100.00	0.00	9.79			
				111					435.28					2					42.61					9.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.33	4.33	18.91	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	18.55	22.88	81.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	22.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					22.88					0					0.00					0.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	20	20	7.69	7.69	35.14	35.14	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	22	0.77	8.46	1.34	36.47	0.12	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	24	0.77	9.23	0.59	37.06	0.05	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	28	1.54	10.77	5.62	42.68	0.50	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	29	0.38	11.15	0.27	42.95	0.02	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	33	1.54	12.69	2.10	45.05	0.19	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	42	3.46	16.15	3.70	48.75	0.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	51	3.46	19.62	4.75	53.50	0.42	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	56	1.92	21.54	2.56	56.06	0.23	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	70	5.38	26.92	22.25	78.31	1.98	6.96	1	1	6.25	6.25	14.27	14.27	0.37	0.37	64.12	18.22			
11	2,500	3,000	2,750	9	79	3.46	30.38	22.83	101.14	2.03	8.99	1	2	6.25	12.50	20.31	34.58	0.53	0.90	88.97	34.19			
12	3,000	4,000	3,500	4	83	1.54	31.92	14.68	115.82	1.31	10.30	0	2	0.00	12.50	0.00	34.58	0.00	0.90	0.00	29.86			
13	4,000	5,000	4,500	9	92	3.46	35.38	13.49	129.32	1.20	11.49	0	2	0.00	12.50	0.00	34.58	0.00	0.90	0.00	26.74			
14	5,000	7,500	6,250	24	116	9.23	44.62	105.29	234.61	9.36	20.85	2	4	12.50	25.00	18.81	53.39	0.49	1.39	17.87	22.76			
15	7,500	10,000	8,750	18	134	6.92	51.54	59.88	294.49	5.32	26.18	0	4	0.00	25.00	0.00	53.39	0.00	1.39	0.00	18.13			
16	10,000	20,000	15,000	29	163	11.15	62.69	206.42	500.91	18.35	44.52	0	4	0.00	25.00	0.00	53.39	0.00	1.39	0.00	10.66			
17	20,000	50,000	35,000	26	189	10.00	72.69	215.71	716.62	19.17	63.70	0	4	0.00	25.00	0.00	53.39	0.00	1.39	0.00	7.45			
18	50,000	100,000	75,000	17	206	6.54	79.23	172.91	889.53	15.37	79.07	1	5	6.25	31.25	3,745.38	3,798.77	97.55	98.94	2166.11	427.05			
19	100,000	500,000	300,000	34	240	13.08	92.31	169.06	1,058.60	15.03	94.10	11	16	68.75	100.00	40.66	3,839.44	1.06	100.00	24.05	362.69			
20	500,000	<b>UP</b>		20	260	7.69	100.00	66.42	1,125.02	5.90	100.00	0	16	0.00	100.00	0.00	3,839.44	0.00	100.00	0.00	341.28			
				260					1,125.02					16					3,839.44					341.28



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.52	9.52	12.80	12.80	13.17	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.76	14.29	0.66	13.46	0.68	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.76	19.05	0.37	13.83	0.38	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.76	23.81	1.19	15.01	1.22	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.76	28.57	0.00	15.01	0.00	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.76	33.33	1.93	16.94	1.98	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.76	38.10	0.00	16.94	0.00	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.76	42.86	4.58	21.51	4.71	22.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.76	47.62	5.69	27.20	5.86	28.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.76	52.38	13.62	40.82	14.02	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.76	57.14	22.82	63.65	23.50	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.76	61.90	0.56	64.21	0.58	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.76	66.67	0.00	64.21	0.00	66.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.76	71.43	12.53	76.74	12.90	79.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.76	76.19	4.27	81.01	4.40	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.76	80.95	13.65	94.66	14.06	97.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.76	85.71	13.65	108.31	14.06	111.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	4.76	90.48	13.65	121.96	14.06	125.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	20	4.76	95.24	2.47	124.43	2.54	128.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	21	4.76	100.00	27.30	97.12	28.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					97.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	8.33	8.33	0.51	0.51	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	8.33	16.67	0.50	1.01	0.80	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	8.33	25.00	0.48	1.49	0.76	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	8.33	33.33	0.88	2.37	1.40	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	8.33	41.67	0.92	3.29	1.46	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	8.33	50.00	7.37	10.66	11.72	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	8.33	58.33	13.62	24.28	21.67	38.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	8.33	66.67	14.87	39.15	23.65	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	8.33	75.00	0.92	40.07	1.46	63.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	8.33	83.33	21.92	61.99	34.87	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	8.33	91.67	4.96	66.95	7.88	106.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	8.33	100.00	4.08	62.87	6.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	12	0.00	100.00	0.00	62.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				12					62.87					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.53	3.53	25.46	25.46	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	22	2.94	6.47	0.48	25.93	0.03	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	34	3.53	10.00	3.85	29.79	0.24	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	37	0.88	10.88	1.08	30.87	0.07	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	51	4.12	15.00	15.78	46.65	1.00	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	63	3.53	18.53	24.39	71.04	1.55	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	79	4.71	23.24	16.43	87.47	1.04	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	95	4.71	27.94	21.23	108.70	1.35	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	103	2.35	30.29	16.58	125.28	1.05	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	110	2.06	32.35	8.69	133.97	0.55	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	127	5.00	37.35	24.36	158.33	1.55	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	35	162	10.29	47.65	34.79	193.12	2.21	12.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	173	3.24	50.88	30.49	223.61	1.93	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	196	6.76	57.65	87.26	310.87	5.54	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	211	4.41	62.06	79.53	390.41	5.05	24.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	241	8.82	70.88	273.46	663.87	17.35	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	273	9.41	80.29	324.90	988.76	20.61	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	27	300	7.94	88.24	331.78	1,320.54	21.05	83.78	1	1	25.00	25.00	0.90	0.90	1.65	1.65	0.27	0.27	0.07	0.07	
19	100,000	500,000	300,000	27	327	7.94	96.18	196.41	1,516.95	12.46	96.24	2	3	50.00	75.00	45.91	46.81	84.08	85.74	23.37	23.37	3.09	3.09	
20	500,000	<b>UP</b>		13	340	3.82	100.00	59.26	1,576.21	3.76	100.00	1	4	25.00	100.00	7.79	54.60	14.26	100.00	13.14	13.14	3.46	3.46	
				340					1,576.21					4					54.60					3.46



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	80	80	9.45	9.45	4.19	4.19	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	81	0.12	9.56	0.02	4.21	0.00	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	83	0.24	9.80	2.38	6.59	0.13	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	90	0.83	10.63	0.89	7.47	0.05	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	103	1.53	12.16	0.95	8.42	0.05	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	52	155	6.14	18.30	10.00	18.42	0.54	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	186	3.66	21.96	5.04	23.47	0.27	1.26	1	1	4.76	4.76	2.86	2.86	3.12	3.12	56.73	12.19			
8	1,000	1,500	1,250	35	221	4.13	26.09	7.38	30.85	0.40	1.65	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	9.27			
9	1,500	2,000	1,750	32	253	3.78	29.87	17.95	48.80	0.96	2.61	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	5.86			
10	2,000	2,500	2,250	26	279	3.07	32.94	6.13	54.93	0.33	2.94	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	5.21			
11	2,500	3,000	2,750	22	301	2.60	35.54	8.73	63.66	0.47	3.41	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	4.49			
12	3,000	4,000	3,500	35	336	4.13	39.67	23.32	86.98	1.25	4.66	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	3.29			
13	4,000	5,000	4,500	26	362	3.07	42.74	30.63	117.61	1.64	6.30	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	2.43			
14	5,000	7,500	6,250	48	410	5.67	48.41	80.83	198.44	4.33	10.62	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	1.44			
15	7,500	10,000	8,750	26	436	3.07	51.48	81.45	279.89	4.36	14.98	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	1.02			
16	10,000	20,000	15,000	55	491	6.49	57.97	196.23	476.13	10.50	25.49	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	0.60			
17	20,000	50,000	35,000	67	558	7.91	65.88	318.16	794.29	17.03	42.52	0	1	0.00	4.76	0.00	2.86	0.00	3.12	0.00	0.36			
18	50,000	100,000	75,000	81	639	9.56	75.44	228.53	1,022.82	12.23	54.75	3	4	14.29	19.05	7.47	10.33	8.14	11.25	3.27	1.01			
19	100,000	500,000	300,000	60	699	7.08	82.53	269.46	1,292.28	14.42	69.17	5	9	23.81	42.86	4.59	14.92	5.00	16.25	1.70	1.15			
20	500,000	UP		148	847	17.47	100.00	575.91	1,868.20	30.83	100.00	12	21	57.14	100.00	76.88	91.80	83.75	100.00	13.35	4.91			
				847					1,868.20					21					91.80					4.91



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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.00	4.00	3.04	3.04	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.00	6.00	0.13	2.92	0.04	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	6	6.00	12.00	0.65	2.27	0.22	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	6.00	18.00	0.67	1.60	0.23	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	4.00	22.00	0.72	0.88	0.25	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	17	12.00	34.00	3.73	2.85	1.28	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	18	2.00	36.00	0.88	3.73	0.30	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	21	6.00	42.00	3.83	7.56	1.32	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	2.00	44.00	2.35	9.91	0.81	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	2.00	46.00	1.94	11.85	0.67	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	2.00	48.00	9.33	21.18	3.21	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	2.00	50.00	3.44	24.62	1.18	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	27	4.00	54.00	10.19	34.81	3.50	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	30	6.00	60.00	13.73	48.54	4.72	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	33	6.00	66.00	32.43	80.97	11.15	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	40	14.00	80.00	58.97	139.94	20.27	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	45	10.00	90.00	56.56	196.50	19.44	67.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	8.00	98.00	46.70	243.20	16.05	83.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	50	2.00	100.00	47.78	290.98	16.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	50	0.00	100.00	0.00	290.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				50					290.98					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 225 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION OR COMPUTER

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.43	1.43	4.72	4.72	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.43	2.86	6.13	10.85	1.22	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.43	4.29	9.00	19.85	1.80	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.43	5.71	10.77	30.62	2.15	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.43	7.14	12.89	43.51	2.57	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.43	8.57	13.22	56.73	2.64	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.43	10.00	13.40	70.14	2.67	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.43	11.43	11.77	81.90	2.35	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.43	12.86	12.40	94.30	2.47	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.43	14.29	11.53	105.83	2.30	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.43	15.71	14.01	119.84	2.79	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.43	17.14	12.63	132.47	2.52	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	1.43	18.57	13.52	146.00	2.70	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	32	27.14	45.71	251.05	397.04	50.09	79.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	35	4.29	50.00	42.48	439.53	8.48	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	37	2.86	52.86	57.48	497.01	11.47	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	38	1.43	54.29	0.13	497.13	0.03	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	39	1.43	55.71	0.13	497.26	0.03	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		31	70	44.29	100.00	3.91	501.18	0.78	100.00	9	9	100.00	100.00	1.17	1.17	100.00	100.00	29.91	0.23			
				70					501.18					9					1.17					0.23



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	1.25	1.25	13.26	13.26	1.36	1.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	16	3.75	5.00	0.36	13.62	0.04	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	82	20.63	25.63	3.94	17.56	0.40	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	94	3.75	29.38	2.57	20.13	0.26	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	107	4.06	33.44	0.88	21.00	0.09	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	20	127	6.25	39.69	5.42	26.42	0.55	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	137	3.13	42.81	7.56	33.99	0.77	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	148	3.44	46.25	16.66	50.65	1.71	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	34	182	10.63	56.88	60.60	111.25	6.21	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	190	2.50	59.38	21.59	132.83	2.21	13.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	196	1.88	61.25	3.69	136.52	0.38	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	10	206	3.13	64.38	34.69	171.21	3.55	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	207	0.31	64.69	0.00	171.21	0.00	17.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	22	229	6.88	71.56	117.06	288.27	11.99	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	242	4.06	75.63	70.25	358.52	7.19	36.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	250	2.50	78.13	117.71	476.22	12.05	48.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	275	7.81	85.94	218.50	694.72	22.38	71.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	288	4.06	90.00	25.96	720.68	2.66	73.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	16	304	5.00	95.00	208.66	929.35	21.37	95.17	2	2	50.00	50.00	2.58	2.58	66.96	66.96	1.24	0.28	0.28	0.28
20	500,000	UP		16	320	5.00	100.00	47.13	976.47	4.83	100.00	2	4	50.00	100.00	1.27	3.85	33.04	100.00	2.70	0.39	0.39	0.39
				320				976.47				4				3.85				0.39			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.02	7.02	1.42	1.42	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.75	8.77	0.07	1.49	0.01	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.75	10.53	0.28	1.77	0.05	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	11	8.77	19.30	0.92	2.69	0.18	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	14	5.26	24.56	1.41	4.10	0.28	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	17	5.26	29.82	12.20	16.29	2.39	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	5.26	35.09	4.51	20.80	0.89	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	3.51	38.60	3.61	24.41	0.71	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	26	7.02	45.61	7.49	31.90	1.47	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	1.75	47.37	3.90	35.80	0.77	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	30	5.26	52.63	12.01	47.81	2.36	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	1.75	54.39	3.15	50.97	0.62	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	35	7.02	61.40	26.40	77.37	5.18	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	39	7.02	68.42	44.20	121.56	8.68	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	40	1.75	70.18	18.31	139.87	3.59	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	45	8.77	78.95	107.20	247.07	21.04	48.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	46	1.75	80.70	35.89	282.96	7.05	55.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	47	1.75	82.46	38.06	321.02	7.47	63.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	52	8.77	91.23	112.60	433.62	22.11	85.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	57	8.77	100.00	75.76	509.38	14.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					509.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2253 MANUFACTURE OF INTEGRATED (IC) FROM CHIPS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	1	1	2.70	2.70	4.89	4.89	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.70	5.41	0.00	4.89	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.70	8.11	0.70	5.59	0.21	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.70	10.81	0.63	6.22	0.19	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.70	13.51	0.88	7.10	0.27	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.70	16.22	2.16	9.25	0.65	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.70	18.92	1.81	11.06	0.55	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.70	21.62	2.67	13.72	0.81	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.70	24.32	2.63	16.35	0.80	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	11	5.41	29.73	13.00	29.35	3.94	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	13	5.41	35.14	9.04	38.39	2.74	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	2.70	37.84	10.54	48.93	3.19	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	18	10.81	48.65	22.40	71.33	6.79	21.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	20	5.41	54.05	23.38	94.71	7.09	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	2.70	56.76	32.05	126.77	9.71	38.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	2.70	59.46	43.69	170.45	13.24	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	23	2.70	62.16	0.24	170.69	0.07	51.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	29	16.22	78.38	64.43	235.12	19.52	71.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	32	8.11	86.49	45.76	280.88	13.86	85.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	37	13.51	100.00	49.14	330.02	14.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37				330.02				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	8.33	8.33	1.47	1.47	2.36	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	8.33	16.67	4.31	2.83	6.90	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	8.33	25.00	4.38	7.21	7.01	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	8.33	33.33	2.08	9.29	3.32	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	8.33	41.67	18.00	27.29	28.81	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	8.33	50.00	16.48	43.78	26.38	70.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	8.33	58.33	4.29	48.07	6.87	76.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	8.33	66.67	3.97	52.04	6.36	83.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	8.33	75.00	0.00	52.04	0.00	83.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	8.33	83.33	8.62	60.65	13.79	97.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	8.33	91.67	0.59	61.24	0.94	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	8.33	100.00	1.24	62.48	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	62.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					62.48					0					0.00			0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	3.21	3.21	19.54	19.54	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	1.61	4.82	0.77	20.31	0.06	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	2.01	6.83	0.77	21.09	0.06	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.40	7.23	0.00	21.09	0.00	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	32	5.62	12.85	24.62	45.71	1.78	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	35	1.20	14.06	1.48	47.19	0.11	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	39	1.61	15.66	3.11	50.30	0.22	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	48	3.61	19.28	18.74	69.04	1.36	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	60	4.82	24.10	25.44	94.48	1.84	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	71	4.42	28.51	12.29	106.77	0.89	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	81	4.02	32.53	10.33	117.10	0.75	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	88	2.81	35.34	22.69	139.79	1.64	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	111	9.24	44.58	34.25	174.04	2.48	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	119	3.21	47.79	47.07	221.11	3.40	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	128	3.61	51.41	51.83	272.95	3.75	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	167	15.66	67.07	273.15	546.09	19.75	39.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	24	191	9.64	76.71	310.12	856.21	22.42	61.90	2	2	40.00	40.00	18.17	18.17	19.70	19.70	5.86	2.12			
18	50,000	100,000	75,000	13	204	5.22	81.93	116.23	972.44	8.40	70.31	0	2	0.00	40.00	0.00	18.17	0.00	19.70	0.00	1.87			
19	100,000	500,000	300,000	30	234	12.05	93.98	290.42	1,262.86	21.00	91.30	0	2	0.00	40.00	0.00	18.17	0.00	19.70	0.00	1.44			
20	500,000	<b>UP</b>		15	249	6.02	100.00	120.29	1,383.15	8.70	100.00	3	5	60.00	100.00	74.07	92.24	80.30	100.00	61.58	6.67			
				249					1,383.15					5					92.24					6.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.38	5.38	34.66	34.66	2.79	2.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.77	6.15	0.00	34.66	0.00	2.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	12	3.08	9.23	0.94	35.60	0.08	2.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	17	3.85	13.08	3.53	39.13	0.28	3.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	18	0.77	13.85	0.47	39.60	0.04	3.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	23	3.85	17.69	3.17	42.77	0.26	3.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	24	0.77	18.46	1.29	44.06	0.10	3.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	29	3.85	22.31	5.07	49.13	0.41	3.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	33	3.08	25.38	8.21	57.34	0.66	4.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	39	4.62	30.00	14.87	72.21	1.20	5.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	40	0.77	30.77	1.01	73.22	0.08	5.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	45	3.85	34.62	6.08	79.30	0.49	6.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	51	4.62	39.23	26.27	105.58	2.12	8.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	56	3.85	43.08	48.57	154.15	3.91	12.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	67	8.46	51.54	94.43	248.57	7.61	20.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	78	8.46	60.00	166.85	415.43	13.44	33.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	84	4.62	64.62	145.24	560.66	11.70	45.16	2	2	50.00	50.00	57.07	57.07	96.96	96.96	39.29	10.18			
18	50,000	100,000	75,000	17	101	13.08	77.69	289.31	849.97	23.30	68.46	0	2	0.00	50.00	0.00	57.07	0.00	96.96	0.00	6.71			
19	100,000	500,000	300,000	25	126	19.23	96.92	332.38	1,182.36	26.77	95.23	0	2	0.00	50.00	0.00	57.07	0.00	96.96	0.00	4.83			
20	500,000	<b>UP</b>		4	130	3.08	100.00	59.27	1,241.62	4.77	100.00	2	4	50.00	100.00	1.79	58.86	3.04	100.00	3.02	4.74			
				130					1,241.62					4					58.86					4.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	9.52	9.52	81.38	81.38	11.04	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	20	1.06	10.58	0.26	81.63	0.03	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	21	0.53	11.11	0.25	81.88	0.03	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	24	1.59	12.70	0.38	82.26	0.05	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	29	2.65	15.34	2.27	84.53	0.31	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	36	3.70	19.05	3.15	87.68	0.43	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	43	3.70	22.75	4.65	92.33	0.63	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	61	9.52	32.28	6.20	98.54	0.84	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	72	5.82	38.10	19.17	117.70	2.60	15.98	2	2	100.00	100.00	73.02	73.02	100.00	100.00	380.93	62.04	62.04		
10	2,000	2,500	2,250	5	77	2.65	40.74	2.13	119.84	0.29	16.26	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	60.93	60.93		
11	2,500	3,000	2,750	5	82	2.65	43.39	4.60	124.43	0.62	16.89	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	58.68	58.68		
12	3,000	4,000	3,500	9	91	4.76	48.15	48.34	172.77	6.56	23.45	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	42.26	42.26		
13	4,000	5,000	4,500	4	95	2.12	50.26	15.89	188.66	2.16	25.61	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	38.70	38.70		
14	5,000	7,500	6,250	10	105	5.29	55.56	37.08	225.74	5.03	30.64	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	32.35	32.35		
15	7,500	10,000	8,750	8	113	4.23	59.79	27.55	253.29	3.74	34.38	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	28.83	28.83		
16	10,000	20,000	15,000	18	131	9.52	69.31	183.85	437.14	24.95	59.33	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	16.70	16.70		
17	20,000	50,000	35,000	24	155	12.70	82.01	211.02	648.16	28.64	87.97	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.27	11.27		
18	50,000	100,000	75,000	13	168	6.88	88.89	4.88	653.04	0.66	88.63	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	11.18	11.18		
19	100,000	500,000	300,000	15	183	7.94	96.83	64.71	717.75	8.78	97.41	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	10.17	10.17		
20	500,000	UP		6	189	3.17	100.00	19.05	736.80	2.59	100.00	0	2	0.00	100.00	0.00	73.02	0.00	100.00	0.00	9.91	9.91		
				189					736.80					2					73.02					9.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	17.65	17.65	0.28	0.28	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.88	23.53	0.08	0.19	0.13	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.88	29.41	0.48	0.29	0.73	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.88	35.29	0.00	0.29	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.88	41.18	1.64	1.92	2.49	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.88	47.06	0.00	1.92	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.88	52.94	17.81	19.74	27.04	29.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.88	58.82	2.97	22.71	4.51	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.88	64.71	1.49	24.19	2.26	36.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.88	70.59	9.18	33.38	13.94	50.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.88	76.47	12.81	46.19	19.45	70.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.88	82.35	7.69	53.87	11.67	81.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.88	88.24	11.99	65.86	18.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.88	94.12	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.88	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	65.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					65.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	3	3	13.64	13.64	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.55	18.18	0.36	0.43	0.24	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.55	22.73	1.08	1.52	0.71	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.55	27.27	1.05	2.56	0.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.55	31.82	1.43	3.99	0.94	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.55	36.36	0.89	4.88	0.59	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.55	40.91	2.32	7.20	1.52	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.55	45.45	5.01	12.21	3.29	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.55	50.00	5.24	17.44	3.44	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	4.55	54.55	6.43	23.87	4.23	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	4.55	59.09	6.15	30.02	4.04	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	4.55	63.64	7.87	37.89	5.17	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.55	68.18	17.39	55.28	11.44	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	4.55	72.73	12.88	68.16	8.47	44.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	4.55	77.27	12.84	81.00	8.45	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	4.55	81.82	28.26	109.26	18.59	71.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	4.55	86.36	11.45	120.71	7.53	79.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	21	9.09	95.45	29.81	150.51	19.60	99.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	22	4.55	100.00	1.52	152.03	1.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	152.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					152.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2299

OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	12.38	12.38	69.72	69.72	4.98	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	43	1.27	13.65	126.55	196.27	9.03	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	50	2.22	15.87	2.47	198.74	0.18	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	55	1.59	17.46	1.08	199.83	0.08	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	71	5.08	22.54	6.42	206.24	0.46	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	88	5.40	27.94	12.04	218.28	0.86	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	99	3.49	31.43	0.03	218.26	0.00	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	121	6.98	38.41	16.43	234.69	1.17	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	141	6.35	44.76	34.61	269.30	2.47	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	152	3.49	48.25	24.59	293.89	1.76	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	160	2.54	50.79	22.11	316.00	1.58	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	163	0.95	51.75	8.22	324.22	0.59	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	186	7.30	59.05	87.84	412.06	6.27	29.41	1	1	100.00	100.00	34.84	34.84	100.00	100.00	39.67	8.46			
14	5,000	7,500	6,250	25	211	7.94	66.98	91.85	503.91	6.56	35.96	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	6.91			
15	7,500	10,000	8,750	13	224	4.13	71.11	105.62	609.53	7.54	43.50	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	5.72			
16	10,000	20,000	15,000	24	248	7.62	78.73	128.42	737.95	9.17	52.67	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	4.72			
17	20,000	50,000	35,000	31	279	9.84	88.57	315.60	1,053.55	22.52	75.19	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	3.31			
18	50,000	100,000	75,000	15	294	4.76	93.33	117.86	1,171.41	8.41	83.60	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.97			
19	100,000	500,000	300,000	14	308	4.44	97.78	133.77	1,305.18	9.55	93.15	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.67			
20	500,000	UP		7	315	2.22	100.00	96.01	1,401.19	6.85	100.00	0	1	0.00	100.00	0.00	34.84	0.00	100.00	0.00	2.49			
				315					1,401.19					1					34.84					2.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	10.95	10.95	76.00	76.00	9.49	9.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.73	11.68	0.32	76.33	0.04	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.73	12.41	1.90	78.23	0.24	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	0.73	13.14	0.46	78.69	0.06	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.73	13.87	0.32	79.01	0.04	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	0.73	14.60	0.38	79.39	0.05	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	0.73	15.33	0.75	80.14	0.09	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	0.73	16.06	1.11	81.25	0.14	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	24	1.46	17.52	2.80	84.05	0.35	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	2.19	19.71	11.54	95.59	1.44	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	31	2.92	22.63	12.45	108.04	1.55	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	37	4.38	27.01	37.43	145.47	4.67	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	44	5.11	32.12	30.41	175.87	3.80	21.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	53	6.57	38.69	58.41	234.28	7.29	29.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	63	7.30	45.99	67.55	301.83	8.43	37.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	84	15.33	61.31	158.16	459.99	19.74	57.42	3	3	100.00	100.00	122.24	122.24	100.00	100.00	77.29	26.57			
17	20,000	50,000	35,000	20	104	14.60	75.91	238.53	698.53	29.77	87.19	0	3	0.00	100.00	0.00	122.24	0.00	100.00	0.00	17.50			
18	50,000	100,000	75,000	9	113	6.57	82.48	60.03	758.56	7.49	94.68	0	3	0.00	100.00	0.00	122.24	0.00	100.00	0.00	16.11			
19	100,000	500,000	300,000	5	118	3.65	86.13	12.47	771.02	1.56	96.24	0	3	0.00	100.00	0.00	122.24	0.00	100.00	0.00	15.85			
20	500,000	UP		19	137	13.87	100.00	30.13	801.15	3.76	100.00	0	3	0.00	100.00	0.00	122.24	0.00	100.00	0.00	15.26			
				137					801.15					3					122.24					15.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.06	0.06	3.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.78	1.84	96.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.84					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.99	2.99	2.95	2.95	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.49	4.48	0.67	3.62	0.33	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.49	5.97	0.11	3.73	0.06	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.49	7.46	0.85	4.58	0.42	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.49	8.96	0.35	4.93	0.17	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.49	10.45	6.90	11.83	3.43	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.49	11.94	2.37	14.21	1.18	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.49	13.43	1.05	15.26	0.52	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.49	14.93	3.75	19.01	1.86	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.49	16.42	0.58	19.59	0.29	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.49	17.91	0.47	19.12	0.23	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	1.49	19.40	0.04	19.16	0.02	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	1.49	20.90	1.08	20.23	0.54	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	21	10.45	31.34	31.84	52.07	15.83	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	1.49	32.84	2.58	54.65	1.28	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	36	20.90	53.73	113.86	168.51	56.60	83.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	44	11.94	65.67	6.35	174.87	3.16	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	48	5.97	71.64	15.92	190.79	7.91	94.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	62	20.90	92.54	6.22	197.01	3.09	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	67	7.46	100.00	4.16	201.17	2.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				67					201.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.45	2.45	35.68	35.68	0.43	0.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	20	0.61	3.06	0.01	35.69	0.00	0.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	24	0.61	3.67	0.96	36.65	0.01	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	31	1.07	4.74	0.58	37.23	0.01	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	33	0.31	5.05	0.06	37.17	0.00	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	51	2.75	7.80	12.65	49.81	0.15	0.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	63	1.83	9.63	8.22	58.03	0.10	0.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	77	2.14	11.77	5.07	63.10	0.06	0.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	87	1.53	13.30	20.84	83.94	0.25	1.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	94	1.07	14.37	8.58	92.53	0.10	1.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	103	1.38	15.75	18.15	110.67	0.22	1.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	111	1.22	16.97	18.43	129.10	0.22	1.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	121	1.53	18.50	25.43	154.54	0.31	1.88	1	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	19	140	2.91	21.41	101.00	255.54	1.23	3.11	0	1	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	149	1.38	22.78	75.76	331.29	0.92	4.03	0	1	1	0.00	4.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	179	4.59	27.37	405.08	736.38	4.93	8.96	3	4	4	14.29	19.05	5.49	5.49	0.18	0.18	1.36	0.75		
17	20,000	50,000	35,000	45	224	6.88	34.25	641.94	1,378.31	7.81	16.76	0	4	4	0.00	19.05	0.00	5.49	0.00	0.18	0.00	0.40		
18	50,000	100,000	75,000	21	245	3.21	37.46	127.75	1,506.07	1.55	18.32	3	7	7	14.29	33.33	96.85	102.34	3.20	3.38	75.81	6.80		
19	100,000	500,000	300,000	271	516	41.44	78.90	3,213.31	4,719.38	39.08	57.40	12	19	19	57.14	90.48	67.91	170.25	2.24	5.62	2.11	3.61		
20	500,000	UP		138	654	21.10	100.00	3,502.13	8,221.51	42.60	100.00	2	21	21	9.52	100.00	2,857.49	3,027.74	94.38	100.00	81.59	36.83		
				654					8,221.51					21					3,027.74					36.83



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	8.06	8.06	163.64	163.64	3.90	3.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	42	0.62	8.68	0.45	164.09	0.01	3.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	45	0.62	9.30	0.42	164.51	0.01	3.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	48	0.62	9.92	1.47	165.97	0.03	3.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	56	1.65	11.57	8.07	174.04	0.19	4.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	62	1.24	12.81	627.24	453.20	14.96	10.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	76	2.89	15.70	16.81	436.39	0.40	10.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	90	2.89	18.60	37.17	399.22	0.89	9.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	103	2.69	21.28	51.19	348.03	1.22	8.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	111	1.65	22.93	17.63	330.39	0.42	7.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	117	1.24	24.17	23.07	307.32	0.55	7.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	125	1.65	25.83	34.25	273.07	0.82	6.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	130	1.03	26.86	24.01	249.06	0.57	5.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	169	8.06	34.92	286.40	37.34	6.83	0.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	186	3.51	38.43	115.31	152.65	2.75	3.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	64	250	13.22	51.65	659.73	812.39	15.73	19.37	4	4	21.05	21.05	21.83	21.83	13.79	13.79	3.31	2.69			
17	20,000	50,000	35,000	61	311	12.60	64.26	687.51	1,499.90	16.39	35.76	4	8	21.05	42.11	76.39	98.22	48.25	62.04	11.11	6.55			
18	50,000	100,000	75,000	47	358	9.71	73.97	831.76	2,331.66	19.83	55.59	7	15	36.84	78.95	43.79	142.01	27.66	89.70	5.26	6.09			
19	100,000	500,000	300,000	69	427	14.26	88.22	867.89	3,199.55	20.69	76.29	4	19	21.05	100.00	16.31	158.32	10.30	100.00	1.88	4.95			
20	500,000	UP		57	484	11.78	100.00	994.52	4,194.07	23.71	100.00	0	19	0.00	100.00	0.00	158.32	0.00	100.00	0.00	3.77			
				484					4,194.07					19					158.32					3.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	48	48	7.56	7.56	61.14	61.14	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	50	0.31	7.87	0.08	61.22	0.00	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	62	1.89	9.76	0.52	61.74	0.02	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	66	0.63	10.39	0.20	61.94	0.01	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	73	1.10	11.50	2.45	64.40	0.10	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	103	4.72	16.22	4.54	68.93	0.19	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	25	128	3.94	20.16	13.57	82.51	0.57	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	142	2.20	22.36	13.73	96.23	0.58	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	181	6.14	28.50	27.72	123.95	1.17	5.22	1	1	16.67	16.67	1.17	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	190	1.42	29.92	16.91	140.86	0.71	5.93	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	210	3.15	33.07	32.19	173.05	1.35	7.28	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	245	5.51	38.58	163.34	336.40	6.87	14.16	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	273	4.41	42.99	46.36	382.75	1.95	16.11	0	1	0.00	16.67	1.95	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	306	5.20	48.19	178.18	560.93	7.50	23.61	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	335	4.57	52.76	125.42	686.35	5.28	28.88	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	87	422	13.70	66.46	326.06	1,012.42	13.72	42.61	1	2	16.67	33.33	0.44	0.44	0.43	0.43	0.14	0.04			
17	20,000	50,000	35,000	73	495	11.50	77.95	432.84	1,445.26	18.22	60.82	1	3	16.67	50.00	5.49	5.93	5.36	5.80	1.27	0.41			
18	50,000	100,000	75,000	59	554	9.29	87.24	444.37	1,889.63	18.70	79.52	3	6	50.00	100.00	96.44	102.37	94.20	100.00	21.70	5.42			
19	100,000	500,000	300,000	41	595	6.46	93.70	353.15	2,242.78	14.86	94.38	0	6	0.00	100.00	0.00	102.37	0.00	100.00	0.00	4.56			
20	500,000	UP		40	635	6.30	100.00	133.44	2,376.21	5.62	100.00	0	6	0.00	100.00	0.00	102.37	0.00	100.00	0.00	4.31			
				635					2,376.21					6					102.37					4.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	8.79	8.79	274.33	274.33	3.21	3.21	3	3	5.77	5.77	4.68	4.68	0.79	0.79	1.71	1.71			
2	50	100	75	21	183	1.14	9.92	64.50	338.83	0.75	3.96	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.38			
3	100	200	150	28	211	1.52	11.44	4.04	342.87	0.05	4.01	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.36			
4	200	300	250	11	222	0.60	12.04	2.17	345.04	0.03	4.03	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.36			
5	300	500	400	65	287	3.52	15.56	21.65	366.69	0.25	4.29	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.28			
6	500	750	625	40	327	2.17	17.73	19.24	385.93	0.22	4.51	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.21			
7	750	1,000	875	39	366	2.11	19.85	28.22	414.15	0.33	4.84	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.13			
8	1,000	1,500	1,250	67	433	3.63	23.48	34.76	448.91	0.41	5.25	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	1.04			
9	1,500	2,000	1,750	50	483	2.71	26.19	56.54	505.45	0.66	5.91	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.93			
10	2,000	2,500	2,250	47	530	2.55	28.74	113.37	618.82	1.33	7.23	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.76			
11	2,500	3,000	2,750	42	572	2.28	31.02	105.66	724.48	1.24	8.47	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.65			
12	3,000	4,000	3,500	82	654	4.45	35.47	123.35	847.83	1.44	9.91	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.55			
13	4,000	5,000	4,500	52	706	2.82	38.29	126.34	974.17	1.48	11.39	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.48			
14	5,000	7,500	6,250	91	797	4.93	43.22	307.60	1,281.77	3.60	14.98	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.36			
15	7,500	10,000	8,750	56	853	3.04	46.26	291.04	1,572.81	3.40	18.38	0	3	0.00	5.77	0.00	4.68	0.00	0.79	0.00	0.30			
16	10,000	20,000	15,000	192	1,045	10.41	56.67	1,224.38	2,797.19	14.31	32.70	3	6	5.77	11.54	0.63	5.31	0.11	0.90	0.05	0.19			
17	20,000	50,000	35,000	309	1,354	16.76	73.43	1,975.08	4,772.28	23.09	55.78	2	8	3.85	15.38	122.80	128.11	20.87	21.77	6.22	2.68			
18	50,000	100,000	75,000	180	1,534	9.76	83.19	986.82	5,759.10	11.53	67.32	4	12	7.69	23.08	6.96	135.07	1.18	22.95	0.71	2.35			
19	100,000	500,000	300,000	253	1,787	13.72	96.91	2,432.27	8,191.37	28.43	95.75	35	47	67.31	90.38	445.55	580.62	75.72	98.67	18.32	7.09			
20	500,000	UP		57	1,844	3.09	100.00	363.98	8,555.35	4.25	100.00	5	52	9.62	100.00	7.83	588.46	1.33	100.00	2.15	6.88			
				1,844					8,555.35					52					588.46					6.88



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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.61	6.61	32.39	32.39	2.93	2.93	10	10	58.82	58.82	377.62	377.62	54.06	54.06	1165.71	1165.71			
2	50	100	75	2	17	0.88	7.49	49.15	81.54	4.44	7.37	1	11	5.88	64.71	0.00	377.62	0.00	54.06	0.00	463.09			
3	100	200	150	3	20	1.32	8.81	1.09	82.63	0.10	7.47	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	457.00			
4	200	300	250	7	27	3.08	11.89	2.85	85.48	0.26	7.72	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	441.79			
5	300	500	400	6	33	2.64	14.54	4.07	89.55	0.37	8.09	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	421.71			
6	500	750	625	13	46	5.73	20.26	14.13	103.67	1.28	9.37	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	364.24			
7	750	1,000	875	9	55	3.96	24.23	12.24	115.91	1.11	10.47	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	325.79			
8	1,000	1,500	1,250	7	62	3.08	27.31	13.88	129.78	1.25	11.72	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	290.96			
9	1,500	2,000	1,750	6	68	2.64	29.96	9.46	139.25	0.85	12.58	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	271.19			
10	2,000	2,500	2,250	9	77	3.96	33.92	19.77	159.02	1.79	14.37	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	237.47			
11	2,500	3,000	2,750	5	82	2.20	36.12	17.23	176.25	1.56	15.92	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	214.26			
12	3,000	4,000	3,500	4	86	1.76	37.89	20.00	196.25	1.81	17.73	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	192.42			
13	4,000	5,000	4,500	9	95	3.96	41.85	58.58	254.83	5.29	23.02	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	148.18			
14	5,000	7,500	6,250	19	114	8.37	50.22	103.02	357.85	9.31	32.33	0	11	0.00	64.71	0.00	377.62	0.00	54.06	0.00	105.53			
15	7,500	10,000	8,750	14	128	6.17	56.39	111.74	469.59	10.09	42.42	1	12	5.88	70.59	91.14	468.77	13.05	67.11	81.57	99.83			
16	10,000	20,000	15,000	22	150	9.69	66.08	251.38	720.97	22.71	65.13	0	12	0.00	70.59	0.00	468.77	0.00	67.11	0.00	65.02			
17	20,000	50,000	35,000	30	180	13.22	79.30	247.01	967.98	22.31	87.45	2	14	11.76	82.35	38.02	506.79	5.44	72.55	15.39	52.36			
18	50,000	100,000	75,000	29	209	12.78	92.07	40.81	1,008.78	3.69	91.13	0	14	0.00	82.35	0.00	506.79	0.00	72.55	0.00	50.24			
19	100,000	500,000	300,000	18	227	7.93	100.00	98.14	1,106.92	8.87	100.00	3	17	17.65	100.00	191.73	698.52	27.45	100.00	195.37	63.10			
20	500,000	UP		0	227	0.00	100.00	0.00	1,106.92	0.00	100.00	0	17	0.00	100.00	0.00	698.52	0.00	100.00	0.00	63.10			
				227					1,106.92					17					698.52					63.10



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	8.00	8.00	84.85	84.85	4.09	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	53	0.83	8.83	0.35	85.20	0.02	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	62	1.50	10.33	10.68	95.88	0.51	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	69	1.17	11.50	1.48	97.35	0.07	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	83	2.33	13.83	45.83	143.18	2.21	6.90	1	1	100.00	100.00	9.91	9.91	100.00	100.00	21.62	6.92			
6	500	750	625	7	90	1.17	15.00	0.83	144.01	0.04	6.94	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	6.88			
7	750	1,000	875	10	100	1.67	16.67	30.73	174.75	1.48	8.43	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	5.67			
8	1,000	1,500	1,250	12	112	2.00	18.67	6.46	181.20	0.31	8.74	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	5.47			
9	1,500	2,000	1,750	18	130	3.00	21.67	2.20	183.41	0.11	8.84	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	5.40			
10	2,000	2,500	2,250	8	138	1.33	23.00	32.53	215.94	1.57	10.41	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	4.59			
11	2,500	3,000	2,750	22	160	3.67	26.67	13.91	229.85	0.67	11.08	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	4.31			
12	3,000	4,000	3,500	26	186	4.33	31.00	47.34	277.19	2.28	13.36	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.58			
13	4,000	5,000	4,500	22	208	3.67	34.67	25.05	302.23	1.21	14.57	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	3.28			
14	5,000	7,500	6,250	31	239	5.17	39.83	70.10	372.33	3.38	17.95	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.66			
15	7,500	10,000	8,750	24	263	4.00	43.83	68.24	440.57	3.29	21.24	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	2.25			
16	10,000	20,000	15,000	99	362	16.50	60.33	368.27	808.84	17.76	39.00	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	1.23			
17	20,000	50,000	35,000	49	411	8.17	68.50	359.50	1,168.34	17.33	56.33	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.85			
18	50,000	100,000	75,000	101	512	16.83	85.33	329.68	1,498.02	15.90	72.23	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.66			
19	100,000	500,000	300,000	66	578	11.00	96.33	302.74	1,800.76	14.60	86.83	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.55			
20	500,000	UP		22	600	3.67	100.00	273.23	2,073.99	13.17	100.00	0	1	0.00	100.00	0.00	9.91	0.00	100.00	0.00	0.48			
				600					2,073.99					1					9.91					0.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	23	23	7.01	7.01	31.86	31.86	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	0.30	7.32	0.60	32.46	0.02	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	25	0.30	7.62	1.34	33.80	0.05	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	31	1.83	9.45	19.33	53.13	0.66	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	36	1.52	10.98	8.31	61.45	0.28	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	44	2.44	13.41	15.32	76.77	0.52	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	48	1.22	14.63	6.50	83.27	0.22	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	58	3.05	17.68	51.17	134.43	1.74	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	74	4.88	22.56	121.85	256.28	4.15	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	90	4.88	27.44	155.03	411.31	5.28	14.01	2	2	66.67	66.67	706.07	706.07	99.42	99.42	455.45	171.66			
11	2,500	3,000	2,750	8	98	2.44	29.88	74.52	485.83	2.54	16.55	0	2	0.00	66.67	0.00	706.07	0.00	99.42	0.00	145.33			
12	3,000	4,000	3,500	17	115	5.18	35.06	92.80	578.63	3.16	19.71	0	2	0.00	66.67	0.00	706.07	0.00	99.42	0.00	122.02			
13	4,000	5,000	4,500	26	141	7.93	42.99	230.65	809.28	7.86	27.57	0	2	0.00	66.67	0.00	706.07	0.00	99.42	0.00	87.25			
14	5,000	7,500	6,250	53	194	16.16	59.15	394.92	1,204.20	13.45	41.02	0	2	0.00	66.67	0.00	706.07	0.00	99.42	0.00	58.63			
15	7,500	10,000	8,750	22	216	6.71	65.85	249.50	1,453.70	8.50	49.52	0	2	0.00	66.67	0.00	706.07	0.00	99.42	0.00	48.57			
16	10,000	20,000	15,000	39	255	11.89	77.74	454.66	1,908.36	15.49	65.01	1	3	33.33	100.00	4.14	710.21	0.58	100.00	0.91	37.22			
17	20,000	50,000	35,000	28	283	8.54	86.28	666.83	2,575.18	22.72	87.73	0	3	0.00	100.00	0.00	710.21	0.00	100.00	0.00	27.58			
18	50,000	100,000	75,000	21	304	6.40	92.68	98.83	2,674.02	3.37	91.09	0	3	0.00	100.00	0.00	710.21	0.00	100.00	0.00	26.56			
19	100,000	500,000	300,000	20	324	6.10	98.78	124.24	2,798.25	4.23	95.32	0	3	0.00	100.00	0.00	710.21	0.00	100.00	0.00	25.38			
20	500,000	UP		4	328	1.22	100.00	137.25	2,935.50	4.68	100.00	0	3	0.00	100.00	0.00	710.21	0.00	100.00	0.00	24.19			
				328					2,935.50					3					710.21					24.19





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	4.58	4.58	61.44	61.44	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	43	0.89	5.47	51.69	113.12	0.62	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	54	1.40	6.87	9.88	123.00	0.12	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	64	1.27	8.14	2.41	125.41	0.03	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	74	1.27	9.41	12.37	137.78	0.15	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	102	3.56	12.98	56.10	193.88	0.67	2.32	3	3	13.64	13.64	545.82	545.82	90.81	90.81	972.91	281.52			
7	750	1,000	875	21	123	2.67	15.65	58.50	252.38	0.70	3.02	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	216.27			
8	1,000	1,500	1,250	40	163	5.09	20.74	259.78	512.16	3.11	6.12	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	106.57			
9	1,500	2,000	1,750	46	209	5.85	26.59	258.14	770.30	3.09	9.21	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	70.86			
10	2,000	2,500	2,250	41	250	5.22	31.81	227.92	998.22	2.73	11.94	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	54.68			
11	2,500	3,000	2,750	18	268	2.29	34.10	234.96	1,233.19	2.81	14.75	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	44.26			
12	3,000	4,000	3,500	67	335	8.52	42.62	563.72	1,796.91	6.74	21.49	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	30.38			
13	4,000	5,000	4,500	49	384	6.23	48.85	381.14	2,178.05	4.56	26.04	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	25.06			
14	5,000	7,500	6,250	73	457	9.29	58.14	576.62	2,754.67	6.89	32.94	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	19.81			
15	7,500	10,000	8,750	50	507	6.36	64.50	671.99	3,426.65	8.04	40.97	0	3	0.00	13.64	0.00	545.82	0.00	90.81	0.00	15.93			
16	10,000	20,000	15,000	111	618	14.12	78.63	1,836.86	5,263.52	21.96	62.94	19	22	86.36	100.00	55.25	601.07	9.19	100.00	3.01	11.42			
17	20,000	50,000	35,000	81	699	10.31	88.93	1,774.17	7,037.69	21.21	84.15	0	22	0.00	100.00	0.00	601.07	0.00	100.00	0.00	8.54			
18	50,000	100,000	75,000	62	761	7.89	96.82	1,023.44	8,061.13	12.24	96.39	0	22	0.00	100.00	0.00	601.07	0.00	100.00	0.00	7.46			
19	100,000	500,000	300,000	20	781	2.54	99.36	259.96	8,321.09	3.11	99.50	0	22	0.00	100.00	0.00	601.07	0.00	100.00	0.00	7.22			
20	500,000	UP		5	786	0.64	100.00	41.99	8,363.08	0.50	100.00	0	22	0.00	100.00	0.00	601.07	0.00	100.00	0.00	7.19			
				786					8,363.08					22					601.07					7.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.74	5.74	2.49	2.49	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.82	6.56	0.06	2.42	0.01	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	2.46	9.02	0.79	1.64	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	1.64	10.66	1.80	0.16	0.23	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	19	4.92	15.57	7.59	7.75	0.95	0.97	3	3	60.00	60.00	82.40	82.40	96.97	96.97	1085.45	1063.08			
6	500	750	625	16	35	13.11	28.69	10.43	18.18	1.31	2.28	2	5	40.00	100.00	2.57	84.98	3.03	100.00	24.68	467.46			
7	750	1,000	875	6	41	4.92	33.61	5.62	23.80	0.71	2.99	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	357.02			
8	1,000	1,500	1,250	17	58	13.93	47.54	72.29	96.09	9.08	12.06	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	88.43			
9	1,500	2,000	1,750	7	65	5.74	53.28	32.65	128.74	4.10	16.16	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	66.01			
10	2,000	2,500	2,250	2	67	1.64	54.92	9.41	138.16	1.18	17.35	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	61.51			
11	2,500	3,000	2,750	1	68	0.82	55.74	7.40	145.56	0.93	18.27	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	58.38			
12	3,000	4,000	3,500	3	71	2.46	58.20	26.61	172.17	3.34	21.62	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	49.36			
13	4,000	5,000	4,500	3	74	2.46	60.66	28.05	200.22	3.52	25.14	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	42.44			
14	5,000	7,500	6,250	4	78	3.28	63.93	24.21	224.43	3.04	28.18	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	37.86			
15	7,500	10,000	8,750	8	86	6.56	70.49	67.93	292.36	8.53	36.71	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	29.07			
16	10,000	20,000	15,000	16	102	13.11	83.61	247.51	539.88	31.08	67.78	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	15.74			
17	20,000	50,000	35,000	10	112	8.20	91.80	100.91	640.79	12.67	80.45	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	13.26			
18	50,000	100,000	75,000	4	116	3.28	95.08	98.42	739.21	12.36	92.81	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	11.50			
19	100,000	500,000	300,000	6	122	4.92	100.00	57.29	796.50	7.19	100.00	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	10.67			
20	500,000	UP		0	122	0.00	100.00	0.00	796.50	0.00	100.00	0	5	0.00	100.00	0.00	84.98	0.00	100.00	0.00	10.67			
				122					796.50					5					84.98					10.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	28.95	28.95	25.91	25.91	16.11	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	12	2.63	31.58	0.96	26.87	0.60	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	13	2.63	34.21	1.60	28.48	1.00	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	2.63	36.84	0.04	28.52	0.03	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	15	2.63	39.47	2.81	31.33	1.75	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	16	2.63	42.11	0.07	31.26	0.04	19.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	2.63	44.74	0.03	31.29	0.02	19.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	2.63	47.37	0.41	31.70	0.26	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	19	2.63	50.00	0.11	31.59	0.07	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	2.63	52.63	0.00	31.59	0.00	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.63	55.26	15.73	47.32	9.78	29.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.63	57.89	41.84	89.17	26.02	55.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.63	60.53	40.66	129.83	25.28	80.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	24	2.63	63.16	0.81	130.64	0.51	81.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	2.63	65.79	0.34	130.98	0.21	81.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	32	18.42	84.21	7.45	138.43	4.63	86.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	36	10.53	94.74	16.70	155.13	10.39	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	37	2.63	97.37	2.75	157.89	1.71	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	38	2.63	100.00	2.94	160.82	1.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	38	0.00	100.00	0.00	160.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					160.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	5.52	5.52	15.87	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.72	7.24	4.93	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	6.64	13.87	19.07	39.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.57	17.44	10.27	50.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	11.99	29.44	34.47	84.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	5.36	34.79	15.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	34.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					34.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	9.09	9.09	15.04	15.04	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.03	12.12	1.56	16.60	0.33	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.03	15.15	1.80	18.40	0.38	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.03	18.18	3.89	22.28	0.82	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.03	21.21	4.70	26.98	0.99	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.03	24.24	5.28	32.26	1.12	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.03	27.27	1.39	33.65	0.29	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.03	30.30	2.05	35.70	0.43	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.03	33.33	9.27	44.96	1.96	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.03	36.36	33.97	78.93	7.18	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.03	39.39	4.74	83.67	1.00	17.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.03	42.42	3.16	86.83	0.67	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	17	9.09	51.52	22.30	109.13	4.71	23.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	22	15.15	66.67	42.69	151.83	9.02	32.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	24	6.06	72.73	9.27	161.09	1.96	34.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	26	6.06	78.79	32.69	193.78	6.91	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	27	3.03	81.82	96.34	290.12	20.36	61.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	28	3.03	84.85	2.15	292.27	0.45	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	31	9.09	93.94	117.36	409.63	24.80	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	33	6.06	100.00	63.59	473.22	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					473.22					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.26	5.26	3.32	3.32	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	1.05	6.32	0.00	3.32	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	12	6.32	12.63	0.01	3.32	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	23	11.58	24.21	0.30	3.62	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	26	3.16	27.37	0.88	4.50	0.08	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	30	4.21	31.58	3.60	8.10	0.31	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	33	3.16	34.74	5.39	13.49	0.46	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	35	2.11	36.84	19.94	33.43	1.71	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	42	7.37	44.21	5.51	38.93	0.47	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	43	1.05	45.26	0.00	38.93	0.00	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	44	1.05	46.32	3.08	42.01	0.26	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	45	1.05	47.37	0.27	42.28	0.02	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	46	1.05	48.42	0.15	42.43	0.01	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	47	1.05	49.47	0.15	42.28	0.01	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	48	1.05	50.53	0.14	42.43	0.01	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	74	27.37	77.89	63.19	105.61	5.41	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	82	8.42	86.32	329.72	435.33	28.23	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	87	5.26	91.58	149.17	584.50	12.77	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	93	6.32	97.89	382.06	966.56	32.71	82.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	95	2.11	100.00	201.48	1,168.04	17.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				95					1,168.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	0.81	0.81	0.30	0.30	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	0.81	1.63	0.53	0.83	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	0.81	2.44	0.08	0.91	0.02	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	0.81	3.25	0.17	0.74	0.04	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	8	3.25	6.50	1.17	1.90	0.29	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	12	3.25	9.76	3.95	5.85	0.98	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	15	2.44	12.20	4.45	10.30	1.11	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	20	4.07	16.26	2.87	13.17	0.72	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	22	1.63	17.89	0.03	13.20	0.01	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	27	4.07	21.95	7.59	20.79	1.89	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	36	63	29.27	51.22	15.68	36.47	3.91	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	67	3.25	54.47	22.38	58.85	5.59	14.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	77	8.13	62.60	49.36	108.22	12.32	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	83	4.88	67.48	41.28	149.50	10.30	37.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	85	1.63	69.11	51.68	201.19	12.90	50.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	93	6.50	75.61	63.32	264.51	15.80	66.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	107	11.38	86.99	47.07	311.58	11.75	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	122	12.20	99.19	70.96	382.54	17.71	95.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	123	0.81	100.00	18.16	400.70	4.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				123					400.70					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.50	6.50	14.19	14.19	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	0.50	7.00	0.03	14.22	0.00	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	19	2.50	9.50	0.06	14.28	0.01	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	22	1.50	11.00	1.24	15.52	0.16	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	25	1.50	12.50	35.20	50.72	4.52	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	32	3.50	16.00	5.19	55.91	0.67	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	43	5.50	21.50	6.19	49.72	0.80	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	61	9.00	30.50	26.49	76.21	3.41	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	81	10.00	40.50	20.86	97.07	2.68	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	92	5.50	46.00	17.34	114.41	2.23	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	104	6.00	52.00	25.97	140.38	3.34	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	112	4.00	56.00	23.59	163.96	3.03	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	129	8.50	64.50	7.21	171.17	0.93	22.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	143	7.00	71.50	75.79	246.96	9.74	31.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	149	3.00	74.50	21.63	268.59	2.78	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	159	5.00	79.50	102.30	370.90	13.15	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	177	9.00	88.50	142.17	513.07	18.28	65.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	181	2.00	90.50	41.54	554.61	5.34	71.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	191	5.00	95.50	133.35	687.96	17.14	88.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	200	4.50	100.00	90.00	777.95	11.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				200					777.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	0.83	0.83	0.32	0.32	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	0.83	1.67	12.53	12.22	4.05	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	0.83	2.50	10.54	22.76	3.41	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	0.83	3.33	0.02	22.78	0.01	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	8	3.33	6.67	1.42	24.21	0.46	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	12	3.33	10.00	6.50	30.71	2.10	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	16	3.33	13.33	0.70	31.41	0.23	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	20	3.33	16.67	10.03	41.44	3.24	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	36	13.33	30.00	11.30	52.73	3.65	17.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	0.83	30.83	3.25	55.99	1.05	18.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	75	31.67	62.50	9.08	65.07	2.94	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	78	2.50	65.00	15.81	80.88	5.11	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	81	2.50	67.50	15.52	96.40	5.02	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	88	5.83	73.33	73.98	170.38	23.93	55.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	90	1.67	75.00	17.16	187.53	5.55	60.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	105	12.50	87.50	103.27	290.80	33.40	94.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	111	5.00	92.50	5.59	296.39	1.81	95.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	120	7.50	100.00	12.81	309.20	4.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	120	0.00	100.00	0.00	309.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				120					309.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.11	0.11	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.07	0.18	0.47	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	9.18	9.36	60.32	61.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	5.86	15.22	38.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	15.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					15.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	6.25	18.75	2.07	2.07	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	6.25	25.00	5.63	7.70	2.01	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	6.25	31.25	5.40	13.10	1.92	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	6.25	37.50	8.76	21.86	3.12	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	6.25	43.75	20.87	42.72	7.44	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	6.25	50.00	22.40	65.12	7.99	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	6.25	56.25	7.48	72.61	2.67	25.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	6.25	62.50	6.18	78.79	2.20	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	6.25	68.75	8.85	87.64	3.15	31.24	1	1	33.33	33.33	0.60	0.60	2.10	2.10	6.81	0.69			
11	2,500	3,000	2,750	1	12	6.25	75.00	51.74	139.38	18.44	49.68	0	1	0.00	33.33	0.00	0.60	0.00	2.10	0.00	0.43			
12	3,000	4,000	3,500	1	13	6.25	81.25	6.10	145.48	2.18	51.86	2	3	66.67	100.00	28.07	28.68	97.90	100.00	459.86	19.71			
13	4,000	5,000	4,500	1	14	6.25	87.50	0.00	145.48	0.00	51.86	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	19.71			
14	5,000	7,500	6,250	1	15	6.25	93.75	5.82	151.30	2.07	53.93	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	18.95			
15	7,500	10,000	8,750	1	16	6.25	100.00	129.23	280.53	46.07	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	280.53	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	280.53	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	280.53	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	280.53	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
20	500,000	UP		0	16	0.00	100.00	0.00	280.53	0.00	100.00	0	3	0.00	100.00	0.00	28.68	0.00	100.00	0.00	10.22			
				16					280.53					3					28.68					10.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.14	7.14	33.16	33.16	8.12	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.57	10.71	0.16	33.32	0.04	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.57	14.29	2.55	35.86	0.62	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.57	17.86	12.82	48.69	3.14	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.57	21.43	4.48	53.17	1.10	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.57	25.00	0.76	53.93	0.19	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.57	28.57	15.68	69.61	3.84	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.57	32.14	1.01	70.62	0.25	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.57	35.71	3.45	74.06	0.84	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.57	39.29	53.40	127.46	13.07	31.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.57	42.86	51.41	178.87	12.58	43.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.57	46.43	43.74	222.61	10.71	54.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.57	50.00	7.50	230.11	1.84	56.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.57	53.57	6.69	236.80	1.64	57.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.57	57.14	22.76	259.56	5.57	63.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.57	60.71	6.41	265.97	1.57	65.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.57	64.29	10.01	275.97	2.45	67.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	20	7.14	71.43	39.59	315.56	9.69	77.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	24	14.29	85.71	63.69	379.25	15.59	92.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	28	14.29	100.00	29.24	408.49	7.16	100.00	4	4	100.00	100.00	8.44	8.44	100.00	100.00	28.88	2.07			
				28					408.49					4					8.44					2.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				10.95				0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23104 POLYMERIZATION OF LOW MOLECULAR HYDROCARBONS INTO FUELS :

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	1.84	1.84	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.84	3.68	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				3.68				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23108

TREATING PROCESSES INCLUDING AIR BLOWING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	50.00	50.00	26.42	26.42	77.28	77.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	25.00	75.00	1.02	27.45	2.99	80.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	25.00	100.00	6.75	34.19	19.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	34.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					34.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.85	3.85	2.20	2.20	6.74	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.03	2.22	0.08	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.85	11.54	0.04	2.18	0.12	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.85	15.38	0.12	2.30	0.36	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.85	19.23	0.18	2.48	0.56	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.85	23.08	0.03	2.52	0.10	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.85	26.92	0.16	2.35	0.49	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.85	30.77	0.23	2.58	0.70	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.85	34.62	0.36	2.22	1.12	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.85	38.46	0.01	2.21	0.03	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.85	42.31	0.01	2.20	0.03	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.85	46.15	2.88	5.07	8.83	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.85	50.00	3.19	8.26	9.80	25.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.85	53.85	6.94	1.33	21.30	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.85	57.69	12.09	10.76	37.13	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.85	61.54	5.12	15.88	15.73	48.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.85	65.38	1.35	17.24	4.15	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	3.85	69.23	0.17	17.06	0.54	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	3.85	73.08	0.17	17.24	0.54	52.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	26	26.92	100.00	15.33	32.56	47.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					32.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.45	3.45	0.06	0.06	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	6.90	10.34	0.42	0.47	0.32	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.45	13.79	0.00	0.47	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.45	17.24	0.51	0.98	0.39	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.45	20.69	0.00	0.98	0.00	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.45	24.14	2.40	3.39	1.85	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.45	27.59	0.00	3.39	0.00	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	12	13.79	41.38	0.02	3.41	0.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.45	44.83	6.05	9.46	4.65	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.45	48.28	0.01	9.46	0.01	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.45	51.72	14.54	24.01	11.19	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.45	55.17	6.15	30.16	4.73	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	3.45	58.62	17.06	47.22	13.12	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.45	62.07	28.00	75.22	21.54	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	3.45	65.52	10.00	85.22	7.69	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	3.45	68.97	1.40	86.62	1.08	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	21	3.45	72.41	5.60	92.22	4.31	70.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	26	17.24	89.66	16.17	108.39	12.44	83.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	29	10.34	100.00	21.62	130.01	16.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					130.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	4.76	4.76	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.38	7.14	0.04	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.38	9.52	1.67	1.73	0.38	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.38	11.90	1.16	2.89	0.27	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.38	14.29	0.00	2.89	0.00	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.38	16.67	1.97	4.86	0.45	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.38	19.05	1.40	6.26	0.32	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	11	7.14	26.19	7.22	13.49	1.66	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.38	28.57	3.34	16.82	0.77	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	14	4.76	33.33	11.88	28.71	2.73	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	17	7.14	40.48	47.26	75.96	10.85	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	2.38	42.86	8.90	84.86	2.04	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	2.38	45.24	5.00	89.86	1.15	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	23	9.52	54.76	17.72	107.58	4.07	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	27	9.52	64.29	32.53	140.11	7.47	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	31	9.52	73.81	83.72	223.84	19.23	51.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	38	16.67	90.48	146.21	370.05	33.58	85.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	42	9.52	100.00	65.31	435.35	15.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	435.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	435.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					435.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.22	0.22	29.14	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.53	0.75	70.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.22	0.22	3.33	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	1.09	1.31	16.47	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.62	1.93	9.35	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	5	33.33	83.33	2.18	4.10	32.95	62.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	2.51	6.61	37.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					6.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	6.67	6.67	0.00	0.00	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.08	0.08	1.59	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.05	0.14	1.01	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	0.03	0.17	0.67	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	0.03	0.20	0.54	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	0.02	0.22	0.46	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	1.09	1.32	21.17	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	0.09	1.40	1.69	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	0.13	1.53	2.53	29.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	0.37	1.91	7.18	36.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	0.98	2.89	19.05	55.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	0.28	3.17	5.48	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	0.42	3.60	8.22	69.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	0.45	4.05	8.72	78.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	1.12	5.17	21.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	5.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	5.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	5.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	5.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	5.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					5.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23115 OIL REFINERY PLANTS (PABRIK PENGOLAHAN/DAUR ULANG OLI BEKAS)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.32	5.32	19.65	19.65	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.53	5.85	1.12	20.77	0.07	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	0.53	6.38	1.82	22.59	0.11	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.53	6.91	0.79	23.38	0.05	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.53	7.45	0.79	24.17	0.05	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	18	2.13	9.57	3.19	27.36	0.19	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	21	1.60	11.17	5.42	32.78	0.33	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	27	3.19	14.36	19.49	52.27	1.17	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	40	6.91	21.28	20.92	73.19	1.26	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	41	0.53	21.81	5.86	79.04	0.35	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	44	1.60	23.40	4.49	83.53	0.27	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	47	1.60	25.00	24.24	107.77	1.46	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	50	1.60	26.60	34.91	142.69	2.10	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	18	68	9.57	36.17	111.18	253.87	6.68	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	84	8.51	44.68	169.42	423.29	10.19	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	101	9.04	53.72	188.86	612.15	11.35	36.80	6	6	30.00	30.00	71.44	71.44	31.80	31.80	37.83	37.83	11.67	11.67	
17	20,000	50,000	35,000	29	130	15.43	69.15	460.96	1,073.11	27.71	64.52	6	12	30.00	60.00	56.21	127.66	25.02	56.82	12.19	12.19	11.90	11.90	
18	50,000	100,000	75,000	10	140	5.32	74.47	134.15	1,207.26	8.07	72.58	1	13	5.00	65.00	0.60	128.26	0.27	57.09	0.45	10.62	10.62	10.62	
19	100,000	500,000	300,000	15	155	7.98	82.45	151.69	1,358.95	9.12	81.70	0	13	0.00	65.00	0.00	128.26	0.00	57.09	0.00	9.44	9.44	9.44	
20	500,000	UP		33	188	17.55	100.00	304.29	1,663.24	18.30	100.00	7	20	35.00	100.00	96.41	224.67	42.91	100.00	31.68	31.68	13.51	13.51	
				188					1,663.24					20					224.67					13.51





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	2.86	2.86	7.19	7.19	1	1	100.00	100.00	14.16	14.16	100.00	100.00	495.13	495.13			
3	100	200	150	1	2	25.00	50.00	2.57	5.43	6.45	13.65	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	261.02			
4	200	300	250	1	3	25.00	75.00	3.18	8.60	8.00	21.64	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	164.58			
5	300	500	400	1	4	25.00	100.00	31.15	39.76	78.36	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
6	500	750	625	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
7	750	1,000	875	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
20	500,000	UP		0	4	0.00	100.00	0.00	39.76	0.00	100.00	0	1	0.00	100.00	0.00	14.16	0.00	100.00	0.00	35.62			
				4					39.76					1					14.16					35.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	11.55	11.55	65.07	65.07	5.97	5.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	44	1.82	13.37	0.94	66.01	0.09	6.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	53	2.74	16.11	0.32	66.34	0.03	6.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	60	2.13	18.24	1.68	68.02	0.15	6.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	62	0.61	18.84	0.00	68.02	0.00	6.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	63	0.30	19.15	0.29	68.31	0.03	6.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	72	2.74	21.88	21.61	46.70	1.98	4.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	76	1.22	23.10	2.41	49.12	0.22	4.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	81	1.52	24.62	3.34	52.45	0.31	4.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	87	1.82	26.44	5.90	58.36	0.54	5.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	88	0.30	26.75	1.92	60.27	0.18	5.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	98	3.04	29.79	11.85	72.12	1.09	6.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	100	0.61	30.40	5.49	77.62	0.50	7.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	114	4.26	34.65	27.62	105.23	2.54	9.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	121	2.13	36.78	24.64	129.87	2.26	11.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	147	7.90	44.68	80.00	209.87	7.34	19.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	167	6.08	50.76	177.25	387.12	16.27	35.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	196	8.81	59.57	177.99	565.10	16.34	51.88	8	8	88.89	88.89	138.50	138.50	100.00	100.00	77.82	24.51			
19	100,000	500,000	300,000	68	264	20.67	80.24	326.10	891.20	29.94	81.81	1	9	11.11	100.00	0.00	138.50	0.00	100.00	0.00	15.54			
20	500,000	UP		65	329	19.76	100.00	198.13	1,089.33	18.19	100.00	0	9	0.00	100.00	0.00	138.50	0.00	100.00	0.00	12.71			
				329					1,089.33					9					138.50					12.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	20.45	20.45	64.25	64.25	12.52	12.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	2.27	22.73	0.02	64.27	0.00	12.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	11	2.27	25.00	0.62	64.89	0.12	12.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	2.27	27.27	0.25	65.14	0.05	12.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	2.27	29.55	4.58	69.72	0.89	13.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	2.27	31.82	10.37	80.09	2.02	15.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	2.27	34.09	12.44	92.53	2.42	18.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	16	2.27	36.36	0.52	93.04	0.10	18.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	17	2.27	38.64	6.94	99.98	1.35	19.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	2.27	40.91	9.14	109.12	1.78	21.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	2.27	43.18	18.13	127.25	3.53	24.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	2.27	45.45	2.90	130.15	0.56	25.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	21	2.27	47.73	5.75	135.89	1.12	26.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	2.27	50.00	1.38	134.51	0.27	26.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	2.27	52.27	12.44	146.95	2.42	28.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	24	2.27	54.55	36.02	182.97	7.02	35.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	30	13.64	68.18	132.43	315.40	25.81	61.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	33	6.82	75.00	67.08	382.48	13.07	74.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	38	11.36	86.36	83.07	465.55	16.19	90.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	44	13.64	100.00	47.57	513.12	9.27	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44					513.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.17	5.17	2.35	2.35	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.34	5.52	2.12	4.46	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	21	1.72	7.24	2.78	7.24	0.19	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.69	7.93	4.65	11.89	0.32	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	0.34	8.28	2.10	13.99	0.15	0.97	1	1	20.00	20.00	0.66	0.66	11.96	11.96	31.42	4.73			
6	500	750	625	1	25	0.34	8.62	0.36	14.35	0.02	0.99	2	3	40.00	60.00	0.00	0.66	0.00	11.96	0.00	4.61			
7	750	1,000	875	1	26	0.34	8.97	0.50	14.85	0.03	1.03	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	4.45			
8	1,000	1,500	1,250	2	28	0.69	9.66	1.94	16.79	0.13	1.16	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	3.94			
9	1,500	2,000	1,750	7	35	2.41	12.07	6.85	23.64	0.47	1.64	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	2.80			
10	2,000	2,500	2,250	2	37	0.69	12.76	4.28	27.92	0.30	1.93	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	2.37			
11	2,500	3,000	2,750	5	42	1.72	14.48	3.13	31.06	0.22	2.15	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	2.13			
12	3,000	4,000	3,500	10	52	3.45	17.93	43.47	74.53	3.01	5.16	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.89			
13	4,000	5,000	4,500	9	61	3.10	21.03	9.84	84.37	0.68	5.85	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.78			
14	5,000	7,500	6,250	14	75	4.83	25.86	68.49	152.85	4.74	10.59	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.43			
15	7,500	10,000	8,750	9	84	3.10	28.97	65.02	217.87	4.50	15.10	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.30			
16	10,000	20,000	15,000	23	107	7.93	36.90	256.26	474.14	17.75	32.85	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.14			
17	20,000	50,000	35,000	33	140	11.38	48.28	251.18	725.31	17.40	50.25	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.09			
18	50,000	100,000	75,000	24	164	8.28	56.55	107.64	832.96	7.46	57.71	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.08			
19	100,000	500,000	300,000	47	211	16.21	72.76	344.33	1,177.28	23.86	81.57	0	3	0.00	60.00	0.00	0.66	0.00	11.96	0.00	0.06			
20	500,000	UP		79	290	27.24	100.00	266.06	1,443.34	18.43	100.00	2	5	40.00	100.00	4.87	5.53	88.04	100.00	1.83	0.38			
				290					1,443.34					5					5.53					0.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.29	0.29	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.45	0.75	1.61	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.00	0.75	0.00	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	7.65	8.40	27.17	29.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	12.10	20.50	42.99	72.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	7.65	28.14	27.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	28.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					28.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	9.43	9.43	11.98	11.98	2.72	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	34	82	6.68	16.11	0.01	11.99	0.00	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	66	148	12.97	29.08	3.82	15.81	0.87	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	18	166	3.54	32.61	2.61	18.42	0.59	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	34	200	6.68	39.29	28.29	46.71	6.43	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	217	3.34	42.63	0.07	46.78	0.02	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	225	1.57	44.20	1.56	48.35	0.36	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	250	4.91	49.12	2.75	51.10	0.62	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	261	2.16	51.28	2.44	53.54	0.55	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	276	2.95	54.22	11.27	64.81	2.56	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	280	0.79	55.01	0.13	64.94	0.03	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	301	4.13	59.14	11.16	76.10	2.54	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	311	1.96	61.10	0.59	76.69	0.13	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	38	349	7.47	68.57	8.65	85.35	1.97	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	21	370	4.13	72.69	7.31	92.66	1.66	21.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	53	423	10.41	83.10	20.67	113.33	4.69	25.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	439	3.14	86.25	84.10	197.43	19.10	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	447	1.57	87.82	76.83	274.26	17.45	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	15	462	2.95	90.77	31.16	305.42	7.08	69.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		47	509	9.23	100.00	134.90	440.32	30.64	100.00	20	20	100.00	100.00	1,285.10	1,285.10	100.00	100.00	952.62	291.86			
				509					440.32					20					1,285.10					291.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	5.89	5.89	1.48	1.48	0.17	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	64	133	5.46	11.35	0.12	1.61	0.01	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	198	331	16.89	28.24	0.93	2.53	0.11	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	184	515	15.70	43.94	0.94	3.47	0.11	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	208	723	17.75	61.69	4.97	8.44	0.57	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	785	5.29	66.98	2.21	10.65	0.25	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	801	1.37	68.34	3.91	6.74	0.44	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	838	3.16	71.50	3.27	10.01	0.37	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	867	2.47	73.98	36.24	46.25	4.12	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	887	1.71	75.68	4.97	51.22	0.57	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	899	1.02	76.71	5.95	57.18	0.68	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	930	2.65	79.35	30.29	87.46	3.45	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	954	2.05	81.40	23.38	110.85	2.66	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	987	2.82	84.22	43.31	154.16	4.93	17.55	3	3	20.00	20.00	415.69	415.69	38.22	38.22	959.70	269.64			
15	7,500	10,000	8,750	29	1,016	2.47	86.69	74.25	228.41	8.45	26.00	0	3	0.00	20.00	0.00	415.69	0.00	38.22	0.00	181.99			
16	10,000	20,000	15,000	39	1,055	3.33	90.02	125.34	353.75	14.27	40.26	3	6	20.00	40.00	17.16	432.85	1.58	39.80	13.69	122.36			
17	20,000	50,000	35,000	42	1,097	3.58	93.60	106.03	459.78	12.07	52.33	7	13	46.67	86.67	629.47	1,062.32	57.88	97.68	593.68	231.05			
18	50,000	100,000	75,000	19	1,116	1.62	95.22	120.41	580.19	13.70	66.03	1	14	6.67	93.33	0.00	1,062.32	0.00	97.68	0.00	183.10			
19	100,000	500,000	300,000	24	1,140	2.05	97.27	150.30	730.49	17.11	83.14	1	15	6.67	100.00	25.26	1,087.58	2.32	100.00	16.80	148.88			
20	500,000	<b>UP</b>		32	1,172	2.73	100.00	148.17	878.66	16.86	100.00	0	15	0.00	100.00	0.00	1,087.58	0.00	100.00	0.00	123.78			
				1,172					878.66					15					1,087.58					123.78



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.23	3.23	0.70	0.70	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.23	6.45	1.50	2.20	0.57	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.23	9.68	2.24	4.45	0.85	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.23	12.90	17.98	22.43	6.82	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.23	16.13	3.76	26.19	1.42	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.23	19.35	3.73	29.91	1.41	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.23	22.58	9.10	39.02	3.45	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.23	25.81	2.99	42.01	1.13	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.23	29.03	14.51	56.52	5.50	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.23	32.26	8.37	64.89	3.17	24.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	3.23	35.48	3.21	61.68	1.22	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	3.23	38.71	0.00	61.68	0.00	23.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	3.23	41.94	24.45	86.12	9.26	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	3.23	45.16	6.53	92.65	2.47	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	3.23	48.39	3.62	96.26	1.37	36.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	8	23	25.81	74.19	71.65	167.91	27.15	63.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	4	27	12.90	87.10	27.02	194.93	10.24	73.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	4	31	12.90	100.00	68.94	263.87	26.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	31	0.00	100.00	0.00	263.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				31					263.87					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.63	2.63	10.94	10.94	2.03	2.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.63	5.26	0.03	10.98	0.01	2.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	5.26	10.53	0.59	11.57	0.11	2.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.63	13.16	1.41	12.98	0.26	2.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.63	15.79	46.22	59.20	8.57	10.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.63	18.42	1.86	61.05	0.34	11.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.63	21.05	1.30	62.35	0.24	11.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	7.89	28.95	7.62	69.97	1.41	12.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.63	31.58	101.44	171.40	18.81	31.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.63	34.21	7.81	179.21	1.45	33.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.63	36.84	10.84	190.05	2.01	35.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.63	39.47	14.45	204.50	2.68	37.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	18	7.89	47.37	58.53	263.03	10.85	48.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	22	10.53	57.89	47.91	310.94	8.88	57.65	3	3	100.00	100.00	45.11	45.11	100.00	100.00	94.14	14.51	14.51	14.51	
15	7,500	10,000	8,750	2	24	5.26	63.16	19.48	330.42	3.61	61.26	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	13.65	13.65	13.65	
16	10,000	20,000	15,000	3	27	7.89	71.05	39.18	369.60	7.26	68.52	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	12.20	12.20	12.20	
17	20,000	50,000	35,000	4	31	10.53	81.58	109.61	479.21	20.32	88.84	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	9.41	9.41	9.41	
18	50,000	100,000	75,000	1	32	2.63	84.21	22.05	501.26	4.09	92.93	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	9.00	9.00	9.00	
19	100,000	500,000	300,000	3	35	7.89	92.11	27.18	528.43	5.04	97.97	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	8.54	8.54	8.54	
20	500,000	UP		3	38	7.89	100.00	10.94	539.38	2.03	100.00	0	3	0.00	100.00	0.00	45.11	0.00	100.00	0.00	8.36	8.36	8.36	
				38					539.38					3					45.11					8.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	21	21	14.58	14.58	64.58	64.58	5.45	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.69	15.28	0.67	65.25	0.06	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	23	0.69	15.97	0.59	65.84	0.05	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	0.69	16.67	1.12	66.96	0.09	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	30	4.17	20.83	5.14	72.11	0.43	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	0.69	21.53	1.07	73.18	0.09	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	32	0.69	22.22	1.76	74.94	0.15	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	33	0.69	22.92	0.60	75.54	0.05	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	44	7.64	30.56	7.62	83.15	0.64	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	45	0.69	31.25	5.07	88.22	0.43	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	49	2.78	34.03	18.60	106.82	1.57	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	59	6.94	40.97	21.45	128.28	1.81	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	67	5.56	46.53	25.90	154.18	2.19	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	77	6.94	53.47	46.45	200.63	3.92	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	85	5.56	59.03	48.35	248.98	4.08	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	98	9.03	68.06	231.62	480.60	19.55	40.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	127	20.14	88.19	460.90	941.50	38.91	79.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	134	4.86	93.06	124.13	1,065.63	10.48	89.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	138	2.78	95.83	32.62	1,098.26	2.75	92.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	144	4.17	100.00	86.36	1,184.62	7.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				144					1,184.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	2	2	1.96	1.96	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.98	2.94	1.35	1.38	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.98	3.92	0.23	1.61	0.03	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	9	4.90	8.82	1.12	2.72	0.12	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	11	1.96	10.78	0.89	3.61	0.10	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	16	4.90	15.69	3.36	6.97	0.37	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	17	0.98	16.67	0.98	7.95	0.11	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.98	17.65	3.55	11.49	0.39	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.98	18.63	1.88	13.37	0.21	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.98	19.61	2.51	15.88	0.28	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	24	3.92	23.53	14.54	30.43	1.61	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	26	1.96	25.49	7.71	38.14	0.85	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	27	0.98	26.47	0.94	39.08	0.10	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	29	1.96	28.43	22.55	61.63	2.50	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	33	3.92	32.35	65.15	126.78	7.22	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	24	57	23.53	55.88	324.17	450.94	35.92	49.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	61	3.92	59.80	97.07	548.01	10.76	60.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	10	71	9.80	69.61	93.26	641.27	10.33	71.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	81	9.80	79.41	141.03	782.29	15.63	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		21	102	20.59	100.00	120.15	902.44	13.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				102				902.44				0				0.00				0.00			



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	11.38	11.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	<b>UP</b>		0	1	0.00	100.00	0.00	11.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				1					11.38					0					0.00					0.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	4.17	4.17	11.75	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	7.39	11.57	20.81	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	19.18	30.75	54.00	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.78	35.52	13.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	35.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					35.52					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.18	0.18	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	25.00	50.00	0.26	0.44	1.69	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	25.00	75.00	12.30	12.74	81.07	83.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	25.00	100.00	2.43	15.17	16.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	4	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				4					15.17					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.08	5.08	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.69	6.78	0.34	0.49	0.14	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.69	8.47	0.90	1.39	0.37	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.69	10.17	0.11	1.50	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.69	11.86	0.12	1.62	0.05	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.69	13.56	3.67	5.30	1.50	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.69	15.25	4.34	9.63	1.77	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.69	16.95	2.88	12.51	1.17	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.69	18.64	0.82	13.33	0.34	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.69	20.34	0.82	14.16	0.34	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.69	22.03	2.06	16.21	0.84	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.69	23.73	0.76	16.97	0.31	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	16	3.39	27.12	6.46	23.43	2.63	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	21	8.47	35.59	44.34	67.78	18.10	27.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	24	5.08	40.68	17.06	84.84	6.96	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	37	22.03	62.71	65.11	149.94	26.57	61.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	49	20.34	83.05	167.20	317.14	68.23	129.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	50	1.69	84.75	22.56	339.70	9.21	138.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	55	8.47	93.22	34.98	374.68	14.27	152.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	59	6.78	100.00	129.63	245.06	52.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				59					245.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	7.51	7.51	38.03	38.03	1.92	1.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	33	0.48	7.99	0.03	38.06	0.00	1.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	36	0.73	8.72	0.67	38.73	0.03	1.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	38	0.48	9.20	0.12	38.85	0.01	1.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	44	1.45	10.65	5.24	44.09	0.26	2.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	50	1.45	12.11	2.30	46.39	0.12	2.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	54	0.97	13.08	8.70	55.10	0.44	2.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	79	6.05	19.13	22.07	77.17	1.12	3.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	98	4.60	23.73	19.29	96.45	0.97	4.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	110	2.91	26.63	20.03	116.48	1.01	5.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	120	2.42	29.06	7.36	123.84	0.37	6.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	128	1.94	30.99	21.95	145.79	1.11	7.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	141	3.15	34.14	45.56	191.35	2.30	9.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	150	2.18	36.32	46.80	238.15	2.36	12.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	172	5.33	41.65	107.70	345.86	5.44	17.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	59	231	14.29	55.93	321.66	667.52	16.25	33.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	132	363	31.96	87.89	873.49	1,541.01	44.14	77.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	392	7.02	94.92	265.96	1,806.98	13.44	91.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	401	2.18	97.09	60.04	1,867.01	3.03	94.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		12	413	2.91	100.00	111.85	1,978.86	5.65	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				413					1,978.86					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	8.93	8.93	81.08	81.08	3.38	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	54	7.14	16.07	12.18	93.26	0.51	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	58	1.19	17.26	1.66	94.92	0.07	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	64	1.79	19.05	1.84	93.08	0.08	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	94	8.93	27.98	31.91	124.99	1.33	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	103	2.68	30.65	6.50	131.49	0.27	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	114	3.27	33.93	24.55	156.03	1.02	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	132	5.36	39.29	81.84	237.88	3.41	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	137	1.49	40.77	22.11	259.99	0.92	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	147	2.98	43.75	51.25	311.24	2.14	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	167	5.95	49.70	104.34	415.58	4.35	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	181	4.17	53.87	91.27	506.85	3.80	21.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	194	3.87	57.74	63.63	570.48	2.65	23.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	242	14.29	72.02	489.85	1,060.33	20.41	44.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	271	8.63	80.65	367.51	1,427.85	15.31	59.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	285	4.17	84.82	212.83	1,640.68	8.87	68.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	306	6.25	91.07	247.08	1,887.76	10.29	78.64	4	4	100.00	100.00	121.64	121.64	100.00	100.00	49.23	6.44			
18	50,000	100,000	75,000	7	313	2.08	93.15	154.12	2,041.88	6.42	85.06	0	4	0.00	100.00	0.00	121.64	0.00	100.00	0.00	5.96			
19	100,000	500,000	300,000	12	325	3.57	96.73	154.30	2,196.18	6.43	91.49	0	4	0.00	100.00	0.00	121.64	0.00	100.00	0.00	5.54			
20	500,000	UP		11	336	3.27	100.00	204.26	2,400.44	8.51	100.00	0	4	0.00	100.00	0.00	121.64	0.00	100.00	0.00	5.07			
				336					2,400.44					4					121.64					5.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.76	4.76	5.73	5.73	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	4.03	9.76	0.91	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	29.41	39.17	6.65	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	84.38	123.55	19.08	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.76	23.81	28.51	152.06	6.45	34.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.76	28.57	23.78	175.84	5.38	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.76	33.33	15.84	191.68	3.58	43.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.76	38.10	23.78	215.47	5.38	48.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.76	42.86	0.89	216.36	0.20	48.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.76	47.62	40.00	256.36	9.05	57.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.76	52.38	29.33	285.69	6.63	64.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.76	57.14	31.68	317.37	7.16	71.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.76	61.90	57.01	374.37	12.89	84.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.76	66.67	38.44	412.81	8.69	93.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.76	71.43	15.59	428.39	3.52	96.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.76	76.19	2.87	431.26	0.65	97.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.76	80.95	3.24	434.50	0.73	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	21	19.05	100.00	7.69	442.20	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	442.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					442.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.72	4.72	102.54	102.54	7.78	7.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.47	5.19	0.48	103.02	0.04	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	0.47	5.66	0.06	102.96	0.00	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.47	6.13	0.11	102.84	0.01	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	0.47	6.60	1.23	104.08	0.09	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	0.47	7.08	1.40	105.48	0.11	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	19	1.89	8.96	7.49	112.97	0.57	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	29	4.72	13.68	37.69	150.65	2.86	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	30	0.47	14.15	5.40	156.06	0.41	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	32	0.94	15.09	7.53	163.58	0.57	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	36	1.89	16.98	15.53	179.11	1.18	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	37	0.47	17.45	4.15	183.27	0.32	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	44	3.30	20.75	25.03	208.30	1.90	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	51	3.30	24.06	69.56	277.86	5.28	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	21	72	9.91	33.96	153.52	431.38	11.64	32.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	31	103	14.62	48.58	103.79	535.16	7.87	40.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	36	139	16.98	65.57	229.73	764.90	17.42	58.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	164	11.79	77.36	169.81	934.71	12.88	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	43	207	20.28	97.64	339.03	1,273.74	25.71	96.60	3	3	100.00	100.00	14.95	14.95	100.00	100.00	4.41	1.17			
20	500,000	<b>UP</b>		5	212	2.36	100.00	44.86	1,318.60	3.40	100.00	0	3	0.00	100.00	0.00	14.95	0.00	100.00	0.00	1.13			
				212					1,318.60					3					14.95					1.13



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	3.45	3.45	24.81	24.81	5.71	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.72	5.17	1.46	26.27	0.34	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.72	6.90	0.56	26.83	0.13	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.72	8.62	0.04	26.87	0.01	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.72	10.34	2.15	29.02	0.50	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.72	12.07	3.62	32.64	0.83	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.72	13.79	7.14	39.78	1.64	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.72	15.52	2.63	42.40	0.60	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.72	17.24	1.23	43.64	0.28	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.72	18.97	2.01	45.65	0.46	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.72	20.69	3.43	49.08	0.79	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	14	3.45	24.14	1.98	51.06	0.46	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	17	5.17	29.31	8.70	59.76	2.00	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	22	8.62	37.93	27.14	86.90	6.25	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	28	10.34	48.28	57.43	144.34	13.23	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	35	12.07	60.34	29.82	174.16	6.87	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	45	17.24	77.59	110.20	284.35	25.38	65.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	52	12.07	89.66	122.96	407.31	28.32	93.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	53	1.72	91.38	0.42	407.73	0.10	93.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	58	8.62	100.00	26.51	434.24	6.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					434.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,207	1,207	6.27	6.27	3,653.02	3,653.02	3.20	3.20	1	1	0.35	0.35	7.38	7.38	0.02	0.02	0.20	0.20			
2	50	100	75	152	1,359	0.79	7.06	398.26	4,051.28	0.35	3.55	2	3	0.71	1.06	9.82	17.20	0.02	0.04	2.47	0.42			
3	100	200	150	186	1,545	0.97	8.03	106.33	4,157.61	0.09	3.64	3	6	1.06	2.13	54.63	71.83	0.13	0.17	51.38	1.73			
4	200	300	250	232	1,777	1.21	9.24	205.08	4,362.69	0.18	3.82	1	7	0.35	2.48	25.00	96.83	0.06	0.23	12.19	2.22			
5	300	500	400	589	2,366	3.06	12.30	536.40	4,899.10	0.47	4.29	17	24	6.03	8.51	1,352.79	1,449.62	3.26	3.49	252.20	29.59			
6	500	750	625	528	2,894	2.74	15.04	807.30	5,706.39	0.71	4.99	1	25	0.35	8.87	1.27	1,450.89	0.00	3.50	0.16	25.43			
7	750	1,000	875	672	3,566	3.49	18.53	1,121.77	6,828.16	0.98	5.98	4	29	1.42	10.28	346.55	1,797.44	0.84	4.33	30.89	26.32			
8	1,000	1,500	1,250	1,006	4,572	5.23	23.76	2,148.12	8,976.28	1.88	7.86	11	40	3.90	14.18	3,028.02	4,825.47	7.30	11.63	140.96	53.76			
9	1,500	2,000	1,750	841	5,413	4.37	28.13	2,146.20	11,122.48	1.88	9.73	0	40	0.00	14.18	0.00	4,825.47	0.00	11.63	0.00	43.38			
10	2,000	2,500	2,250	798	6,211	4.15	32.28	2,743.69	13,866.17	2.40	12.13	4	44	1.42	15.60	15.76	4,841.23	0.04	11.67	0.57	34.91			
11	2,500	3,000	2,750	785	6,996	4.08	36.36	2,714.92	16,581.08	2.38	14.51	11	55	3.90	19.50	2,702.75	7,543.98	6.51	18.18	99.55	45.50			
12	3,000	4,000	3,500	1,016	8,012	5.28	41.64	4,327.90	20,908.98	3.79	18.30	9	64	3.19	22.70	4,826.38	12,370.36	11.63	29.82	111.52	59.16			
13	4,000	5,000	4,500	908	8,920	4.72	46.36	4,606.57	25,515.55	4.03	22.33	5	69	1.77	24.47	28.64	12,399.00	0.07	29.89	0.62	48.59			
14	5,000	7,500	6,250	1,616	10,536	8.40	54.76	10,242.23	35,757.78	8.96	31.29	34	103	12.06	36.52	2,407.81	14,806.81	5.80	35.69	23.51	41.41			
15	7,500	10,000	8,750	1,245	11,781	6.47	61.23	10,010.59	45,768.38	8.76	40.05	12	115	4.26	40.78	1,017.47	15,824.28	2.45	38.14	10.16	34.57			
16	10,000	20,000	15,000	2,552	14,333	13.26	74.50	23,640.22	69,408.59	20.69	60.74	25	140	8.87	49.65	7,065.93	22,890.22	17.03	55.18	29.89	32.98			
17	20,000	50,000	35,000	2,336	16,669	12.14	86.64	23,352.05	92,760.64	20.44	81.18	39	179	13.83	63.48	4,379.88	27,270.09	10.56	65.73	18.76	29.40			
18	50,000	100,000	75,000	1,313	17,982	6.82	93.46	11,273.39	104,034.03	9.87	91.04	61	240	21.63	85.11	11,483.43	38,753.53	27.68	93.41	101.86	37.25			
19	100,000	500,000	300,000	1,082	19,064	5.62	99.09	8,945.72	112,979.75	7.83	98.87	34	274	12.06	97.16	2,115.12	40,868.65	5.10	98.51	23.64	36.17			
20	500,000	UP		176	19,240	0.91	100.00	1,287.42	114,267.17	1.13	100.00	8	282	2.84	100.00	617.05	41,485.70	1.49	100.00	47.93	36.31			
				19,240					114,267.17					282					41,485.70					36.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	4.29	4.29	233.66	233.66	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	101	1.41	5.70	202.80	436.46	0.67	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	116	0.85	6.55	275.34	711.80	0.91	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	133	0.96	7.51	16.87	728.67	0.06	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	166	1.86	9.37	74.30	802.96	0.25	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	40	206	2.26	11.63	174.54	977.51	0.58	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	259	2.99	14.62	233.01	1,210.52	0.77	4.02	1	1	2.56	2.56	40.64	40.64	0.38	0.38	17.44	3.36			
8	1,000	1,500	1,250	51	310	2.88	17.50	316.17	1,526.69	1.05	5.07	1	2	2.56	5.13	5.08	45.72	0.05	0.42	1.61	2.99			
9	1,500	2,000	1,750	33	343	1.86	19.37	379.26	1,905.95	1.26	6.33	0	2	0.00	5.13	0.00	45.72	0.00	0.42	0.00	2.40			
10	2,000	2,500	2,250	54	397	3.05	22.42	382.76	2,288.71	1.27	7.60	12	14	30.77	35.90	865.66	911.37	7.99	8.41	226.16	39.82			
11	2,500	3,000	2,750	63	460	3.56	25.97	325.16	2,613.87	1.08	8.68	0	14	0.00	35.90	0.00	911.37	0.00	8.41	0.00	34.87			
12	3,000	4,000	3,500	132	592	7.45	33.43	1,338.70	3,952.57	4.44	13.12	0	14	0.00	35.90	0.00	911.37	0.00	8.41	0.00	23.06			
13	4,000	5,000	4,500	103	695	5.82	39.24	899.67	4,852.24	2.99	16.10	1	15	2.56	38.46	4,138.24	5,049.62	38.19	46.60	459.97	104.07			
14	5,000	7,500	6,250	132	827	7.45	46.70	2,295.56	7,147.80	7.62	23.72	6	21	15.38	53.85	194.67	5,244.29	1.80	48.40	8.48	73.37			
15	7,500	10,000	8,750	171	998	9.66	56.35	1,966.13	9,113.93	6.53	30.25	3	24	7.69	61.54	1,758.35	7,002.64	16.23	64.62	89.43	76.83			
16	10,000	20,000	15,000	372	1,370	21.01	77.36	7,035.62	16,149.55	23.35	53.60	12	36	30.77	92.31	3,831.75	10,834.39	35.36	99.98	54.46	67.09			
17	20,000	50,000	35,000	321	1,691	18.13	95.48	10,700.54	26,850.08	35.52	89.12	0	36	0.00	92.31	0.00	10,834.39	0.00	99.98	0.00	40.35			
18	50,000	100,000	75,000	49	1,740	2.77	98.25	2,090.86	28,940.94	6.94	96.06	0	36	0.00	92.31	0.00	10,834.39	0.00	99.98	0.00	37.44			
19	100,000	500,000	300,000	26	1,766	1.47	99.72	1,155.38	30,096.32	3.83	99.89	3	39	7.69	100.00	1.63	10,836.03	0.02	100.00	0.14	36.00			
20	500,000	UP		5	1,771	0.28	100.00	32.84	30,129.16	0.11	100.00	0	39	0.00	100.00	0.00	10,836.03	0.00	100.00	0.00	35.97			
				1,771					30,129.16					39					10,836.03					35.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	15.63	15.63	10.07	10.07	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	3.13	18.75	0.15	10.22	0.04	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	3.13	21.88	0.30	10.51	0.07	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	3.13	25.00	0.59	11.10	0.15	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	3.13	28.13	16.41	27.51	4.15	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	3.13	31.25	0.96	28.47	0.24	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	3.13	34.38	6.07	34.54	1.53	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.13	37.50	8.09	42.63	2.05	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.13	40.63	1.28	43.91	0.32	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.13	43.75	3.95	47.86	1.00	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.13	46.88	0.81	48.67	0.21	12.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.13	50.00	10.33	59.00	2.61	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.13	53.13	2.60	61.60	0.66	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	3.13	56.25	30.12	91.72	7.62	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.13	59.38	15.72	107.44	3.97	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	3.13	62.50	3.26	110.70	0.82	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	23	9.38	71.88	82.51	193.21	20.86	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	25	6.25	78.13	23.21	216.42	5.87	54.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	32	21.88	100.00	179.12	395.54	45.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	395.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					395.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.44	4.44	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.11	5.56	0.64	0.89	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.11	6.67	0.21	1.10	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.11	7.78	3.79	4.89	0.17	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.11	8.89	6.20	11.09	0.28	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.11	10.00	8.78	19.86	0.40	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.11	11.11	1.80	21.66	0.08	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.11	12.22	10.24	31.90	0.47	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.11	13.33	10.67	42.57	0.49	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.11	14.44	13.35	55.92	0.61	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	1.11	15.56	4.04	59.96	0.18	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	21	7.78	23.33	112.53	172.49	5.14	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	1.11	24.44	26.04	198.54	1.19	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	1.11	25.56	45.85	244.39	2.09	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	28	5.56	31.11	94.46	338.85	4.31	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	41	14.44	45.56	252.43	591.28	11.53	27.00	5	5	83.33	83.33	3,200.44	3,200.44	97.49	97.49	1267.83	541.27			
17	20,000	50,000	35,000	22	63	24.44	70.00	762.97	1,354.25	34.84	61.83	0	5	0.00	83.33	0.00	3,200.44	0.00	97.49	0.00	236.33			
18	50,000	100,000	75,000	12	75	13.33	83.33	402.40	1,756.64	18.37	80.21	1	6	16.67	100.00	82.28	3,282.72	2.51	100.00	20.45	186.87			
19	100,000	500,000	300,000	15	90	16.67	100.00	433.53	2,190.17	19.79	100.00	0	6	0.00	100.00	0.00	3,282.72	0.00	100.00	0.00	149.88			
20	500,000	UP		0	90	0.00	100.00	0.00	2,190.17	0.00	100.00	0	6	0.00	100.00	0.00	3,282.72	0.00	100.00	0.00	149.88			
				90					2,190.17					6					3,282.72					149.88





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.38	5.38	8.30	8.30	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	2.31	7.69	0.82	9.12	0.13	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.77	8.46	2.16	11.28	0.34	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.77	9.23	0.52	11.80	0.08	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.77	10.00	4.20	16.00	0.66	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	0.77	10.77	0.59	16.59	0.09	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	16	1.54	12.31	0.44	17.03	0.07	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	46	23.08	35.38	67.22	84.25	10.49	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	47	0.77	36.15	30.25	54.00	4.72	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	0.77	36.92	1.75	55.75	0.27	8.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	49	0.77	37.69	0.95	56.69	0.15	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	50	0.77	38.46	2.86	59.55	0.45	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	52	1.54	40.00	3.38	62.94	0.53	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	53	0.77	40.77	3.81	66.75	0.59	10.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	54	0.77	41.54	8.09	74.83	1.26	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	83	22.31	63.85	106.15	180.98	16.56	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	102	14.62	78.46	101.32	282.30	15.81	44.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	103	0.77	79.23	91.61	373.91	14.30	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	129	20.00	99.23	266.04	639.95	41.52	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	130	0.77	100.00	0.86	640.81	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				130					640.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.64	6.64	6.11	6.11	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.47	7.11	0.11	6.22	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	21	2.84	9.95	2.00	8.22	0.12	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	1.42	11.37	1.45	9.67	0.09	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	27	1.42	12.80	2.00	11.67	0.12	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	30	1.42	14.22	4.09	15.76	0.25	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	37	3.32	17.54	14.30	30.06	0.88	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	45	3.79	21.33	22.07	52.13	1.35	3.19	4	4	66.67	66.67	15.24	15.24	96.99	96.99	69.04	29.23			
9	1,500	2,000	1,750	6	51	2.84	24.17	22.51	74.64	1.38	4.57	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	20.41			
10	2,000	2,500	2,250	12	63	5.69	29.86	21.61	96.25	1.32	5.90	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	15.83			
11	2,500	3,000	2,750	4	67	1.90	31.75	13.33	109.58	0.82	6.71	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	13.90			
12	3,000	4,000	3,500	5	72	2.37	34.12	22.90	132.48	1.40	8.12	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	11.50			
13	4,000	5,000	4,500	2	74	0.95	35.07	7.77	140.26	0.48	8.59	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	10.86			
14	5,000	7,500	6,250	16	90	7.58	42.65	137.35	277.61	8.42	17.01	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	5.49			
15	7,500	10,000	8,750	4	94	1.90	44.55	68.42	346.03	4.19	21.20	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	4.40			
16	10,000	20,000	15,000	20	114	9.48	54.03	313.02	659.05	19.18	40.38	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	2.31			
17	20,000	50,000	35,000	12	126	5.69	59.72	245.81	904.85	15.06	55.45	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	1.68			
18	50,000	100,000	75,000	11	137	5.21	64.93	185.96	1,090.81	11.39	66.84	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	1.40			
19	100,000	500,000	300,000	22	159	10.43	75.36	208.79	1,299.60	12.79	79.63	0	4	0.00	66.67	0.00	15.24	0.00	96.99	0.00	1.17			
20	500,000	<b>UP</b>		52	211	24.64	100.00	332.38	1,631.98	20.37	100.00	2	6	33.33	100.00	0.47	15.71	3.01	100.00	0.14	0.96			
				211					1,631.98					6					15.71					0.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	7.47	7.47	15.04	15.04	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	44	0.55	8.01	0.05	15.09	0.00	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	48	0.73	8.74	0.36	15.44	0.01	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	51	0.55	9.29	1.00	16.44	0.04	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	60	1.64	10.93	2.87	19.32	0.10	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	62	0.36	11.29	0.11	19.43	0.00	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	65	0.55	11.84	2.35	21.78	0.08	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	78	2.37	14.21	8.23	30.01	0.29	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	81	0.55	14.75	1.41	31.42	0.05	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	87	1.09	15.85	9.52	40.93	0.34	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	95	1.46	17.30	4.67	45.61	0.17	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	116	3.83	21.13	22.17	67.78	0.78	2.40	1	1	12.50	12.50	239.54	239.54	20.04	20.04	1080.31	353.42	0.00	0.00	
13	4,000	5,000	4,500	18	134	3.28	24.41	9.24	77.02	0.33	2.73	0	1	0.00	12.50	0.00	239.54	0.00	20.04	0.00	311.00	311.00		
14	5,000	7,500	6,250	48	182	8.74	33.15	78.64	155.67	2.78	5.51	0	1	0.00	12.50	0.00	239.54	0.00	20.04	0.00	153.88	153.88		
15	7,500	10,000	8,750	18	200	3.28	36.43	15.80	171.47	0.56	6.07	0	1	0.00	12.50	0.00	239.54	0.00	20.04	0.00	139.70	139.70		
16	10,000	20,000	15,000	49	249	8.93	45.36	211.40	382.87	7.48	13.55	2	3	25.00	37.50	763.71	1,003.26	63.88	83.92	361.27	262.04	0.00	0.00	
17	20,000	50,000	35,000	63	312	11.48	56.83	270.85	653.72	9.58	23.13	0	3	0.00	37.50	0.00	1,003.26	0.00	83.92	0.00	153.47	153.47		
18	50,000	100,000	75,000	47	359	8.56	65.39	135.48	789.19	4.79	27.92	1	4	12.50	50.00	0.51	1,003.77	0.04	83.96	0.38	127.19	127.19		
19	100,000	500,000	300,000	92	451	16.76	82.15	1,796.75	2,585.95	63.57	91.49	3	7	37.50	87.50	133.72	1,137.49	11.19	95.15	7.44	43.99	43.99		
20	500,000	<b>UP</b>		98	549	17.85	100.00	240.48	2,826.42	8.51	100.00	1	8	12.50	100.00	58.03	1,195.52	4.85	100.00	24.13	42.30	42.30		
				549					2,826.42					8					1,195.52					42.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35	35	6.40	6.40	43.03	43.03	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	40	0.91	7.31	1.72	44.74	0.07	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	49	1.65	8.96	1.91	46.65	0.08	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	57	1.46	10.42	1.74	48.40	0.08	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	73	2.93	13.35	6.47	54.86	0.28	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	82	1.65	14.99	6.75	61.61	0.29	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	99	3.11	18.10	17.90	79.51	0.77	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	115	2.93	21.02	19.21	98.72	0.83	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	133	3.29	24.31	44.43	143.15	1.92	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	148	2.74	27.06	33.50	176.65	1.44	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	169	3.84	30.90	32.57	209.22	1.40	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	195	4.75	35.65	27.24	236.46	1.17	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	214	3.47	39.12	60.00	296.46	2.59	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	43	257	7.86	46.98	177.49	473.95	7.65	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	282	4.57	51.55	141.10	615.05	6.08	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	53	335	9.69	61.24	340.63	955.68	14.69	41.20	1	1	5.88	5.88	1.89	1.89	8.89	8.89	0.56	0.20			
17	20,000	50,000	35,000	68	403	12.43	73.67	591.46	1,547.14	25.50	66.71	0	1	0.00	5.88	0.00	1.89	0.00	8.89	0.00	0.12			
18	50,000	100,000	75,000	19	422	3.47	77.15	371.68	1,918.82	16.02	82.73	0	1	0.00	5.88	0.00	1.89	0.00	8.89	0.00	0.10			
19	100,000	500,000	300,000	72	494	13.16	90.31	260.08	2,178.90	11.21	93.94	16	17	94.12	100.00	19.41	21.30	91.11	100.00	7.46	0.98			
20	500,000	UP		53	547	9.69	100.00	140.47	2,319.37	6.06	100.00	0	17	0.00	100.00	0.00	21.30	0.00	100.00	0.00	0.92			
				547					2,319.37					17					21.30					0.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	6.51	6.51	21.17	21.17	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	54	0.12	6.63	0.12	21.30	0.00	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	65	1.35	7.99	6.41	27.71	0.15	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	72	0.86	8.85	3.40	31.11	0.08	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	97	3.07	11.92	6.63	37.74	0.15	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	125	3.44	15.36	22.90	60.64	0.52	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	149	2.95	18.30	50.55	111.19	1.15	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	168	2.33	20.64	52.56	163.75	1.20	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	42	210	5.16	25.80	61.90	225.65	1.41	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	233	2.83	28.62	51.74	277.39	1.18	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	250	2.09	30.71	55.00	332.39	1.26	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	270	2.46	33.17	81.27	413.66	1.86	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	287	2.09	35.26	75.85	489.51	1.73	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	335	5.90	41.15	294.50	784.01	6.73	17.91	1	1	5.56	5.56	58.54	58.54	17.28	17.28	19.88	7.47			
15	7,500	10,000	8,750	32	367	3.93	45.09	215.12	999.14	4.91	22.82	0	1	0.00	5.56	0.00	58.54	0.00	17.28	0.00	5.86			
16	10,000	20,000	15,000	128	495	15.72	60.81	1,138.38	2,137.52	26.00	48.82	4	5	22.22	27.78	16.77	75.31	4.95	22.24	1.47	3.52			
17	20,000	50,000	35,000	101	596	12.41	73.22	912.17	3,049.69	20.83	69.65	8	13	44.44	72.22	262.92	338.23	77.63	99.86	28.82	11.09			
18	50,000	100,000	75,000	100	696	12.29	85.50	431.63	3,481.32	9.86	79.51	0	13	0.00	72.22	0.00	338.23	0.00	99.86	0.00	9.72			
19	100,000	500,000	300,000	112	808	13.76	99.26	775.61	4,256.93	17.71	97.22	5	18	27.78	100.00	0.47	338.70	0.14	100.00	0.06	7.96			
20	500,000	UP		6	814	0.74	100.00	121.72	4,378.66	2.78	100.00	0	18	0.00	100.00	0.00	338.70	0.00	100.00	0.00	7.74			
				814					4,378.66					18					338.70					7.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.17	3.17	2.55	2.55	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.06	4.23	0.47	2.08	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	2.12	6.35	15.39	13.31	0.98	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	18	3.17	9.52	4.21	17.52	0.27	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	33	7.94	17.46	22.60	40.12	1.44	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	35	1.06	18.52	2.60	42.72	0.16	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	48	6.88	25.40	37.07	79.79	2.36	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	70	11.64	37.04	60.94	140.72	3.87	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	82	6.35	43.39	77.41	218.13	4.92	13.86	3	3	42.86	42.86	1,914.42	1,914.42	86.11	86.11	2473.18	877.64			
10	2,000	2,500	2,250	16	98	8.47	51.85	55.33	273.46	3.51	17.37	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	700.08			
11	2,500	3,000	2,750	12	110	6.35	58.20	51.06	324.51	3.24	20.62	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	589.94			
12	3,000	4,000	3,500	9	119	4.76	62.96	44.75	369.27	2.84	23.46	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	518.44			
13	4,000	5,000	4,500	9	128	4.76	67.72	13.90	383.17	0.88	24.34	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	499.63			
14	5,000	7,500	6,250	12	140	6.35	74.07	159.47	542.63	10.13	34.47	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	352.80			
15	7,500	10,000	8,750	8	148	4.23	78.31	160.46	703.10	10.19	44.67	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	272.28			
16	10,000	20,000	15,000	13	161	6.88	85.19	245.22	948.32	15.58	60.25	0	3	0.00	42.86	0.00	1,914.42	0.00	86.11	0.00	201.87			
17	20,000	50,000	35,000	20	181	10.58	95.77	461.25	1,409.57	29.30	89.55	4	7	57.14	100.00	308.70	2,223.12	13.89	100.00	66.93	157.72			
18	50,000	100,000	75,000	5	186	2.65	98.41	31.32	1,440.89	1.99	91.54	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	154.29			
19	100,000	500,000	300,000	3	189	1.59	100.00	133.12	1,574.01	8.46	100.00	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	141.24			
20	500,000	UP		0	189	0.00	100.00	0.00	1,574.01	0.00	100.00	0	7	0.00	100.00	0.00	2,223.12	0.00	100.00	0.00	141.24			
				189					1,574.01					7					2,223.12					141.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE ( GLUE ) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.61	1.61	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	6	8.06	9.68	0.13	0.13	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.61	11.29	0.00	0.13	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	10	4.84	16.13	2.50	2.63	0.69	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.61	17.74	0.06	2.69	0.02	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	15	6.45	24.19	14.22	16.91	3.90	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	20	8.06	32.26	5.02	21.93	1.38	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	22	3.23	35.48	10.54	32.47	2.89	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	26	6.45	41.94	0.19	32.66	0.05	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	1.61	43.55	3.64	36.31	1.00	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	1.61	45.16	9.69	46.00	2.66	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.61	46.77	5.47	51.46	1.50	14.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	6.45	53.23	1.12	52.58	0.31	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	39	9.68	62.90	29.82	82.40	8.18	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	46	11.29	74.19	39.89	122.29	10.94	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	56	16.13	90.32	89.75	212.04	24.61	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	57	1.61	91.94	3.92	215.96	1.08	59.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	62	8.06	100.00	148.76	364.72	40.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	62	0.00	100.00	0.00	364.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					364.72					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	5	5	3.97	3.97	9.43	9.43	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	0.79	4.76	0.03	9.46	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	0.79	5.56	0.01	9.48	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	0.79	6.35	0.03	9.51	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	1.59	7.94	0.06	9.57	0.01	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	13	2.38	10.32	10.81	20.38	1.39	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	2.38	12.70	9.55	29.93	1.23	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	27	8.73	21.43	27.62	57.55	3.55	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	33	4.76	26.19	12.19	69.74	1.57	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	9	42	7.14	33.33	23.19	92.93	2.98	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	45	2.38	35.71	37.22	130.15	4.79	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	49	3.17	38.89	0.62	130.77	0.08	16.83	2	2	33.33	33.33	0.36	0.36	6.05	6.05	57.62	0.27	0.27	0.27
13	4,000	5,000	4,500	1	50	0.79	39.68	10.46	141.23	1.35	18.17	0	2	0.00	33.33	1.35	0.36	0.36	6.05	6.05	0.00	0.25	0.25
14	5,000	7,500	6,250	13	63	10.32	50.00	42.94	184.17	5.53	23.70	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.19	0.19	0.19
15	7,500	10,000	8,750	2	65	1.59	51.59	43.02	227.19	5.54	29.23	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.16	0.16	0.16
16	10,000	20,000	15,000	13	78	10.32	61.90	171.89	399.08	22.12	51.35	0	2	0.00	33.33	0.00	0.36	0.00	6.05	0.00	0.09	0.09	0.09
17	20,000	50,000	35,000	29	107	23.02	84.92	193.86	592.94	24.95	76.30	4	6	66.67	100.00	5.56	5.92	93.95	100.00	2.87	1.00	1.00	1.00
18	50,000	100,000	75,000	9	116	7.14	92.06	106.61	699.56	13.72	90.02	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.85	0.85	0.85
19	100,000	500,000	300,000	10	126	7.94	100.00	77.57	777.13	9.98	100.00	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.76	0.76	0.76
20	500,000	UP		0	126	0.00	100.00	0.00	777.13	0.00	100.00	0	6	0.00	100.00	0.00	5.92	0.00	100.00	0.00	0.76	0.76	0.76
				126				777.13				6				5.92				0.76			





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.85	3.85	0.87	0.87	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	0.87	1.75	0.23	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	7.69	15.38	20.92	22.67	5.49	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	11.54	26.92	4.94	27.61	1.30	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.85	30.77	4.38	31.99	1.15	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.85	34.62	5.41	37.40	1.42	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.85	38.46	0.00	37.40	0.00	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.85	42.31	1.60	39.01	0.42	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.85	46.15	3.10	42.11	0.81	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.85	50.00	3.72	45.82	0.97	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.85	53.85	26.22	72.04	6.88	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.85	57.69	20.76	92.80	5.44	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	18	11.54	69.23	32.78	125.57	8.60	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	21	11.54	80.77	30.59	156.17	8.02	40.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	3.85	84.62	120.79	276.96	31.68	72.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	24	7.69	92.31	87.40	364.36	22.92	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.85	96.15	9.54	373.90	2.50	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	26	3.85	100.00	7.42	381.32	1.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	381.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					381.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	14.29	14.29	19.67	19.67	4.60	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.38	16.67	0.25	19.92	0.06	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.38	19.05	0.94	20.86	0.22	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.38	21.43	2.85	23.71	0.67	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.38	23.81	7.59	31.30	1.77	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.38	26.19	7.74	39.04	1.81	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.38	28.57	1.12	40.15	0.26	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	2.38	30.95	0.01	40.16	0.00	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	2.38	33.33	0.01	40.16	0.00	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	2.38	35.71	24.75	64.91	5.78	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	2.38	38.10	0.01	64.92	0.00	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	2.38	40.48	0.00	64.92	0.00	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	2.38	42.86	0.24	65.16	0.06	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	2.38	45.24	0.01	65.17	0.00	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	2.38	47.62	0.00	65.17	0.00	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	24	9.52	57.14	52.93	118.09	12.37	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	29	11.90	69.05	68.21	186.30	15.94	43.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	39	23.81	92.86	116.99	303.29	27.35	70.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	42	7.14	100.00	124.53	427.82	29.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	42	0.00	100.00	0.00	427.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					427.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	8.41	8.41	54.23	54.23	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	22	1.87	10.28	0.40	54.63	0.02	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	24	0.93	11.21	0.48	55.12	0.03	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	1.40	12.62	1.01	56.13	0.06	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	31	1.87	14.49	1.26	57.39	0.08	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	39	3.74	18.22	6.23	51.16	0.39	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	50	5.14	23.36	7.56	43.60	0.47	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	62	5.61	28.97	22.66	66.26	1.41	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	76	6.54	35.51	61.66	127.91	3.83	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	87	5.14	40.65	34.19	162.10	2.12	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	101	6.54	47.20	43.15	205.25	2.68	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	110	4.21	51.40	50.12	255.36	3.11	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	123	6.07	57.48	82.32	337.68	5.12	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	130	3.27	60.75	37.78	375.47	2.35	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	145	7.01	67.76	145.61	521.08	9.05	32.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	159	6.54	74.30	268.12	789.20	16.66	49.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	34	193	15.89	90.19	410.62	1,199.82	25.52	74.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	202	4.21	94.39	96.08	1,295.90	5.97	80.54	8	8	100.00	100.00	520.15	520.15	100.00	100.00	541.40	40.14			
19	100,000	500,000	300,000	8	210	3.74	98.13	90.89	1,386.79	5.65	86.18	0	8	0.00	100.00	0.00	520.15	0.00	100.00	0.00	37.51			
20	500,000	<b>UP</b>		4	214	1.87	100.00	222.30	1,609.09	13.82	100.00	0	8	0.00	100.00	0.00	520.15	0.00	100.00	0.00	32.33			
				214					1,609.09					8					520.15					32.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.67	0.67	0.20	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.67	1.33	0.20	0.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	15.79	14.46	4.78	4.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	7.65	6.81	2.31	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	4.07	2.75	1.23	0.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	13.83	11.08	4.18	3.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	20.26	31.34	6.13	9.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	17.33	48.66	5.24	14.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	11	15.00	55.00	61.06	109.72	18.47	33.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	5.00	60.00	25.08	134.80	7.59	40.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	5.00	65.00	11.41	146.21	3.45	44.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	5.00	70.00	52.51	198.72	15.89	60.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	5.00	75.00	63.13	261.85	19.10	79.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	5.00	80.00	7.78	269.62	2.35	81.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	18	10.00	90.00	26.36	295.98	7.97	89.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	19	5.00	95.00	17.40	313.38	5.26	94.80	1	1	100.00	100.00	59.39	59.39	100.00	100.00	341.32	18.95	17.97	17.97	
18	50,000	100,000	75,000	1	20	5.00	100.00	17.18	330.56	5.20	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	17.97	17.97	17.97	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	330.56	0.00	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	17.97	17.97	17.97	
20	500,000	UP		0	20	0.00	100.00	0.00	330.56	0.00	100.00	0	1	0.00	100.00	0.00	59.39	0.00	100.00	0.00	17.97	17.97	17.97	
				20					330.56					1					59.39					17.97



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2399

OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.86	2.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.95	3.81	0.87	0.87	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	11	6.67	10.48	3.78	4.65	0.36	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	0.95	11.43	10.64	15.29	1.01	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	13	0.95	12.38	6.53	21.82	0.62	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	14	0.95	13.33	4.32	26.14	0.41	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	17	2.86	16.19	15.26	41.40	1.45	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	21	3.81	20.00	8.13	49.53	0.77	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	26	4.76	24.76	29.74	79.27	2.82	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	34	7.62	32.38	40.44	119.71	3.83	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	37	2.86	35.24	23.02	142.73	2.18	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	38	0.95	36.19	24.64	167.37	2.34	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	42	3.81	40.00	98.88	266.24	9.37	25.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	47	4.76	44.76	77.85	344.10	7.38	32.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	59	11.43	56.19	31.19	375.29	2.96	35.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	73	13.33	69.52	244.34	619.62	23.16	58.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	98	23.81	93.33	176.33	795.95	16.71	75.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	100	1.90	95.24	27.57	823.52	2.61	78.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	105	4.76	100.00	231.42	1,054.94	21.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	105	0.00	100.00	0.00	1,054.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				105				1,054.94				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	6.52	6.52	17.60	17.60	3.51	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.72	7.25	0.51	18.11	0.10	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.72	7.97	0.15	18.26	0.03	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	1.45	9.42	1.35	19.61	0.27	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.72	10.14	0.85	20.47	0.17	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	17	2.17	12.32	3.60	24.07	0.72	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	0.72	13.04	0.71	24.78	0.14	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	23	3.62	16.67	8.21	33.00	1.64	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	27	2.90	19.57	15.27	48.27	3.04	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	35	5.80	25.36	21.71	69.98	4.32	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	41	4.35	29.71	27.57	97.55	5.49	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	47	4.35	34.06	11.47	109.02	2.29	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	52	3.62	37.68	17.56	126.58	3.50	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	61	6.52	44.20	75.01	201.59	14.94	40.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	68	5.07	49.28	45.11	246.70	8.99	49.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	76	5.80	55.07	105.58	352.28	21.03	70.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	85	6.52	61.59	56.34	408.63	11.22	81.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	89	2.90	64.49	29.16	437.78	5.81	87.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	104	10.87	75.36	48.52	486.30	9.67	96.88	2	2	50.00	50.00	5.06	5.06	100.00	100.00	10.43	1.04			
20	500,000	<b>UP</b>		34	138	24.64	100.00	15.65	501.95	3.12	100.00	2	4	50.00	100.00	0.00	5.06	0.00	100.00	0.00	1.01			
				138					501.95					4					5.06					1.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	66.67	66.67	4.05	4.05	57.63	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	16.67	83.33	1.02	5.08	14.57	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	16.67	100.00	1.96	7.03	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	7.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					7.03					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.64	0.64	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.63	1.27	1.32	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	1.84	3.11	3.88	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	11.87	14.98	24.98	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	19.05	34.03	40.08	71.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	13.49	47.52	28.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	47.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					47.52					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	9.65	9.65	190.45	190.45	7.18	7.18	4	4	4	4	3.13	3.13	5.71	5.71	0.75	0.75	3.00	3.00	
2	50	100	75	2	74	0.27	9.92	0.13	190.58	0.00	7.19	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	3.00	
3	100	200	150	3	77	0.40	10.32	0.80	191.38	0.03	7.22	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	2.99	
4	200	300	250	1	78	0.13	10.46	0.01	191.39	0.00	7.22	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	2.99	
5	300	500	400	2	80	0.27	10.72	0.91	190.48	0.03	7.18	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	3.00	
6	500	750	625	3	83	0.40	11.13	0.76	191.24	0.03	7.21	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	2.99	
7	750	1,000	875	5	88	0.67	11.80	5.63	196.88	0.21	7.42	0	4	4	0.00	3.13	0.00	5.71	0.00	0.75	0.00	0.00	2.90	
8	1,000	1,500	1,250	12	100	1.61	13.40	9.16	206.04	0.35	7.77	2	6	6	1.56	4.69	0.00	5.71	0.00	0.75	0.00	0.00	2.77	
9	1,500	2,000	1,750	7	107	0.94	14.34	7.62	213.66	0.29	8.06	0	6	6	0.00	4.69	0.00	5.71	0.00	0.75	0.00	0.00	2.67	
10	2,000	2,500	2,250	5	112	0.67	15.01	4.28	217.94	0.16	8.22	0	6	6	0.00	4.69	0.00	5.71	0.00	0.75	0.00	0.00	2.62	
11	2,500	3,000	2,750	4	116	0.54	15.55	31.91	186.03	1.20	7.01	0	6	6	0.00	4.69	0.00	5.71	0.00	0.75	0.00	0.00	3.07	
12	3,000	4,000	3,500	12	128	1.61	17.16	22.15	208.18	0.84	7.85	0	6	6	0.00	4.69	0.00	5.71	0.00	0.75	0.00	0.00	2.75	
13	4,000	5,000	4,500	12	140	1.61	18.77	32.99	241.16	1.24	9.09	0	6	6	0.00	4.69	0.00	5.71	0.00	0.75	0.00	0.00	2.37	
14	5,000	7,500	6,250	29	169	3.89	22.65	81.01	322.18	3.05	12.15	3	9	9	2.34	7.03	19.75	25.47	2.59	3.34	24.38	7.90		
15	7,500	10,000	8,750	28	197	3.75	26.41	151.39	473.57	5.71	17.86	1	10	10	0.78	7.81	6.27	31.74	0.82	4.16	4.14	6.70		
16	10,000	20,000	15,000	63	260	8.45	34.85	265.42	738.99	10.01	27.86	18	28	28	14.06	21.88	33.29	65.03	4.36	8.53	12.54	8.80		
17	20,000	50,000	35,000	86	346	11.53	46.38	536.58	1,275.57	20.23	48.10	5	33	33	3.91	25.78	39.38	104.41	5.16	13.69	7.34	8.19		
18	50,000	100,000	75,000	79	425	10.59	56.97	362.11	1,637.68	13.65	61.75	11	44	44	8.59	34.38	32.13	136.54	4.21	17.90	8.87	8.34		
19	100,000	500,000	300,000	165	590	22.12	79.09	577.56	2,215.24	21.78	83.53	49	93	93	38.28	72.66	301.75	438.29	39.57	57.47	52.25	19.79		
20	500,000	UP		156	746	20.91	100.00	436.89	2,652.13	16.47	100.00	35	128	128	27.34	100.00	324.37	762.66	42.53	100.00	74.25	28.76		
				746					2,652.13					128					762.66					28.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	70	70	6.43	6.43	142.00	142.00	3.94	3.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	71	0.09	6.53	0.20	142.19	0.01	3.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	75	0.37	6.89	0.90	143.10	0.03	3.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	77	0.18	7.08	0.75	143.85	0.02	3.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	97	1.84	8.92	6.06	149.90	0.17	4.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	112	1.38	10.29	2.13	152.04	0.06	4.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	123	1.01	11.31	11.15	163.19	0.31	4.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	156	3.03	14.34	29.75	192.94	0.83	5.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	179	2.11	16.45	41.51	234.45	1.15	6.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	187	0.74	17.19	10.84	245.29	0.30	6.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	193	0.55	17.74	12.44	257.73	0.35	7.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	206	1.19	18.93	13.74	271.46	0.38	7.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	229	2.11	21.05	33.65	305.12	0.93	8.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	50	279	4.60	25.64	111.23	416.35	3.09	11.56	3	3	4.29	4.29	66.92	66.92	1.34	1.34	60.16	16.07					
15	7,500	10,000	8,750	52	331	4.78	30.42	127.50	543.84	3.54	15.09	1	4	1.43	5.71	24.04	90.96	0.48	1.83	18.85	16.72					
16	10,000	20,000	15,000	93	424	8.55	38.97	391.03	934.87	10.85	25.95	2	6	2.86	8.57	26.41	117.37	0.53	2.36	6.75	12.55					
17	20,000	50,000	35,000	163	587	14.98	53.95	718.96	1,653.83	19.96	45.90	2	8	2.86	11.43	65.31	182.68	1.31	3.67	9.08	11.05					
18	50,000	100,000	75,000	131	718	12.04	65.99	440.04	2,093.88	12.21	58.12	1	9	1.43	12.86	4.09	186.77	0.08	3.75	0.93	8.92					
19	100,000	500,000	300,000	292	1,010	26.84	92.83	1,339.56	3,433.44	37.18	95.30	57	66	81.43	94.29	4,787.91	4,974.69	96.09	99.84	357.42	144.89					
20	500,000	<b>UP</b>		78	1,088	7.17	100.00	169.41	3,602.85	4.70	100.00	4	70	5.71	100.00	8.20	4,982.88	0.16	100.00	4.84	138.30					
				1,088					3,602.85					70					4,982.88					138.30		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	87	87	11.27	11.27	51.42	51.42	1.60	1.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	88	0.13	11.40	0.20	51.61	0.01	1.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	92	0.52	11.92	2.62	54.24	0.08	1.69	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	93	0.13	12.05	4.82	59.06	0.15	1.84	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	96	0.39	12.44	1.84	60.90	0.06	1.89	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	99	0.39	12.82	11.30	72.20	0.35	2.24	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	104	0.65	13.47	4.51	76.71	0.14	2.38	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	109	0.65	14.12	4.40	81.10	0.14	2.52	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	117	1.04	15.16	25.19	106.29	0.78	3.30	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	118	0.13	15.28	5.46	111.75	0.17	3.47	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	121	0.39	15.67	1.13	112.88	0.04	3.51	0	1	0.00	3.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	27	148	3.50	19.17	36.77	149.65	1.14	4.65	6	7	23.08	26.92	87.70	87.70	46.45	46.45	238.48	58.60	58.60	58.60	
13	4,000	5,000	4,500	16	164	2.07	21.24	45.02	194.67	1.40	6.05	0	7	0.00	26.92	1.40	87.70	0.00	46.45	0.00	46.45	0.00	45.05	
14	5,000	7,500	6,250	17	181	2.20	23.45	45.65	240.32	1.42	7.47	0	7	0.00	26.92	0.00	87.70	0.00	46.45	0.00	46.45	0.00	36.49	
15	7,500	10,000	8,750	21	202	2.72	26.17	117.69	358.01	3.66	11.13	0	7	0.00	26.92	0.00	87.70	0.00	46.45	0.00	46.45	0.00	24.50	
16	10,000	20,000	15,000	50	252	6.48	32.64	310.89	668.90	9.67	20.80	3	10	11.54	38.46	88.87	176.56	47.07	93.53	28.58	28.58	26.40	26.40	
17	20,000	50,000	35,000	164	416	21.24	53.89	855.62	1,524.52	26.60	47.40	1	11	3.85	42.31	0.00	176.56	0.00	93.53	0.00	93.53	0.00	11.58	
18	50,000	100,000	75,000	110	526	14.25	68.13	515.21	2,039.73	16.02	63.42	0	11	0.00	42.31	0.00	176.56	0.00	93.53	0.00	93.53	0.00	8.66	
19	100,000	500,000	300,000	141	667	18.26	86.40	498.98	2,538.71	15.51	78.93	13	24	50.00	92.31	10.81	187.37	5.73	99.26	2.17	7.38	7.38	7.38	
20	500,000	UP		105	772	13.60	100.00	677.57	3,216.27	21.07	100.00	2	26	7.69	100.00	1.41	188.78	0.74	100.00	0.21	5.87	5.87	5.87	
				772					3,216.27					26					188.78					5.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	8.33	8.33	1.27	1.27	3.25	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	1.18	2.45	3.02	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	0.00	2.45	0.00	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	0.63	3.07	1.61	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	4.90	7.98	12.58	20.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	2.14	10.12	5.50	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	8.68	18.79	22.27	48.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	1.43	20.22	3.67	51.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	2.44	22.67	6.27	58.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	3.27	25.94	8.40	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	8.33	91.67	9.76	35.70	25.04	91.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	8.33	100.00	3.27	38.97	8.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	38.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					38.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.29	0.29	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	0.26	0.54	1.35	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	0.62	1.16	3.21	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	1.36	2.52	7.10	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	1.96	4.48	10.18	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	2.62	7.10	13.67	37.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	5.25	1.85	27.34	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	10.01	11.86	52.13	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	6.67	18.53	34.75	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	0.66	19.20	3.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	19.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					19.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	7.64	7.64	109.26	109.26	3.74	3.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	60	0.55	8.19	0.76	110.01	0.03	3.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	65	0.68	8.87	0.84	110.85	0.03	3.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	73	1.09	9.96	0.98	111.83	0.03	3.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	88	2.05	12.01	8.21	120.04	0.28	4.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	25	113	3.41	15.42	16.09	136.12	0.55	4.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	127	1.91	17.33	7.54	143.66	0.26	4.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	27	154	3.68	21.01	12.78	156.44	0.44	5.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	175	2.86	23.87	28.35	184.79	0.97	6.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	188	1.77	25.65	14.21	199.00	0.49	6.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	195	0.95	26.60	17.68	216.68	0.61	7.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	215	2.73	29.33	32.68	249.35	1.12	8.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	232	2.32	31.65	54.88	304.24	1.88	10.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	41	273	5.59	37.24	114.00	418.24	3.90	14.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	32	305	4.37	41.61	149.58	567.82	5.12	19.45	1	1	12.50	12.50	231.91	231.91	48.46	48.46	155.04	40.84	40.84	40.84	
16	10,000	20,000	15,000	99	404	13.51	55.12	654.83	1,222.65	22.43	41.88	1	2	12.50	25.00	2.34	234.25	0.49	48.95	0.36	19.16	19.16	19.16	
17	20,000	50,000	35,000	86	490	11.73	66.85	611.07	1,833.72	20.93	62.81	6	8	75.00	100.00	244.32	478.57	51.05	100.00	39.98	26.10	26.10	26.10	
18	50,000	100,000	75,000	83	573	11.32	78.17	387.90	2,221.63	13.29	76.09	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	21.54	21.54	21.54	
19	100,000	500,000	300,000	146	719	19.92	98.09	643.17	2,864.80	22.03	98.12	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	16.71	16.71	16.71	
20	500,000	UP		14	733	1.91	100.00	54.75	2,919.55	1.88	100.00	0	8	0.00	100.00	0.00	478.57	0.00	100.00	0.00	16.39	16.39	16.39	
				733					2,919.55					8					478.57					16.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	5.46	5.46	102.70	102.70	2.14	2.14	2	2	2.67	2.67	32.36	32.36	0.99	0.99	31.52	31.52			
2	50	100	75	16	71	1.59	7.04	69.48	172.17	1.44	3.58	1	3	1.33	4.00	54.91	87.27	1.67	2.66	79.03	50.69			
3	100	200	150	6	77	0.60	7.64	7.71	179.89	0.16	3.74	0	3	0.00	4.00	0.00	87.27	0.00	2.66	0.00	48.52			
4	200	300	250	9	86	0.89	8.53	235.94	56.06	4.91	1.17	2	5	2.67	6.67	65.89	153.16	2.01	4.66	27.93	273.23			
5	300	500	400	14	100	1.39	9.92	4.41	51.64	0.09	1.07	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	296.59			
6	500	750	625	18	118	1.79	11.71	23.76	27.88	0.49	0.58	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	549.36			
7	750	1,000	875	22	140	2.18	13.89	30.80	58.68	0.64	1.22	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	261.01			
8	1,000	1,500	1,250	18	158	1.79	15.67	26.14	32.54	0.54	0.68	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	470.71			
9	1,500	2,000	1,750	17	175	1.69	17.36	58.42	25.88	1.21	0.54	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	591.82			
10	2,000	2,500	2,250	15	190	1.49	18.85	22.85	48.73	0.48	1.01	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	314.29			
11	2,500	3,000	2,750	13	203	1.29	20.14	33.54	82.27	0.70	1.71	0	5	0.00	6.67	0.00	153.16	0.00	4.66	0.00	186.18			
12	3,000	4,000	3,500	49	252	4.86	25.00	157.70	239.96	3.28	4.99	7	12	9.33	16.00	478.41	631.57	14.57	19.23	303.37	263.19			
13	4,000	5,000	4,500	29	281	2.88	27.88	80.22	320.18	1.67	6.66	0	12	0.00	16.00	0.00	631.57	0.00	19.23	0.00	197.25			
14	5,000	7,500	6,250	34	315	3.37	31.25	105.14	425.32	2.19	8.84	3	15	4.00	20.00	178.21	809.78	5.43	24.66	169.50	190.39			
15	7,500	10,000	8,750	52	367	5.16	36.41	323.05	748.37	6.72	15.56	2	17	2.67	22.67	2.39	812.17	0.07	24.73	0.74	108.52			
16	10,000	20,000	15,000	154	521	15.28	51.69	789.10	1,537.48	16.41	31.97	0	17	0.00	22.67	0.00	812.17	0.00	24.73	0.00	52.83			
17	20,000	50,000	35,000	222	743	22.02	73.71	1,409.25	2,946.72	29.30	61.27	36	53	48.00	70.67	2,404.27	3,216.44	73.21	97.94	170.61	109.15			
18	50,000	100,000	75,000	93	836	9.23	82.94	622.24	3,568.96	12.94	74.20	0	53	0.00	70.67	0.00	3,216.44	0.00	97.94	0.00	90.12			
19	100,000	500,000	300,000	124	960	12.30	95.24	1,053.83	4,622.79	21.91	96.12	12	65	16.00	86.67	8.17	3,224.61	0.25	98.19	0.78	69.75			
20	500,000	UP		48	1,008	4.76	100.00	186.84	4,809.64	3.88	100.00	10	75	13.33	100.00	59.33	3,283.94	1.81	100.00	31.75	68.28			
				1,008					4,809.64					75					3,283.94					68.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2418

WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	40	40	10.03	10.03	40.08	40.08	1.61	1.61	2	2	9.52	9.52	12.91	12.91	0.42	0.42	32.21	32.21			
2	50	100	75	2	42	0.50	10.53	1.21	41.29	0.05	1.66	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	31.27			
3	100	200	150	8	50	2.01	12.53	3.29	44.58	0.13	1.79	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	28.96			
4	200	300	250	4	54	1.00	13.53	2.56	47.14	0.10	1.89	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	27.38			
5	300	500	400	20	74	5.01	18.55	7.40	54.54	0.30	2.19	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	23.67			
6	500	750	625	12	86	3.01	21.55	13.79	68.33	0.55	2.74	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	18.89			
7	750	1,000	875	9	95	2.26	23.81	6.87	75.20	0.28	3.02	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	17.17			
8	1,000	1,500	1,250	28	123	7.02	30.83	64.43	139.63	2.59	5.61	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	9.25			
9	1,500	2,000	1,750	4	127	1.00	31.83	9.03	148.66	0.36	5.97	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	8.68			
10	2,000	2,500	2,250	8	135	2.01	33.83	56.46	205.12	2.27	8.24	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	6.29			
11	2,500	3,000	2,750	10	145	2.51	36.34	42.64	247.76	1.71	9.95	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	5.21			
12	3,000	4,000	3,500	12	157	3.01	39.35	74.37	322.13	2.99	12.94	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	4.01			
13	4,000	5,000	4,500	14	171	3.51	42.86	52.29	374.43	2.10	15.04	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	3.45			
14	5,000	7,500	6,250	19	190	4.76	47.62	158.62	533.05	6.37	21.41	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	2.42			
15	7,500	10,000	8,750	10	200	2.51	50.13	135.36	668.41	5.44	26.84	0	2	0.00	9.52	0.00	12.91	0.00	0.42	0.00	1.93			
16	10,000	20,000	15,000	49	249	12.28	62.41	446.26	1,114.67	17.92	44.76	11	13	52.38	61.90	3,058.38	3,071.29	99.35	99.77	685.33	275.53			
17	20,000	50,000	35,000	56	305	14.04	76.44	596.33	1,711.00	23.95	68.71	8	21	38.10	100.00	6.95	3,078.25	0.23	100.00	1.17	179.91			
18	50,000	100,000	75,000	15	320	3.76	80.20	138.87	1,849.87	5.58	74.28	0	21	0.00	100.00	0.00	3,078.25	0.00	100.00	0.00	166.40			
19	100,000	500,000	300,000	50	370	12.53	92.73	294.08	2,143.95	11.81	86.09	0	21	0.00	100.00	0.00	3,078.25	0.00	100.00	0.00	143.58			
20	500,000	UP		29	399	7.27	100.00	346.32	2,490.27	13.91	100.00	0	21	0.00	100.00	0.00	3,078.25	0.00	100.00	0.00	123.61			
				399					2,490.27					21					3,078.25					123.61





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	14.29	14.29	0.99	0.99	6.65	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	14.29	28.57	0.36	1.35	2.40	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	14.29	42.86	0.36	1.71	2.40	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	14.29	57.14	0.02	1.73	0.15	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	14.29	71.43	9.83	11.56	65.89	77.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	14.29	85.71	2.15	13.71	14.40	91.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	14.29	100.00	1.21	14.92	8.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	14.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					14.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	11.11	11.11	0.05	0.05	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	5.56	16.67	2.04	2.09	2.11	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	5.56	22.22	2.46	4.55	2.54	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	5.56	27.78	2.39	6.94	2.47	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	5.56	33.33	3.11	10.05	3.22	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	5.56	38.89	3.48	13.53	3.59	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	5.56	44.44	2.17	15.70	2.24	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	5.56	50.00	17.66	33.36	18.26	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	5.56	55.56	1.50	34.86	1.55	36.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	5.56	61.11	4.38	39.24	4.53	40.57	2	2	40.00	40.00	3.75	3.75	11.33	11.33	85.56	9.55			
11	2,500	3,000	2,750	1	12	5.56	66.67	15.33	54.57	15.85	56.42	0	2	0.00	40.00	20.00	23.75	60.49	71.83	130.46	43.51			
12	3,000	4,000	3,500	1	13	5.56	72.22	6.57	61.14	6.79	63.21	1	3	20.00	60.00	3.69	27.44	11.17	83.00	56.23	44.88			
13	4,000	5,000	4,500	1	14	5.56	77.78	11.15	72.29	11.53	74.73	2	5	40.00	100.00	5.62	33.06	17.00	100.00	50.42	45.73			
14	5,000	7,500	6,250	1	15	5.56	83.33	10.01	82.30	10.35	85.08	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	40.17			
15	7,500	10,000	8,750	1	16	5.56	88.89	4.29	86.59	4.43	89.52	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	38.18			
16	10,000	20,000	15,000	1	17	5.56	94.44	2.86	89.45	2.96	92.47	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	36.96			
17	20,000	50,000	35,000	1	18	5.56	100.00	7.28	96.73	7.53	100.00	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	34.18			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	34.18			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	34.18			
20	500,000	UP		0	18	0.00	100.00	0.00	96.73	0.00	100.00	0	5	0.00	100.00	0.00	33.06	0.00	100.00	0.00	34.18			
				18					96.73					5					33.06					34.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	10.89	10.89	22.41	22.41	2.09	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	23	0.50	11.39	0.36	22.77	0.03	2.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	24	0.50	11.88	0.40	23.17	0.04	2.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	25	0.50	12.38	0.71	23.87	0.07	2.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	26	0.50	12.87	0.61	24.48	0.06	2.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	27	0.50	13.37	1.39	25.87	0.13	2.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	28	0.50	13.86	0.01	25.88	0.00	2.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	29	0.50	14.36	1.74	27.62	0.16	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	34	2.48	16.83	9.42	37.04	0.88	3.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	39	2.48	19.31	17.43	54.47	1.63	5.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	45	2.97	22.28	22.52	76.99	2.10	7.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	47	0.99	23.27	13.23	90.22	1.24	8.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	51	1.98	25.25	15.84	106.06	1.48	9.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	62	5.45	30.69	64.36	170.42	6.01	15.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	68	2.97	33.66	34.51	204.93	3.22	19.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	21	89	10.40	44.06	194.87	399.80	18.21	37.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	115	12.87	56.93	217.37	617.17	20.31	57.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	49	164	24.26	81.19	272.23	889.40	25.44	83.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	36	200	17.82	99.01	178.34	1,067.74	16.66	99.77	11	11	100.00	100.00	532.41	532.41	100.00	100.00	298.54	49.86	49.86	49.86	
20	500,000	<b>UP</b>		2	202	0.99	100.00	2.50	1,070.24	0.23	100.00	0	0	0	0	0.00	0.00	0.00	0.00	532.41	0.00	100.00	49.75	
				202					1,070.24					11					532.41					49.75



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	5.19	5.19	106.87	106.87	4.17	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	44	0.66	5.85	1.18	108.06	0.05	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	45	0.13	5.98	0.27	108.33	0.01	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	46	0.13	6.12	0.61	108.94	0.02	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	47	0.13	6.25	0.08	109.02	0.00	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	48	0.13	6.38	1.27	110.29	0.05	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	53	0.66	7.05	2.52	112.81	0.10	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	21	74	2.79	9.84	10.42	123.23	0.41	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	80	0.80	10.64	11.01	134.24	0.43	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	85	0.66	11.30	12.26	146.50	0.48	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	102	2.26	13.56	38.60	185.09	1.51	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	104	0.27	13.83	13.74	198.83	0.54	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	42	146	5.59	19.41	31.43	230.26	1.23	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	43	189	5.72	25.13	93.89	324.15	3.67	12.66	1	1	1.22	1.22	55.80	55.80	0.30	0.30	59.43	17.21	0.00	0.00	
15	7,500	10,000	8,750	24	213	3.19	28.32	120.79	444.94	4.72	17.38	0	1	0.00	1.22	0.00	55.80	0.00	0.30	0.00	0.00	12.54	0.00	
16	10,000	20,000	15,000	104	317	13.83	42.15	381.81	826.75	14.91	32.29	8	9	9.76	10.98	3,522.83	3,578.63	18.94	19.24	922.66	432.85	0.00	0.00	
17	20,000	50,000	35,000	113	430	15.03	57.18	457.34	1,284.09	17.86	50.15	33	42	40.24	51.22	14,976.63	18,555.26	80.53	99.77	3274.72	1445.01	0.00	0.00	
18	50,000	100,000	75,000	135	565	17.95	75.13	551.92	1,836.01	21.56	71.71	14	56	17.07	68.29	9.12	18,564.38	0.05	99.82	1.65	1011.12	0.00	0.00	
19	100,000	500,000	300,000	122	687	16.22	91.36	470.01	2,306.03	18.36	90.07	26	82	31.71	100.00	32.96	18,597.34	0.18	100.00	7.01	806.47	0.00	0.00	
20	500,000	UP		65	752	8.64	100.00	254.24	2,560.27	9.93	100.00	0	82	0.00	100.00	0.00	18,597.34	0.00	100.00	0.00	726.38	0.00	0.00	
				752					2,560.27					82					18,597.34					726.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	3.70	3.70	39.46	39.46	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.41	4.12	0.37	39.83	0.02	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.41	4.53	0.72	40.55	0.03	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	0.41	4.94	1.03	41.58	0.04	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	0.41	5.35	0.00	41.58	0.00	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	0.41	5.76	1.65	43.23	0.07	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	0.41	6.17	2.07	45.30	0.09	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	26	4.53	10.70	24.71	70.01	1.05	2.97	2	2	8.70	8.70	8.63	8.63	0.88	0.88	34.95	12.33			
9	1,500	2,000	1,750	4	30	1.65	12.35	15.42	85.42	0.65	3.63	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	10.11			
10	2,000	2,500	2,250	8	38	3.29	15.64	14.63	100.06	0.62	4.25	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	8.63			
11	2,500	3,000	2,750	9	47	3.70	19.34	52.38	152.43	2.22	6.47	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	5.66			
12	3,000	4,000	3,500	10	57	4.12	23.46	28.38	180.82	1.20	7.67	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	4.78			
13	4,000	5,000	4,500	4	61	1.65	25.10	20.88	201.69	0.89	8.56	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	4.28			
14	5,000	7,500	6,250	21	82	8.64	33.74	187.24	388.94	7.95	16.51	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	2.22			
15	7,500	10,000	8,750	11	93	4.53	38.27	87.69	476.63	3.72	20.23	0	2	0.00	8.70	0.00	8.63	0.00	0.88	0.00	1.81			
16	10,000	20,000	15,000	39	132	16.05	54.32	629.39	1,106.02	26.71	46.94	1	3	4.35	13.04	3.21	11.84	0.33	1.21	0.51	1.07			
17	20,000	50,000	35,000	51	183	20.99	75.31	699.98	1,805.99	29.71	76.65	3	6	13.04	26.09	62.71	74.56	6.41	7.62	8.96	4.13			
18	50,000	100,000	75,000	32	215	13.17	88.48	234.92	2,040.91	9.97	86.62	1	7	4.35	30.43	0.00	74.56	0.00	7.62	0.00	3.65			
19	100,000	500,000	300,000	27	242	11.11	99.59	312.59	2,353.50	13.27	99.88	16	23	69.57	100.00	903.48	978.04	92.38	100.00	289.03	41.56			
20	500,000	UP		1	243	0.41	100.00	2.72	2,356.23	0.12	100.00	0	23	0.00	100.00	0.00	978.04	0.00	100.00	0.00	41.51			
				243					2,356.23					23					978.04					41.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.57	3.57	1.11	1.11	3.16	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.57	7.14	0.03	1.08	0.09	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.57	10.71	0.46	0.61	1.32	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.57	14.29	2.88	2.26	8.21	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.57	17.86	3.17	5.44	9.06	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.57	21.43	0.13	5.57	0.38	15.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.57	25.00	0.05	5.62	0.14	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.57	28.57	2.19	7.81	6.26	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.57	32.14	2.19	10.00	6.26	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.57	35.71	6.07	16.07	17.32	45.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.57	39.29	1.46	17.53	4.16	50.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.57	42.86	0.64	18.17	1.82	51.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.57	46.43	0.04	18.21	0.13	51.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.57	50.00	0.18	18.39	0.52	52.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.57	53.57	0.08	18.48	0.24	52.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.57	57.14	0.12	18.60	0.35	53.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.57	60.71	0.06	18.66	0.17	53.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	3.57	64.29	4.41	23.07	12.58	65.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	3.57	67.86	0.58	23.64	1.64	67.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	28	32.14	100.00	11.39	35.04	32.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					35.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	1.64	1.64	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	2.62	4.26	5.03	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	2.27	6.54	4.36	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	32.62	39.15	62.52	75.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	13.02	52.17	24.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	52.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					52.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	5.33	5.33	39.77	39.77	2.43	2.43	1	1	5.56	5.56	21.94	21.94	8.39	8.39	55.17	55.17			
2	50	100	75	1	21	0.27	5.60	0.04	39.81	0.00	2.44	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	55.12			
3	100	200	150	1	22	0.27	5.87	1.71	41.52	0.10	2.54	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	52.85			
4	200	300	250	1	23	0.27	6.13	0.61	42.13	0.04	2.58	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	52.08			
5	300	500	400	1	24	0.27	6.40	0.54	42.67	0.03	2.61	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	51.43			
6	500	750	625	6	30	1.60	8.00	0.32	42.99	0.02	2.63	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	51.04			
7	750	1,000	875	1	31	0.27	8.27	1.32	44.32	0.08	2.71	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	49.52			
8	1,000	1,500	1,250	7	38	1.87	10.13	6.30	50.61	0.39	3.10	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	43.36			
9	1,500	2,000	1,750	1	39	0.27	10.40	0.06	50.67	0.00	3.10	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	43.31			
10	2,000	2,500	2,250	6	45	1.60	12.00	10.23	60.90	0.63	3.73	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	36.03			
11	2,500	3,000	2,750	1	46	0.27	12.27	31.16	92.06	1.91	5.64	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	23.84			
12	3,000	4,000	3,500	19	65	5.07	17.33	28.42	120.48	1.74	7.37	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	18.21			
13	4,000	5,000	4,500	10	75	2.67	20.00	27.90	148.38	1.71	9.08	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	14.79			
14	5,000	7,500	6,250	6	81	1.60	21.60	5.94	154.33	0.36	9.45	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	14.22			
15	7,500	10,000	8,750	5	86	1.33	22.93	33.02	187.34	2.02	11.47	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	11.71			
16	10,000	20,000	15,000	32	118	8.53	31.47	284.67	472.01	17.42	28.89	0	1	0.00	5.56	0.00	21.94	0.00	8.39	0.00	4.65			
17	20,000	50,000	35,000	77	195	20.53	52.00	381.95	853.96	23.38	52.27	2	3	11.11	16.67	40.21	62.15	15.37	23.77	10.53	7.28			
18	50,000	100,000	75,000	38	233	10.13	62.13	219.91	1,073.87	13.46	65.73	1	4	5.56	22.22	0.20	62.35	0.08	23.84	0.09	5.81			
19	100,000	500,000	300,000	108	341	28.80	90.93	472.89	1,546.76	28.95	94.68	14	18	77.78	100.00	199.16	261.52	76.16	100.00	42.12	16.91			
20	500,000	UP		34	375	9.07	100.00	86.98	1,633.74	5.32	100.00	0	18	0.00	100.00	0.00	261.52	0.00	100.00	0.00	16.01			
				375					1,633.74					18					261.52					16.01





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	95	95	6.90	6.90	148.67	148.67	3.14	3.14	5	5	5	3.38	3.38	3.61	3.61	0.29	0.29	2.43	2.43		
2	50	100	75	4	99	0.29	7.19	0.02	148.69	0.00	3.14	0	5	0.00	3.38	0.00	3.61	0.00	0.29	0.00	0.00	2.43		
3	100	200	150	8	107	0.58	7.77	4.11	152.80	0.09	3.23	2	7	1.35	4.73	100.59	104.21	8.05	8.34	2448.62	68.20			
4	200	300	250	4	111	0.29	8.06	2.12	154.91	0.04	3.27	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	67.27			
5	300	500	400	7	118	0.51	8.57	1.71	156.62	0.04	3.31	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	66.54			
6	500	750	625	5	123	0.36	8.93	4.02	160.65	0.09	3.39	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	64.87			
7	750	1,000	875	9	132	0.65	9.59	3.73	164.37	0.08	3.47	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	63.40			
8	1,000	1,500	1,250	21	153	1.53	11.11	10.95	175.32	0.23	3.70	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	59.44			
9	1,500	2,000	1,750	8	161	0.58	11.69	15.29	190.61	0.32	4.03	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	54.67			
10	2,000	2,500	2,250	16	177	1.16	12.85	14.74	205.35	0.31	4.34	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	50.75			
11	2,500	3,000	2,750	9	186	0.65	13.51	17.36	222.71	0.37	4.71	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	46.79			
12	3,000	4,000	3,500	12	198	0.87	14.38	20.79	243.50	0.44	5.14	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	42.80			
13	4,000	5,000	4,500	24	222	1.74	16.12	72.01	315.52	1.52	6.67	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	33.03			
14	5,000	7,500	6,250	49	271	3.56	19.68	1.73	317.25	0.04	6.70	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	32.85			
15	7,500	10,000	8,750	42	313	3.05	22.73	113.64	430.89	2.40	9.10	0	7	0.00	4.73	0.00	104.21	0.00	8.34	0.00	24.18			
16	10,000	20,000	15,000	117	430	8.50	31.23	395.43	826.32	8.36	17.46	2	9	1.35	6.08	4.02	108.23	0.32	8.66	1.02	13.10			
17	20,000	50,000	35,000	213	643	15.47	46.70	1,064.18	1,890.50	22.48	39.94	11	20	7.43	13.51	145.67	253.90	11.66	20.33	13.69	13.43			
18	50,000	100,000	75,000	143	786	10.38	57.08	622.59	2,513.09	13.15	53.10	8	28	5.41	18.92	213.32	467.22	17.08	37.40	34.26	18.59			
19	100,000	500,000	300,000	386	1,172	28.03	85.11	1,763.62	4,276.71	37.26	90.36	71	99	47.97	66.89	275.06	742.28	22.02	59.42	15.60	17.36			
20	500,000	<b>UP</b>		205	1,377	14.89	100.00	456.14	4,732.85	9.64	100.00	49	148	33.11	100.00	506.91	1,249.19	40.58	100.00	111.13	26.39			
				1,377					4,732.85					148					1,249.19					26.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2438

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	157	157	13.76	13.76	130.21	130.21	3.64	3.64	6	6	7.14	7.14	1.84	1.84	0.10	0.10	1.41	1.41			
2	50	100	75	48	205	4.21	17.97	5.84	136.05	0.16	3.80	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.35	1.35		
3	100	200	150	11	216	0.96	18.93	0.88	136.93	0.02	3.83	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.34	1.34		
4	200	300	250	19	235	1.67	20.60	2.45	139.39	0.07	3.90	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.32	1.32		
5	300	500	400	40	275	3.51	24.10	7.65	147.04	0.21	4.11	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.25	1.25		
6	500	750	625	11	286	0.96	25.07	5.70	152.74	0.16	4.27	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.20	1.20		
7	750	1,000	875	27	313	2.37	27.43	23.72	176.46	0.66	4.93	0	6	0.00	7.14	0.00	1.84	0.00	0.10	0.00	1.04	1.04		
8	1,000	1,500	1,250	35	348	3.07	30.50	28.50	204.96	0.80	5.73	3	9	3.57	10.71	4.19	6.03	0.23	0.33	14.70	2.94			
9	1,500	2,000	1,750	31	379	2.72	33.22	34.08	239.04	0.95	6.68	0	9	0.00	10.71	0.00	6.03	0.00	0.33	0.00	2.52	2.52		
10	2,000	2,500	2,250	24	403	2.10	35.32	32.03	271.07	0.90	7.58	0	9	0.00	10.71	0.00	6.03	0.00	0.33	0.00	2.22	2.22		
11	2,500	3,000	2,750	30	433	2.63	37.95	48.15	319.21	1.35	8.93	5	14	5.95	16.67	34.78	40.81	1.92	2.25	72.25	12.78			
12	3,000	4,000	3,500	30	463	2.63	40.58	66.10	385.32	1.85	10.77	0	14	0.00	16.67	0.00	40.81	0.00	2.25	0.00	10.59	10.59		
13	4,000	5,000	4,500	50	513	4.38	44.96	84.14	469.46	2.35	13.13	3	17	3.57	20.24	246.66	287.47	13.62	15.88	293.14	61.23			
14	5,000	7,500	6,250	24	537	2.10	47.06	98.85	568.31	2.76	15.89	0	17	0.00	20.24	0.00	287.47	0.00	15.88	0.00	50.58	50.58		
15	7,500	10,000	8,750	23	560	2.02	49.08	92.88	661.19	2.60	18.49	2	19	2.38	22.62	5.24	292.71	0.29	16.17	5.65	44.27	44.27		
16	10,000	20,000	15,000	110	670	9.64	58.72	696.89	1,358.08	19.49	37.97	3	22	3.57	26.19	0.00	292.72	0.00	16.17	0.00	21.55	21.55		
17	20,000	50,000	35,000	187	857	16.39	75.11	966.37	2,324.46	27.02	64.99	13	35	15.48	41.67	106.70	399.42	5.89	22.06	11.04	17.18	17.18		
18	50,000	100,000	75,000	87	944	7.62	82.73	363.69	2,688.15	10.17	75.16	3	38	3.57	45.24	2.12	401.54	0.12	22.18	0.58	14.94	14.94		
19	100,000	500,000	300,000	99	1,043	8.68	91.41	572.48	3,260.62	16.01	91.17	7	45	8.33	53.57	459.07	860.61	25.36	47.54	80.19	26.39	26.39		
20	500,000	UP		98	1,141	8.59	100.00	315.79	3,576.42	8.83	100.00	39	84	46.43	100.00	949.81	1,810.42	52.46	100.00	300.77	50.62	50.62		
				1,141					3,576.42					84					1,810.42					50.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2441

PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	15.73	15.73	22.32	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	2.19	17.92	3.11	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	2.19	20.10	3.11	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	17.82	37.93	25.29	53.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	32.54	70.47	46.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	70.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					70.47					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	32.50	32.50	16.56	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	24.87	57.37	12.67	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	0.33	57.70	0.17	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	15.85	73.55	8.08	37.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	0.33	73.87	0.17	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	4.65	78.52	2.37	40.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	9.50	88.02	4.84	44.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	55.58	143.60	28.32	73.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	52.67	196.27	26.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	196.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					196.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.55	8.55	52.75	52.75	4.70	4.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.66	9.21	0.14	52.89	0.01	4.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	0.66	9.87	0.41	53.31	0.04	4.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	18	1.97	11.84	1.51	54.81	0.13	4.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	0.66	12.50	0.25	55.06	0.02	4.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	21	1.32	13.82	4.81	59.87	0.43	5.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	0.66	14.47	4.61	64.49	0.41	5.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	0.66	15.13	1.45	65.94	0.13	5.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	29	3.95	19.08	25.85	91.79	2.30	8.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	31	1.32	20.39	10.46	102.25	0.93	9.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	38	4.61	25.00	4.84	107.09	0.43	9.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	47	5.92	30.92	46.34	153.43	4.13	13.67	1	1	8.33	8.33	84.72	84.72	4.03	4.03	182.81	55.21	0.00	0.00	
13	4,000	5,000	4,500	7	54	4.61	35.53	26.14	179.57	2.33	15.99	0	1	0.00	8.33	0.00	84.72	0.00	4.03	0.00	47.18	0.00	0.00	
14	5,000	7,500	6,250	15	69	9.87	45.39	61.39	240.97	5.47	21.46	0	1	0.00	8.33	0.00	84.72	0.00	4.03	0.00	35.16	0.00	0.00	
15	7,500	10,000	8,750	5	74	3.29	48.68	60.12	301.09	5.35	26.82	0	1	0.00	8.33	0.00	84.72	0.00	4.03	0.00	28.14	0.00	0.00	
16	10,000	20,000	15,000	29	103	19.08	67.76	203.93	505.02	18.16	44.98	11	12	91.67	100.00	2,017.44	2,102.15	95.97	100.00	989.30	416.25	0.00	0.00	
17	20,000	50,000	35,000	20	123	13.16	80.92	312.12	817.14	27.80	72.78	0	12	0.00	100.00	0.00	2,102.15	0.00	100.00	0.00	257.26	0.00	0.00	
18	50,000	100,000	75,000	19	142	12.50	93.42	86.76	903.90	7.73	80.50	0	12	0.00	100.00	0.00	2,102.15	0.00	100.00	0.00	232.57	0.00	0.00	
19	100,000	500,000	300,000	7	149	4.61	98.03	131.48	1,035.37	11.71	92.21	0	12	0.00	100.00	0.00	2,102.15	0.00	100.00	0.00	203.03	0.00	0.00	
20	500,000	UP		3	152	1.97	100.00	87.42	1,122.80	7.79	100.00	0	12	0.00	100.00	0.00	2,102.15	0.00	100.00	0.00	187.22	0.00	0.00	
				152					1,122.80					12					2,102.15					187.22



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	37	37	27.41	27.41	11.06	11.06	2.56	2.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	42	3.70	31.11	0.01	11.07	0.00	2.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	43	0.74	31.85	1.11	12.17	0.26	2.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	44	0.74	32.59	1.83	14.00	0.42	3.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	45	0.74	33.33	2.74	16.74	0.64	3.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	48	2.22	35.56	5.49	22.23	1.27	5.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	49	0.74	36.30	3.96	26.19	0.92	6.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	50	0.74	37.04	0.00	26.19	0.00	6.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	60	7.41	44.44	11.43	37.62	2.65	8.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	61	0.74	45.19	9.15	46.77	2.12	10.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	67	4.44	49.63	21.24	68.00	4.92	15.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	8	75	5.93	55.56	48.01	116.02	11.13	26.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	20	95	14.81	70.37	101.10	217.12	23.44	50.34	16	16	100.00	100.00	2,692.82	2,692.82	100.00	100.00	2663.42	1240.24		
14	5,000	7,500	6,250	2	97	1.48	71.85	21.03	238.15	4.88	55.22	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	1130.71		
15	7,500	10,000	8,750	13	110	9.63	81.48	39.34	277.50	9.12	64.34	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	970.39		
16	10,000	20,000	15,000	7	117	5.19	86.67	0.66	278.16	0.15	64.49	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	968.08		
17	20,000	50,000	35,000	7	124	5.19	91.85	88.62	366.79	20.55	85.04	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	734.17		
18	50,000	100,000	75,000	4	128	2.96	94.81	53.07	419.85	12.30	97.34	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	641.37		
19	100,000	500,000	300,000	4	132	2.96	97.78	6.32	426.17	1.46	98.81	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	631.86		
20	500,000	<b>UP</b>		3	135	2.22	100.00	5.15	431.32	1.19	100.00	0	16	0.00	100.00	0.00	2,692.82	0.00	100.00	0.00	624.32		
				135				431.32				16				2,692.82				624.32			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.23	0.23	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	20.52	20.74	98.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	20.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					20.74					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.78	8.78	24.99	24.99	2.48	2.48	1	1	25.00	25.00	0.33	0.33	18.06	18.06	1.32	1.32			
2	50	100	75	1	14	0.68	9.46	0.16	25.15	0.02	2.50	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	1.31			
3	100	200	150	12	26	8.11	17.57	10.12	35.27	1.01	3.51	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.94			
4	200	300	250	1	27	0.68	18.24	0.49	35.76	0.05	3.56	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.92			
5	300	500	400	5	32	3.38	21.62	4.13	39.89	0.41	3.97	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.83			
6	500	750	625	5	37	3.38	25.00	10.69	50.59	1.06	5.03	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.65			
7	750	1,000	875	2	39	1.35	26.35	5.95	56.53	0.59	5.62	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.58			
8	1,000	1,500	1,250	14	53	9.46	35.81	20.51	77.05	2.04	7.66	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.43			
9	1,500	2,000	1,750	4	57	2.70	38.51	13.55	90.60	1.35	9.01	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.36			
10	2,000	2,500	2,250	1	58	0.68	39.19	5.85	96.45	0.58	9.59	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.34			
11	2,500	3,000	2,750	9	67	6.08	45.27	24.53	120.98	2.44	12.03	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.27			
12	3,000	4,000	3,500	2	69	1.35	46.62	6.42	127.39	0.64	12.67	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.26			
13	4,000	5,000	4,500	1	70	0.68	47.30	7.75	135.14	0.77	13.44	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.24			
14	5,000	7,500	6,250	5	75	3.38	50.68	40.74	175.88	4.05	17.49	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.19			
15	7,500	10,000	8,750	7	82	4.73	55.41	47.83	223.71	4.76	22.24	0	1	0.00	25.00	0.00	0.33	0.00	18.06	0.00	0.15			
16	10,000	20,000	15,000	20	102	13.51	68.92	152.87	376.58	15.20	37.44	2	3	50.00	75.00	1.41	1.74	77.08	95.14	0.92	0.46			
17	20,000	50,000	35,000	22	124	14.86	83.78	279.36	655.94	27.77	65.21	0	3	0.00	75.00	0.00	1.74	0.00	95.14	0.00	0.27			
18	50,000	100,000	75,000	15	139	10.14	93.92	196.56	852.50	19.54	84.76	1	4	25.00	100.00	0.09	1.83	4.86	100.00	0.05	0.21			
19	100,000	500,000	300,000	9	148	6.08	100.00	153.31	1,005.81	15.24	100.00	0	4	0.00	100.00	0.00	1.83	0.00	100.00	0.00	0.18			
20	500,000	UP		0	148	0.00	100.00	0.00	1,005.81	0.00	100.00	0	4	0.00	100.00	0.00	1.83	0.00	100.00	0.00	0.18			
				148					1,005.81					4					1.83					0.18





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	10.77	10.77	58.87	58.87	3.21	3.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	55	0.62	11.39	2.27	61.14	0.12	3.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	59	0.83	12.22	0.00	61.14	0.00	3.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	61	0.41	12.63	0.35	61.49	0.02	3.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	71	2.07	14.70	3.21	64.70	0.17	3.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	82	2.28	16.98	5.76	70.46	0.31	3.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	26	108	5.38	22.36	5.19	75.65	0.28	4.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	128	4.14	26.50	17.01	92.66	0.93	5.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	134	1.24	27.74	8.53	101.19	0.47	5.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	148	2.90	30.64	7.42	108.61	0.40	5.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	156	1.66	32.30	12.49	121.09	0.68	6.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	166	2.07	34.37	31.74	152.83	1.73	8.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	170	0.83	35.20	31.38	184.21	1.71	10.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	32	202	6.63	41.82	122.42	306.63	6.68	16.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	220	3.73	45.55	108.15	414.79	5.90	22.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	120	340	24.84	70.39	614.46	1,029.24	33.52	56.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	62	402	12.84	83.23	311.58	1,340.82	16.99	73.13	2	2	66.67	66.67	9.96	9.96	3.90	3.90	3.20	0.74	0.00	0.00	
18	50,000	100,000	75,000	22	424	4.55	87.78	200.70	1,541.52	10.95	84.08	0	2	0.00	66.67	0.00	9.96	0.00	3.90	0.00	0.00	0.65	0.00	
19	100,000	500,000	300,000	41	465	8.49	96.27	205.62	1,747.14	11.22	95.30	0	2	0.00	66.67	0.00	9.96	0.00	3.90	0.00	0.00	0.57	0.00	
20	500,000	UP		18	483	3.73	100.00	86.22	1,833.36	4.70	100.00	1	3	33.33	100.00	245.13	255.09	96.10	100.00	284.31	13.91	0.00	0.00	
				483					1,833.36					3					255.09					13.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	23.08	23.08	7.13	7.13	10.85	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	7.69	30.77	3.02	10.15	4.60	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	7.69	38.46	1.74	11.89	2.64	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	7.69	46.15	4.41	16.29	6.71	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	7.69	53.85	4.38	20.68	6.67	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	7.69	61.54	5.86	26.53	8.91	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	7.69	69.23	20.14	46.67	30.66	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	7.69	76.92	6.71	53.39	10.22	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	7.69	84.62	7.03	60.42	10.71	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	7.69	92.31	5.27	65.69	8.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	7.69	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	65.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					65.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	1.60	1.60	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	0.02	1.62	0.01	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.03	1.65	0.02	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	7.76	9.41	6.26	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	0.37	9.78	0.30	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	0.12	9.66	0.10	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	6.99	16.65	5.64	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	1.60	18.25	1.29	14.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	4.92	23.17	3.97	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	6.56	29.73	5.30	23.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	7.14	36.88	5.76	29.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	0.78	37.66	0.63	30.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.23	41.94	4.00	41.66	3.23	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.23	45.16	2.00	43.66	1.61	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.23	48.39	3.76	47.42	3.03	38.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	3.23	51.61	1.17	48.59	0.94	39.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	3.23	54.84	2.05	50.64	1.66	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	23	19.35	74.19	32.65	83.29	26.35	67.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	25	6.45	80.65	9.47	92.76	7.64	74.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	31	19.35	100.00	31.18	123.93	25.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					123.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	6.90	6.90	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.72	8.62	0.11	0.15	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.72	10.34	3.30	3.45	1.41	1.48	3	3	17.65	17.65	520.94	520.94	17.33	17.33	15781.89	15094.36			
4	200	300	250	1	7	1.72	12.07	0.63	4.08	0.27	1.75	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	12766.64			
5	300	500	400	1	8	1.72	13.79	0.87	4.95	0.37	2.12	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	10518.26			
6	500	750	625	1	9	1.72	15.52	0.87	4.08	0.37	1.75	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	12766.64			
7	750	1,000	875	6	15	10.34	25.86	4.02	8.10	1.72	3.47	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	6434.48			
8	1,000	1,500	1,250	1	16	1.72	27.59	1.02	9.12	0.44	3.90	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	5713.70			
9	1,500	2,000	1,750	1	17	1.72	29.31	1.12	10.24	0.48	4.39	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	5087.58			
10	2,000	2,500	2,250	2	19	3.45	32.76	0.00	10.24	0.00	4.39	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	5087.58			
11	2,500	3,000	2,750	1	20	1.72	34.48	12.97	23.21	5.55	9.94	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	2244.50			
12	3,000	4,000	3,500	1	21	1.72	36.21	40.00	63.21	17.13	27.07	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	824.15			
13	4,000	5,000	4,500	1	22	1.72	37.93	0.01	63.22	0.00	27.07	0	3	0.00	17.65	0.00	520.94	0.00	17.33	0.00	824.00			
14	5,000	7,500	6,250	4	26	6.90	44.83	9.98	73.20	4.28	31.35	1	4	5.88	23.53	20.88	541.83	0.69	18.02	209.18	740.15			
15	7,500	10,000	8,750	5	31	8.62	53.45	30.38	103.59	13.01	44.36	0	4	0.00	23.53	0.00	541.83	0.00	18.02	0.00	523.07			
16	10,000	20,000	15,000	13	44	22.41	75.86	38.81	142.40	16.62	60.98	7	11	41.18	64.71	1,373.92	1,915.74	45.70	63.73	3540.20	1345.37			
17	20,000	50,000	35,000	11	55	18.97	94.83	90.88	233.27	38.92	99.90	6	17	35.29	100.00	1,090.37	3,006.11	36.27	100.00	1199.80	1288.66			
18	50,000	100,000	75,000	3	58	5.17	100.00	0.23	233.51	0.10	100.00	0	17	0.00	100.00	0.00	3,006.11	0.00	100.00	0.00	1287.37			
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	233.51	0.00	100.00	0	17	0.00	100.00	0.00	3,006.11	0.00	100.00	0.00	1287.37			
20	500,000	UP		0	58	0.00	100.00	0.00	233.51	0.00	100.00	0	17	0.00	100.00	0.00	3,006.11	0.00	100.00	0.00	1287.37			
				58					233.51					17					3,006.11					1287.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	9.09	9.09	1.22	1.22	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	1.03	2.25	2.77	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	9.09	27.27	1.66	3.91	4.48	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	9.09	36.36	2.45	6.36	6.61	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	9.09	45.45	1.76	8.11	4.74	21.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	9.09	54.55	7.25	15.36	19.56	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	9.09	63.64	0.52	15.88	1.41	42.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	9.09	72.73	2.15	18.03	5.80	48.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	9.09	81.82	3.07	21.10	8.27	56.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	9.09	90.91	9.75	30.85	26.31	83.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	9.09	100.00	6.21	37.06	16.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	37.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					37.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	6.02	6.02	337.74	337.74	2.04	2.04	2	2	4.35	4.35	6.40	6.40	0.07	0.07	1.90	1.90			
2	50	100	75	8	131	0.39	6.41	3.00	340.74	0.02	2.06	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	1.88			
3	100	200	150	18	149	0.88	7.29	10.49	351.23	0.06	2.12	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	1.82			
4	200	300	250	17	166	0.83	8.13	12.84	364.07	0.08	2.20	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	1.76			
5	300	500	400	55	221	2.69	10.82	73.97	438.05	0.45	2.65	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	1.46			
6	500	750	625	54	275	2.64	13.46	748.08	1,186.12	4.52	7.17	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	0.54			
7	750	1,000	875	48	323	2.35	15.81	115.65	1,301.77	0.70	7.87	0	2	0.00	4.35	0.00	6.40	0.00	0.07	0.00	0.49			
8	1,000	1,500	1,250	89	412	4.36	20.17	355.41	1,657.18	2.15	10.02	5	7	10.87	15.22	508.58	514.98	5.63	5.70	143.10	31.08			
9	1,500	2,000	1,750	90	502	4.41	24.57	354.90	2,012.08	2.15	12.16	0	7	0.00	15.22	0.00	514.98	0.00	5.70	0.00	25.59			
10	2,000	2,500	2,250	107	609	5.24	29.81	364.63	2,376.70	2.20	14.37	5	12	10.87	26.09	2.16	517.14	0.02	5.72	0.59	21.76			
11	2,500	3,000	2,750	82	691	4.01	33.82	352.64	2,729.34	2.13	16.50	0	12	0.00	26.09	0.00	517.14	0.00	5.72	0.00	18.95			
12	3,000	4,000	3,500	129	820	6.31	40.14	628.27	3,357.61	3.80	20.30	0	12	0.00	26.09	0.00	517.14	0.00	5.72	0.00	15.40			
13	4,000	5,000	4,500	78	898	3.82	43.95	759.69	4,117.30	4.59	24.89	0	12	0.00	26.09	0.00	517.14	0.00	5.72	0.00	12.56			
14	5,000	7,500	6,250	220	1,118	10.77	54.72	1,506.63	5,623.94	9.11	34.00	0	12	0.00	26.09	0.00	517.14	0.00	5.72	0.00	9.20			
15	7,500	10,000	8,750	145	1,263	7.10	61.82	1,300.07	6,924.01	7.86	41.86	1	13	2.17	28.26	8,281.35	8,798.49	91.67	97.39	636.99	127.07			
16	10,000	20,000	15,000	279	1,542	13.66	75.48	3,118.38	10,042.39	18.85	60.71	10	23	21.74	50.00	68.64	8,867.13	0.76	98.15	2.20	88.30			
17	20,000	50,000	35,000	254	1,796	12.43	87.91	3,212.87	13,255.25	19.42	80.13	2	25	4.35	54.35	20.01	8,887.14	0.22	98.37	0.62	67.05			
18	50,000	100,000	75,000	120	1,916	5.87	93.78	2,214.37	15,469.62	13.39	93.52	6	31	13.04	67.39	92.73	8,979.87	1.03	99.40	4.19	58.05			
19	100,000	500,000	300,000	106	2,022	5.19	98.97	1,002.85	16,472.47	6.06	99.58	7	38	15.22	82.61	54.29	9,034.16	0.60	100.00	5.41	54.84			
20	500,000	UP		21	2,043	1.03	100.00	69.05	16,541.52	0.42	100.00	8	46	17.39	100.00	0.16	9,034.33	0.00	100.00	0.24	54.62			
				2,043					16,541.52					46					9,034.33					54.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	269	269	7.21	7.21	447.44	447.44	2.44	2.44	4	4	4.88	4.88	0.53	0.53	0.01	0.01	0.12	0.12			
2	50	100	75	59	328	1.58	8.79	135.39	582.82	0.74	3.18	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.09			
3	100	200	150	82	410	2.20	10.99	27.64	610.47	0.15	3.33	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.09			
4	200	300	250	105	515	2.81	13.80	32.22	642.69	0.18	3.50	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.08			
5	300	500	400	113	628	3.03	16.83	85.25	727.94	0.46	3.97	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.07			
6	500	750	625	123	751	3.30	20.13	118.27	846.21	0.64	4.61	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.06			
7	750	1,000	875	86	837	2.31	22.43	125.38	971.59	0.68	5.29	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.05			
8	1,000	1,500	1,250	151	988	4.05	26.48	161.80	1,133.39	0.88	6.18	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.05			
9	1,500	2,000	1,750	124	1,112	3.32	29.80	188.36	1,321.75	1.03	7.20	0	4	0.00	4.88	0.00	0.53	0.00	0.01	0.00	0.04			
10	2,000	2,500	2,250	91	1,203	2.44	32.24	186.85	1,508.60	1.02	8.22	2	6	2.44	7.32	2,071.31	2,071.83	24.42	24.42	1108.55	137.34			
11	2,500	3,000	2,750	60	1,263	1.61	33.85	124.31	1,632.90	0.68	8.90	0	6	0.00	7.32	0.00	2,071.83	0.00	24.42	0.00	126.88			
12	3,000	4,000	3,500	96	1,359	2.57	36.42	271.53	1,904.43	1.48	10.38	3	9	3.66	10.98	98.80	2,170.64	1.16	25.59	36.39	113.98			
13	4,000	5,000	4,500	123	1,482	3.30	39.72	286.76	2,191.19	1.56	11.94	11	20	13.41	24.39	30.07	2,200.71	0.35	25.94	10.49	100.43			
14	5,000	7,500	6,250	183	1,665	4.90	44.63	684.88	2,876.07	3.73	15.67	1	21	1.22	25.61	32.40	2,233.11	0.38	26.32	4.73	77.64			
15	7,500	10,000	8,750	218	1,883	5.84	50.47	840.38	3,716.45	4.58	20.25	1	22	1.22	26.83	11.25	2,244.36	0.13	26.46	1.34	60.39			
16	10,000	20,000	15,000	352	2,235	9.43	59.90	2,242.89	5,959.34	12.22	32.47	7	29	8.54	35.37	293.26	2,537.61	3.46	29.91	13.08	42.58			
17	20,000	50,000	35,000	577	2,812	15.47	75.37	4,612.54	10,571.88	25.14	57.61	15	44	18.29	53.66	365.58	2,903.20	4.31	34.22	7.93	27.46			
18	50,000	100,000	75,000	433	3,245	11.61	86.97	3,195.97	13,767.85	17.42	75.03	14	58	17.07	70.73	5,403.33	8,306.53	63.70	97.92	169.07	60.33			
19	100,000	500,000	300,000	445	3,690	11.93	98.90	4,292.68	18,060.53	23.39	98.42	24	82	29.27	100.00	176.37	8,482.90	2.08	100.00	4.11	46.97			
20	500,000	UP		41	3,731	1.10	100.00	290.15	18,350.68	1.58	100.00	0	82	0.00	100.00	0.00	8,482.90	0.00	100.00	0.00	46.23			
				3,731					18,350.68					82					8,482.90					46.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	53	53	4.99	4.99	59.96	59.96	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	28	81	2.64	7.63	4.41	64.37	0.14	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	115	196	10.83	18.46	44.63	109.00	1.37	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	209	405	19.68	38.14	123.90	232.90	3.80	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	86	491	8.10	46.23	85.65	318.55	2.62	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	47	538	4.43	50.66	62.66	381.21	1.92	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	71	609	6.69	57.34	80.33	461.53	2.46	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	84	693	7.91	65.25	222.66	684.20	6.82	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	46	739	4.33	69.59	127.91	812.10	3.92	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	39	778	3.67	73.26	150.83	962.93	4.62	29.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	50	828	4.71	77.97	158.73	1,121.67	4.86	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	58	886	5.46	83.43	231.73	1,353.40	7.10	41.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	910	2.26	85.69	166.06	1,519.46	5.09	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	34	944	3.20	88.89	243.56	1,763.02	7.46	54.03	3	3	75.00	75.00	171.69	171.69	94.16	94.16	70.49	9.74
15	7,500	10,000	8,750	17	961	1.60	90.49	172.74	1,935.76	5.29	59.33	0	3	0.00	75.00	0.00	171.69	0.00	94.16	0.00	8.87
16	10,000	20,000	15,000	39	1,000	3.67	94.16	595.64	2,531.40	18.26	77.58	1	4	25.00	100.00	10.64	182.34	5.84	100.00	1.79	7.20
17	20,000	50,000	35,000	27	1,027	2.54	96.70	518.55	3,049.95	15.89	93.47	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.98
18	50,000	100,000	75,000	22	1,049	2.07	98.78	141.05	3,191.01	4.32	97.80	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.71
19	100,000	500,000	300,000	12	1,061	1.13	99.91	66.24	3,257.24	2.03	99.83	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.60
20	500,000	UP		1	1,062	0.09	100.00	5.64	3,262.88	0.17	100.00	0	4	0.00	100.00	0.00	182.34	0.00	100.00	0.00	5.59
				1,062				3,262.88				4				182.34				5.59	





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	11.15	11.15	2.76	2.76	0.33	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	52	8.85	20.00	2.97	5.74	0.36	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	70	6.92	26.92	6.52	12.25	0.78	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	79	3.46	30.38	4.37	16.63	0.53	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	98	7.31	37.69	6.58	23.20	0.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	116	6.92	44.62	15.67	38.88	1.88	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	131	5.77	50.38	13.13	52.01	1.58	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	140	3.46	53.85	16.87	68.88	2.03	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	151	4.23	58.08	26.67	95.55	3.21	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	158	2.69	60.77	19.63	115.18	2.36	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	168	3.85	64.62	18.04	133.22	2.17	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	177	3.46	68.08	49.22	182.44	5.92	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	194	6.54	74.62	73.85	256.29	8.87	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	210	6.15	80.77	114.10	370.39	13.71	44.51	3	3	27.27	27.27	12.07	12.07	2.10	2.10	10.58	3.26			
15	7,500	10,000	8,750	10	220	3.85	84.62	66.07	436.46	7.94	52.45	0	3	0.00	27.27	0.00	12.07	0.00	2.10	0.00	2.76			
16	10,000	20,000	15,000	19	239	7.31	91.92	150.11	586.57	18.04	70.49	0	3	0.00	27.27	0.00	12.07	0.00	2.10	0.00	2.06			
17	20,000	50,000	35,000	14	253	5.38	97.31	189.71	776.28	22.80	93.29	2	5	18.18	45.45	422.25	434.31	73.33	75.43	222.57	55.95			
18	50,000	100,000	75,000	3	256	1.15	98.46	56.50	832.79	6.79	100.08	0	5	0.00	45.45	0.00	434.31	0.00	75.43	0.00	52.15			
19	100,000	500,000	300,000	4	260	1.54	100.00	0.63	832.15	0.08	100.00	6	11	54.55	100.00	141.49	575.80	24.57	100.00	22324.88	69.19			
20	500,000	UP		0	260	0.00	100.00	0.00	832.15	0.00	100.00	0	11	0.00	100.00	0.00	575.80	0.00	100.00	0.00	69.19			
				260					832.15					11					575.80					69.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	27.42	27.42	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	33.33	66.67	6.86	34.28	12.50	62.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	33.33	100.00	20.57	54.84	37.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	3	0.00	100.00	0.00	54.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				3					54.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	25.00	25.00	5.34	5.34	12.39	12.39	1	1	25.00	25.00	1.18	1.18	1.78	1.78	22.17	22.17			
2	50	100	75	2	6	12.50	37.50	0.30	5.64	0.71	13.09	0	1	0.00	25.00	0.00	1.18	0.00	1.78	0.00	20.97			
3	100	200	150	1	7	6.25	43.75	0.15	5.79	0.35	13.45	0	1	0.00	25.00	0.00	1.18	0.00	1.78	0.00	20.42			
4	200	300	250	2	9	12.50	56.25	0.96	6.76	2.24	15.68	0	1	0.00	25.00	0.00	1.18	0.00	1.78	0.00	17.51			
5	300	500	400	1	10	6.25	62.50	9.57	16.33	22.21	37.89	3	4	75.00	100.00	65.37	66.55	98.22	100.00	682.98	407.52			
6	500	750	625	1	11	6.25	68.75	1.18	17.51	2.75	40.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	379.98			
7	750	1,000	875	1	12	6.25	75.00	5.77	23.29	13.39	54.03	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	285.79			
8	1,000	1,500	1,250	1	13	6.25	81.25	3.22	26.50	7.47	61.50	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	251.09			
9	1,500	2,000	1,750	1	14	6.25	87.50	2.92	29.42	6.78	68.27	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	226.17			
10	2,000	2,500	2,250	1	15	6.25	93.75	4.04	33.46	9.37	77.64	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	198.88			
11	2,500	3,000	2,750	1	16	6.25	100.00	9.64	43.10	22.36	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
20	500,000	UP		0	16	0.00	100.00	0.00	43.10	0.00	100.00	0	4	0.00	100.00	0.00	66.55	0.00	100.00	0.00	154.42			
				16					43.10					4					66.55					154.42



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	951	951	8.48	8.48	928.83	928.83	2.66	2.66	1	1	1.75	1.75	3.03	3.03	0.04	0.04	0.33	0.33			
2	50	100	75	417	1,368	3.72	12.20	91.00	1,019.83	0.26	2.92	0	1	0.00	1.75	0.00	3.03	0.00	0.04	0.00	0.30			
3	100	200	150	852	2,220	7.60	19.81	373.26	1,393.09	1.07	3.99	4	5	7.02	8.77	173.92	176.95	2.07	2.11	46.60	12.70			
4	200	300	250	699	2,919	6.24	26.04	445.98	1,839.07	1.28	5.26	2	7	3.51	12.28	252.98	429.94	3.01	5.12	56.73	23.38			
5	300	500	400	1,219	4,138	10.88	36.92	1,157.93	2,997.00	3.31	8.58	2	9	3.51	15.79	8.98	438.91	0.11	5.23	0.78	14.65			
6	500	750	625	969	5,107	8.64	45.56	1,281.41	4,278.41	3.67	12.24	0	9	0.00	15.79	0.00	438.91	0.00	5.23	0.00	10.26			
7	750	1,000	875	992	6,099	8.85	54.41	1,817.87	6,096.28	5.20	17.45	4	13	7.02	22.81	1,504.47	1,943.39	17.92	23.15	82.76	31.88			
8	1,000	1,500	1,250	1,028	7,127	9.17	63.58	2,449.73	8,546.02	7.01	24.46	5	18	8.77	31.58	202.12	2,145.51	2.41	25.55	8.25	25.11			
9	1,500	2,000	1,750	710	7,837	6.33	69.92	2,342.94	10,888.96	6.71	31.16	2	20	3.51	35.09	1,294.01	3,439.52	15.41	40.97	55.23	31.59			
10	2,000	2,500	2,250	424	8,261	3.78	73.70	1,660.79	12,549.75	4.75	35.92	1	21	1.75	36.84	25.85	3,465.37	0.31	41.28	1.56	27.61			
11	2,500	3,000	2,750	393	8,654	3.51	77.21	1,761.53	14,311.28	5.04	40.96	1	22	1.75	38.60	23.39	3,488.75	0.28	41.55	1.33	24.38			
12	3,000	4,000	3,500	448	9,102	4.00	81.20	2,220.39	16,531.67	6.35	47.31	7	29	12.28	50.88	128.59	3,617.35	1.53	43.09	5.79	21.88			
13	4,000	5,000	4,500	305	9,407	2.72	83.92	1,661.02	18,192.69	4.75	52.07	4	33	7.02	57.89	1,046.91	4,664.26	12.47	55.55	63.03	25.64			
14	5,000	7,500	6,250	419	9,826	3.74	87.66	3,133.55	21,326.24	8.97	61.03	6	39	10.53	68.42	877.84	5,542.09	10.46	66.01	28.01	25.99			
15	7,500	10,000	8,750	318	10,144	2.84	90.50	2,299.66	23,625.90	6.58	67.62	11	50	19.30	87.72	2,805.46	8,347.55	33.42	99.43	121.99	35.33			
16	10,000	20,000	15,000	365	10,509	3.26	93.76	3,950.80	27,576.70	11.31	78.92	0	50	0.00	87.72	0.00	8,347.55	0.00	99.43	0.00	30.27			
17	20,000	50,000	35,000	329	10,838	2.94	96.69	3,847.25	31,423.95	11.01	89.93	1	51	1.75	89.47	0.30	8,347.85	0.00	99.43	0.01	26.57			
18	50,000	100,000	75,000	185	11,023	1.65	98.34	2,548.97	33,972.93	7.29	97.23	1	52	1.75	91.23	5.75	8,353.60	0.07	99.50	0.23	24.59			
19	100,000	500,000	300,000	168	11,191	1.50	99.84	1,242.00	35,214.93	3.55	100.78	5	57	8.77	100.00	42.18	8,395.78	0.50	100.00	3.40	23.84			
20	500,000	UP		18	11,209	0.16	100.00	273.36	34,941.57	0.78	100.00	0	57	0.00	100.00	0.00	8,395.78	0.00	100.00	0.00	24.03			
				11,209					34,941.57					57					8,395.78					24.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	9.38	9.38	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.13	12.50	0.16	0.16	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.13	15.63	0.50	0.67	0.16	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.13	18.75	1.22	1.88	0.39	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.13	21.88	3.69	5.58	1.17	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.13	25.00	2.79	8.37	0.88	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.13	28.13	0.19	8.55	0.06	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	11	6.25	34.38	4.08	12.63	1.29	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	13	6.25	40.63	9.05	21.68	2.87	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	6.25	46.88	10.34	32.02	3.28	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	17	6.25	53.13	15.83	47.85	5.02	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	19	6.25	59.38	12.62	60.47	4.00	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	21	6.25	65.63	17.72	78.19	5.62	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	24	9.38	75.00	51.78	129.98	16.43	41.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.13	78.13	5.32	135.30	1.69	42.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	27	6.25	84.38	45.71	181.00	14.50	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	29	6.25	90.63	115.63	296.64	36.69	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	30	3.13	93.75	4.63	301.27	1.47	95.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	31	3.13	96.88	9.26	310.53	2.94	98.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	32	3.13	100.00	4.63	315.16	1.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					315.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	6.13	6.13	12.44	12.44	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	21	0.65	6.77	0.50	12.93	0.06	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	27	1.94	8.71	5.05	17.98	0.64	2.26	2	2	5.56	5.56	22.94	22.94	3.51	3.51	454.47	127.58			
4	200	300	250	2	29	0.65	9.35	0.76	18.74	0.10	2.36	0	2	0.00	5.56	0.00	22.94	0.00	3.51	0.00	122.42			
5	300	500	400	11	40	3.55	12.90	16.77	35.51	2.11	4.47	2	4	5.56	11.11	57.36	80.30	8.78	12.30	341.95	226.11			
6	500	750	625	8	48	2.58	15.48	8.15	43.66	1.03	5.50	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	183.92			
7	750	1,000	875	8	56	2.58	18.06	13.19	56.84	1.66	7.16	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	141.26			
8	1,000	1,500	1,250	3	59	0.97	19.03	6.71	63.56	0.85	8.00	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	126.34			
9	1,500	2,000	1,750	14	73	4.52	23.55	32.20	95.76	4.06	12.06	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	83.86			
10	2,000	2,500	2,250	1	74	0.32	23.87	0.24	96.00	0.03	12.09	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	83.65			
11	2,500	3,000	2,750	16	90	5.16	29.03	18.24	114.23	2.30	14.39	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	70.29			
12	3,000	4,000	3,500	18	108	5.81	34.84	9.30	123.54	1.17	15.56	0	4	0.00	11.11	0.00	80.30	0.00	12.30	0.00	65.00			
13	4,000	5,000	4,500	31	139	10.00	44.84	36.71	160.24	4.62	20.18	9	13	25.00	36.11	456.42	536.72	69.89	82.19	1243.38	334.94			
14	5,000	7,500	6,250	18	157	5.81	50.65	59.51	219.76	7.50	27.68	0	13	0.00	36.11	0.00	536.72	0.00	82.19	0.00	244.23			
15	7,500	10,000	8,750	10	167	3.23	53.87	41.91	261.67	5.28	32.96	0	13	0.00	36.11	0.00	536.72	0.00	82.19	0.00	205.11			
16	10,000	20,000	15,000	56	223	18.06	71.94	193.00	454.67	24.31	57.26	2	15	5.56	41.67	42.38	579.10	6.49	88.68	21.96	127.37			
17	20,000	50,000	35,000	45	268	14.52	86.45	129.87	584.54	16.36	73.62	7	22	19.44	61.11	11.47	590.57	1.76	90.43	8.83	101.03			
18	50,000	100,000	75,000	19	287	6.13	92.58	125.25	709.79	15.78	89.40	0	22	0.00	61.11	0.00	590.57	0.00	90.43	0.00	83.20			
19	100,000	500,000	300,000	22	309	7.10	99.68	82.86	792.65	10.44	99.83	14	36	38.89	100.00	62.49	653.06	9.57	100.00	75.41	82.39			
20	500,000	UP		1	310	0.32	100.00	1.32	793.97	0.17	100.00	0	36	0.00	100.00	0.00	653.06	0.00	100.00	0.00	82.25			
				310					793.97					36					653.06					82.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	3.27	3.27	9.11	9.11	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	18	0.93	4.21	55.71	64.81	3.25	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	58	9.35	13.55	0.44	65.26	0.03	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	77	4.44	17.99	4.99	70.24	0.29	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	60	137	14.02	32.01	13.75	84.00	0.80	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	179	9.81	41.82	15.56	99.55	0.91	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	196	3.97	45.79	16.15	115.70	0.94	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	53	249	12.38	58.18	32.43	148.14	1.89	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	267	4.21	62.38	47.40	195.53	2.76	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	291	5.61	67.99	31.59	227.12	1.84	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	308	3.97	71.96	30.24	257.37	1.76	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	321	3.04	75.00	21.47	278.84	1.25	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	336	3.50	78.50	19.47	298.31	1.13	17.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	347	2.57	81.07	136.69	435.00	7.97	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	358	2.57	83.64	78.81	513.81	4.59	29.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	380	5.14	88.79	311.37	825.17	18.15	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	419	9.11	97.90	770.76	1,595.93	44.93	93.03	2	2	100.00	100.00	4,994.48	4,994.48	100.00	100.00	648.00	312.95			
18	50,000	100,000	75,000	8	427	1.87	99.77	118.21	1,714.14	6.89	99.92	0	2	0.00	100.00	0.00	4,994.48	0.00	100.00	0.00	291.37			
19	100,000	500,000	300,000	1	428	0.23	100.00	1.36	1,715.51	0.08	100.00	0	2	0.00	100.00	0.00	4,994.48	0.00	100.00	0.00	291.14			
20	500,000	UP		0	428	0.00	100.00	0.00	1,715.51	0.00	100.00	0	2	0.00	100.00	0.00	4,994.48	0.00	100.00	0.00	291.14			
				428					1,715.51					2					4,994.48					291.14



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	10.24	10.24	14.38	14.38	1.97	1.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	27	2.93	13.17	1.45	15.83	0.20	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	38	5.37	18.54	4.96	20.79	0.68	2.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	45	3.41	21.95	3.65	24.44	0.50	3.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	51	2.93	24.88	11.64	36.08	1.60	4.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	59	3.90	28.78	8.93	45.01	1.23	6.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	73	6.83	35.61	16.36	61.37	2.25	8.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	95	10.73	46.34	52.57	113.94	7.22	15.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	104	4.39	50.73	27.07	141.00	3.72	19.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	110	2.93	53.66	19.55	160.55	2.68	22.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	124	6.83	60.49	45.01	205.56	6.18	28.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	133	4.39	64.88	29.85	235.41	4.10	32.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	141	3.90	68.78	41.92	277.33	5.76	38.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	164	11.22	80.00	93.59	370.92	12.85	50.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	175	5.37	85.37	29.51	400.43	4.05	54.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	183	3.90	89.27	171.82	572.25	23.59	78.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	190	3.41	92.68	94.65	666.90	13.00	91.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	196	2.93	95.61	22.48	689.38	3.09	94.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	203	3.41	99.02	30.18	719.56	4.14	98.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	205	0.98	100.00	8.79	728.36	1.21	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				205					728.36					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	14.29	14.29	0.90	0.90	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	7.14	21.43	0.70	1.60	1.01	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	7.14	28.57	1.35	2.95	1.95	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.14	35.71	0.06	2.89	0.09	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.14	42.86	3.80	6.69	5.48	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.14	50.00	0.08	6.77	0.12	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.14	57.14	0.19	6.58	0.27	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	7.14	64.29	16.68	23.26	24.04	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	7.14	71.43	7.14	30.40	10.29	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	7.14	78.57	0.38	30.78	0.55	44.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	7.14	85.71	0.60	31.37	0.86	45.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	7.14	92.86	37.74	69.11	54.41	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	7.14	100.00	0.25	69.36	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	69.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					69.36					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	234	234	14.53	14.53	204.65	204.65	4.27	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	98	332	6.09	20.62	35.04	239.69	0.73	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	164	496	10.19	30.81	88.96	328.65	1.85	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	150	646	9.32	40.12	136.75	465.39	2.85	9.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	215	861	13.35	53.48	264.74	730.13	5.52	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	169	1,030	10.50	63.98	310.60	1,040.73	6.47	21.69	3	3	42.86	42.86	94.82	94.82	2.95	2.95	30.53	9.11			
7	750	1,000	875	151	1,181	9.38	73.35	407.52	1,448.24	8.49	30.19	2	5	28.57	71.43	24.14	118.95	0.75	3.70	5.92	8.21			
8	1,000	1,500	1,250	114	1,295	7.08	80.43	369.45	1,817.69	7.70	37.89	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	6.54			
9	1,500	2,000	1,750	62	1,357	3.85	84.29	256.93	2,074.62	5.36	43.25	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	5.73			
10	2,000	2,500	2,250	42	1,399	2.61	86.89	223.59	2,298.21	4.66	47.91	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	5.18			
11	2,500	3,000	2,750	28	1,427	1.74	88.63	168.81	2,467.02	3.52	51.43	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	4.82			
12	3,000	4,000	3,500	42	1,469	2.61	91.24	392.18	2,859.20	8.18	59.60	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	4.16			
13	4,000	5,000	4,500	28	1,497	1.74	92.98	258.35	3,117.55	5.39	64.99	0	5	0.00	71.43	0.00	118.95	0.00	3.70	0.00	3.82			
14	5,000	7,500	6,250	53	1,550	3.29	96.27	711.25	3,828.79	14.83	79.81	2	7	28.57	100.00	3,095.91	3,214.86	96.30	100.00	435.28	83.97			
15	7,500	10,000	8,750	18	1,568	1.12	97.39	254.87	4,083.66	5.31	85.13	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	78.73			
16	10,000	20,000	15,000	21	1,589	1.30	98.70	265.38	4,349.04	5.53	90.66	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	73.92			
17	20,000	50,000	35,000	18	1,607	1.12	99.81	446.34	4,795.38	9.30	99.96	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	67.04			
18	50,000	100,000	75,000	2	1,609	0.12	99.94	0.00	4,795.38	0.00	99.96	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	67.04			
19	100,000	500,000	300,000	1	1,610	0.06	100.00	1.85	4,797.22	0.04	100.00	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	67.02			
20	500,000	UP		0	1,610	0.00	100.00	0.00	4,797.22	0.00	100.00	0	7	0.00	100.00	0.00	3,214.86	0.00	100.00	0.00	67.02			
				1,610					4,797.22					7					3,214.86					67.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.99	0.99	6.79	6.79	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	0.99	1.98	0.60	7.38	0.15	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	0.99	2.97	0.38	7.77	0.10	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	13	3.47	6.44	3.95	11.71	0.98	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	32	9.41	15.84	5.45	17.16	1.35	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	62	94	30.69	46.53	24.25	41.41	6.01	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	126	15.84	62.38	29.64	71.05	7.35	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	151	12.38	74.75	19.44	90.49	4.82	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	161	4.95	79.70	14.57	105.06	3.61	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	169	3.96	83.66	7.94	113.00	1.97	28.01	1	1	100.00	100.00	3.37	3.37	100.00	100.00	42.45	2.98			
11	2,500	3,000	2,750	5	174	2.48	86.14	19.14	132.14	4.74	32.75	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	2.55			
12	3,000	4,000	3,500	10	184	4.95	91.09	28.69	160.83	7.11	39.86	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	2.10			
13	4,000	5,000	4,500	4	188	1.98	93.07	44.54	205.37	11.04	50.90	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	1.64			
14	5,000	7,500	6,250	8	196	3.96	97.03	82.76	288.13	20.51	71.41	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	1.17			
15	7,500	10,000	8,750	3	199	1.49	98.51	64.34	352.47	15.95	87.35	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.96			
16	10,000	20,000	15,000	1	200	0.50	99.01	22.57	375.05	5.59	92.95	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.90			
17	20,000	50,000	35,000	1	201	0.50	99.50	22.55	397.60	5.59	98.53	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.85			
18	50,000	100,000	75,000	1	202	0.50	100.00	5.91	403.51	1.47	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.84			
19	100,000	500,000	300,000	0	202	0.00	100.00	0.00	403.51	0.00	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.84			
20	500,000	UP		0	202	0.00	100.00	0.00	403.51	0.00	100.00	0	1	0.00	100.00	0.00	3.37	0.00	100.00	0.00	0.84			
				202					403.51					1					3.37					0.84



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.07	0.07	0.27	0.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.01	0.07	0.02	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.36	0.43	1.45	1.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	13.21	13.64	53.74	55.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	4.46	18.10	18.16	73.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	4.46	22.56	18.16	91.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	1.79	24.35	7.26	99.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.23	24.58	0.95	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					24.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	8.86	8.86	7.88	7.88	2.45	2.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	9	2.53	11.39	0.59	8.47	0.18	2.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	14	6.33	17.72	1.89	10.37	0.59	3.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	20	7.59	25.32	6.37	16.74	1.98	5.20	1	1	100.00	100.00	202.53	202.53	100.00	100.00	3178.74	1209.97			
5	300	500	400	6	26	7.59	32.91	7.14	23.88	2.22	7.42	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	848.25			
6	500	750	625	8	34	10.13	43.04	11.87	35.75	3.69	11.12	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	566.53			
7	750	1,000	875	8	42	10.13	53.16	23.41	59.15	7.28	18.39	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	342.38			
8	1,000	1,500	1,250	3	45	3.80	56.96	11.48	70.63	3.57	21.96	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	286.74			
9	1,500	2,000	1,750	5	50	6.33	63.29	11.45	82.08	3.56	25.52	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	246.74			
10	2,000	2,500	2,250	6	56	7.59	70.89	30.67	112.75	9.54	35.06	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	179.63			
11	2,500	3,000	2,750	3	59	3.80	74.68	13.53	126.28	4.21	39.27	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	160.38			
12	3,000	4,000	3,500	1	60	1.27	75.95	0.48	126.76	0.15	39.42	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	159.77			
13	4,000	5,000	4,500	4	64	5.06	81.01	23.51	150.27	7.31	46.73	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	134.78			
14	5,000	7,500	6,250	5	69	6.33	87.34	73.42	223.69	22.83	69.56	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	90.54			
15	7,500	10,000	8,750	5	74	6.33	93.67	31.51	255.20	9.80	79.35	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	79.36			
16	10,000	20,000	15,000	3	77	3.80	97.47	18.97	274.17	5.90	85.25	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	73.87			
17	20,000	50,000	35,000	1	78	1.27	98.73	31.90	306.07	9.92	95.17	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	66.17			
18	50,000	100,000	75,000	1	79	1.27	100.00	15.52	321.60	4.83	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	62.98			
19	100,000	500,000	300,000	0	79	0.00	100.00	0.00	321.60	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	62.98			
20	500,000	UP		0	79	0.00	100.00	0.00	321.60	0.00	100.00	0	1	0.00	100.00	0.00	202.53	0.00	100.00	0.00	62.98			
				79					321.60					1					202.53					62.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.06	2.06	27.32	27.32	3.86	3.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.52	2.58	0.42	27.75	0.06	3.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.52	3.09	0.09	27.83	0.01	3.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	1.03	4.12	0.07	27.77	0.01	3.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	14	3.09	7.22	2.04	29.81	0.29	4.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	21	3.61	10.82	5.21	35.02	0.74	4.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	39	9.28	20.10	20.73	55.74	2.93	7.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	55	8.25	28.35	20.02	75.76	2.83	10.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	66	5.67	34.02	13.78	89.54	1.95	12.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	73	3.61	37.63	14.14	103.68	2.00	14.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	82	4.64	42.27	9.81	113.49	1.39	16.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	95	6.70	48.97	42.91	156.40	6.06	22.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	111	8.25	57.22	74.17	230.57	10.48	32.59	1	1	33.33	33.33	59.82	59.82	100.00	100.00	80.65	25.94			
14	5,000	7,500	6,250	17	128	8.76	65.98	62.37	292.94	8.82	41.41	0	1	0.00	33.33	0.00	59.82	0.00	100.00	0.00	20.42			
15	7,500	10,000	8,750	17	145	8.76	74.74	56.36	349.29	7.97	49.37	0	1	0.00	33.33	0.00	59.82	0.00	100.00	0.00	17.12			
16	10,000	20,000	15,000	18	163	9.28	84.02	120.59	469.89	17.05	66.42	2	3	66.67	100.00	0.00	59.82	0.00	100.00	0.00	12.73			
17	20,000	50,000	35,000	21	184	10.82	94.85	143.45	613.34	20.28	86.70	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	9.75			
18	50,000	100,000	75,000	8	192	4.12	98.97	86.04	699.37	12.16	98.86	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.55			
19	100,000	500,000	300,000	2	194	1.03	100.00	8.09	707.46	1.14	100.00	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.45			
20	500,000	UP		0	194	0.00	100.00	0.00	707.46	0.00	100.00	0	3	0.00	100.00	0.00	59.82	0.00	100.00	0.00	8.45			
				194					707.46					3					59.82					8.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.03	0.03	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.04	0.07	1.58	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.52	0.59	19.72	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.75	1.34	28.70	51.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.73	2.07	27.81	79.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	0.55	2.61	20.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	2.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					2.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	8	8	30.77	30.77	0.06	0.06	0.14	0.14	1	1	50.00	50.00	7.82	7.82	4.12	4.12	12580.86	12580.86	
2	50	100	75	1	9	3.85	34.62	0.36	0.30	0.82	0.68	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	2623.46	2623.46
3	100	200	150	1	10	3.85	38.46	0.02	0.27	0.05	0.62	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	2849.14	2849.14
4	200	300	250	1	11	3.85	42.31	0.01	0.27	0.01	0.61	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	2910.97	2910.97
5	300	500	400	1	12	3.85	46.15	2.22	2.49	5.06	5.67	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	313.60	313.60
6	500	750	625	1	13	3.85	50.00	2.22	4.72	5.06	10.73	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	165.73	165.73
7	750	1,000	875	1	14	3.85	53.85	0.01	4.71	0.03	10.71	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	166.14	166.14
8	1,000	1,500	1,250	1	15	3.85	57.69	0.08	4.62	0.19	10.52	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	169.09	169.09
9	1,500	2,000	1,750	1	16	3.85	61.54	13.01	17.63	29.60	40.11	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	44.34	44.34
10	2,000	2,500	2,250	1	17	3.85	65.38	0.00	17.63	0.00	40.11	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	44.34	44.34
11	2,500	3,000	2,750	1	18	3.85	69.23	16.23	33.86	36.92	77.04	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	23.09	23.09
12	3,000	4,000	3,500	1	19	3.85	73.08	0.00	33.86	0.00	77.04	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	23.09	23.09
13	4,000	5,000	4,500	1	20	3.85	76.92	2.91	36.77	6.63	83.66	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	21.26	21.26
14	5,000	7,500	6,250	1	21	3.85	80.77	1.58	38.35	3.59	87.25	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	20.39	20.39
15	7,500	10,000	8,750	1	22	3.85	84.62	0.27	38.08	0.61	86.64	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	20.53	20.53
16	10,000	20,000	15,000	1	23	3.85	88.46	0.62	37.46	1.42	85.22	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	20.87	20.87
17	20,000	50,000	35,000	1	24	3.85	92.31	8.90	28.56	20.25	64.98	0	1	0.00	50.00	0.00	7.82	0.00	4.12	0.00	27.38	27.38
18	50,000	100,000	75,000	1	25	3.85	96.15	14.92	43.48	33.94	98.92	1	2	50.00	100.00	182.02	189.84	95.88	100.00	1219.92	436.60	
19	100,000	500,000	300,000	1	26	3.85	100.00	0.47	43.96	1.08	100.00	0	2	0.00	100.00	0.00	189.84	0.00	100.00	0.00	431.88	431.88
20	500,000	UP		0	26	0.00	100.00	0.00	43.96	0.00	100.00	0	2	0.00	100.00	0.00	189.84	0.00	100.00	0.00	431.88	431.88
				26					43.96					2					189.84			431.88





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	20.00	20.00	0.22	0.22	5.68	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	20.00	40.00	1.11	1.33	28.63	34.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	20.00	60.00	2.21	3.54	57.26	91.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	20.00	80.00	0.18	3.36	4.68	86.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	20.00	100.00	0.51	3.86	13.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	3.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					3.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2508 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.72	0.72	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.73	1.44	3.82	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	17.55	19.00	92.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	19.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					19.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.34	0.34	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.33	0.67	0.76	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	5.40	4.73	12.50	10.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	2.37	7.11	5.49	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	0.62	7.73	1.43	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	34.98	42.70	80.95	98.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	0.51	43.21	1.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	1.750	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	43.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					43.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	100	100	7.33	7.33	58.87	58.87	1.11	1.11	5	5	5.21	5.21	13.51	13.51	0.98	0.98	22.95	22.95			
2	50	100	75	1	101	0.07	7.40	115.48	174.35	2.19	3.30	0	5	0.00	5.21	0.00	13.51	0.00	0.98	0.00	7.75			
3	100	200	150	1	102	0.07	7.48	127.20	301.55	2.41	5.71	0	5	0.00	5.21	0.00	13.51	0.00	0.98	0.00	4.48			
4	200	300	250	6	108	0.44	7.92	3.78	297.77	0.07	5.64	0	5	0.00	5.21	0.00	13.51	0.00	0.98	0.00	4.54			
5	300	500	400	13	121	0.95	8.87	89.48	208.29	1.69	3.94	1	6	1.04	6.25	0.00	13.51	0.00	0.98	0.00	6.49			
6	500	750	625	8	129	0.59	9.46	8.94	199.35	0.17	3.77	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	6.78			
7	750	1,000	875	18	147	1.32	10.78	48.04	247.39	0.91	4.68	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	5.46			
8	1,000	1,500	1,250	11	158	0.81	11.58	25.37	222.02	0.48	4.20	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	6.09			
9	1,500	2,000	1,750	26	184	1.91	13.49	53.81	168.21	1.02	3.18	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	8.03			
10	2,000	2,500	2,250	10	194	0.73	14.22	30.54	137.67	0.58	2.61	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	9.81			
11	2,500	3,000	2,750	19	213	1.39	15.62	56.45	81.22	1.07	1.54	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	16.63			
12	3,000	4,000	3,500	41	254	3.01	18.62	112.50	31.28	2.13	0.59	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	43.19			
13	4,000	5,000	4,500	40	294	2.93	21.55	208.03	239.31	3.94	4.53	0	6	0.00	6.25	0.00	13.51	0.00	0.98	0.00	5.65			
14	5,000	7,500	6,250	57	351	4.18	25.73	199.36	438.67	3.77	8.30	8	14	8.33	14.58	26.59	40.10	1.92	2.90	13.34	9.14			
15	7,500	10,000	8,750	39	390	2.86	28.59	154.48	593.15	2.92	11.23	0	14	0.00	14.58	0.00	40.10	0.00	2.90	0.00	6.76			
16	10,000	20,000	15,000	180	570	13.20	41.79	731.68	1,324.83	13.85	25.08	15	29	15.63	30.21	28.23	11.87	2.04	0.86	3.86	0.90			
17	20,000	50,000	35,000	182	752	13.34	55.13	609.86	1,934.68	11.54	36.62	1	30	1.04	31.25	0.00	11.87	0.00	0.86	0.00	0.61			
18	50,000	100,000	75,000	102	854	7.48	62.61	1,233.47	3,168.15	23.35	59.97	5	35	5.21	36.46	124.68	136.55	9.03	9.89	10.11	4.31			
19	100,000	500,000	300,000	374	1,228	27.42	90.03	2,005.69	5,173.84	37.97	97.94	24	59	25.00	61.46	514.09	650.64	37.22	47.10	25.63	12.58			
20	500,000	UP		136	1,364	9.97	100.00	108.93	5,282.77	2.06	100.00	37	96	38.54	100.00	730.74	1,381.38	52.90	100.00	670.85	26.15			
				1,364					5,282.77					96					1,381.38					26.15



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	14.04	14.04	27.82	27.82	3.23	3.23	2	2	28.57	28.57	2.08	2.08	14.81	14.81	7.46	7.46			
2	50	100	75	1	17	0.88	14.91	0.59	28.41	0.07	3.30	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	7.31	7.31		
3	100	200	150	2	19	1.75	16.67	0.03	28.44	0.00	3.30	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	7.30	7.30		
4	200	300	250	1	20	0.88	17.54	0.92	29.36	0.11	3.41	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	7.07	7.07		
5	300	500	400	6	26	5.26	22.81	12.47	41.82	1.45	4.85	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	4.96	4.96		
6	500	750	625	8	34	7.02	29.82	11.34	53.16	1.32	6.17	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	3.90	3.90		
7	750	1,000	875	1	35	0.88	30.70	0.01	53.17	0.00	6.17	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	3.90	3.90		
8	1,000	1,500	1,250	4	39	3.51	34.21	15.06	68.23	1.75	7.91	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	3.04	3.04		
9	1,500	2,000	1,750	2	41	1.75	35.96	23.14	91.37	2.68	10.60	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	2.27	2.27		
10	2,000	2,500	2,250	1	42	0.88	36.84	6.21	97.59	0.72	11.32	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	2.13	2.13		
11	2,500	3,000	2,750	2	44	1.75	38.60	9.90	107.49	1.15	12.47	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	1.93	1.93		
12	3,000	4,000	3,500	6	50	5.26	43.86	38.62	146.11	4.48	16.95	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	1.42	1.42		
13	4,000	5,000	4,500	1	51	0.88	44.74	17.59	163.70	2.04	18.99	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	1.27	1.27		
14	5,000	7,500	6,250	4	55	3.51	48.25	64.97	228.66	7.54	26.52	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	0.91	0.91		
15	7,500	10,000	8,750	1	56	0.88	49.12	3.85	232.52	0.45	26.97	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	0.89	0.89		
16	10,000	20,000	15,000	10	66	8.77	57.89	87.96	320.48	10.20	37.18	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	0.65	0.65		
17	20,000	50,000	35,000	8	74	7.02	64.91	188.85	509.33	21.91	59.08	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	0.41	0.41		
18	50,000	100,000	75,000	20	94	17.54	82.46	171.14	680.47	19.85	78.93	0	2	0.00	28.57	0.00	2.08	0.00	14.81	0.00	0.31	0.31		
19	100,000	500,000	300,000	20	114	17.54	100.00	181.61	862.08	21.07	100.00	5	7	71.43	100.00	11.94	14.02	85.19	100.00	6.57	1.63			
20	500,000	UP		0	114	0.00	100.00	0.00	862.08	0.00	100.00	0	7	0.00	100.00	0.00	14.02	0.00	100.00	0.00	1.63	1.63		
				114					862.08					7					14.02					1.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	12.50	12.50	22.88	22.88	4.75	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.08	14.58	0.74	23.62	0.15	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.08	16.67	0.26	23.88	0.05	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.08	18.75	1.62	25.49	0.34	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.08	20.83	2.36	27.86	0.49	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.08	22.92	2.57	30.42	0.53	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.08	25.00	0.26	30.68	0.05	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	19	14.58	39.58	1.83	32.51	0.38	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	2.08	41.67	4.36	36.88	0.91	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.08	43.75	6.10	42.98	1.27	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.08	45.83	1.92	44.90	0.40	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	2.08	47.92	1.14	46.04	0.24	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	2.08	50.00	0.89	46.93	0.18	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.08	52.08	1.59	48.52	0.33	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.08	54.17	13.13	61.65	2.72	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	2.08	56.25	6.50	68.15	1.35	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	39	25.00	81.25	108.03	176.18	22.42	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	45	12.50	93.75	292.05	468.23	60.60	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	48	6.25	100.00	13.68	481.91	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	48	0.00	100.00	0.00	481.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					481.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.01	0.01	19.06	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	0.05	0.06	80.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	6.24	6.24	121.25	121.25	1.95	1.95	5	5	13.89	13.89	19.75	19.75	6.68	6.68	16.29	16.29
2	50	100	75	3	37	0.55	6.79	2.04	123.30	0.03	1.98	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	16.02
3	100	200	150	2	39	0.37	7.16	4.24	127.54	0.07	2.05	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	15.49
4	200	300	250	11	50	2.02	9.17	209.17	336.70	3.37	5.42	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	5.87
5	300	500	400	15	65	2.75	11.93	32.92	369.63	0.53	5.95	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	5.34
6	500	750	625	8	73	1.47	13.39	7.49	377.12	0.12	6.07	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	5.24
7	750	1,000	875	9	82	1.65	15.05	37.61	414.73	0.61	6.67	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	4.76
8	1,000	1,500	1,250	25	107	4.59	19.63	96.62	511.35	1.55	8.23	0	5	0.00	13.89	0.00	19.75	0.00	6.68	0.00	3.86
9	1,500	2,000	1,750	12	119	2.20	21.83	86.29	597.65	1.39	9.62	2	7	5.56	19.44	25.36	45.11	8.57	15.25	29.38	7.55
10	2,000	2,500	2,250	11	130	2.02	23.85	72.91	670.55	1.17	10.79	0	7	0.00	19.44	0.00	45.11	0.00	15.25	0.00	6.73
11	2,500	3,000	2,750	22	152	4.04	27.89	120.76	791.32	1.94	12.73	0	7	0.00	19.44	0.00	45.11	0.00	15.25	0.00	5.70
12	3,000	4,000	3,500	19	171	3.49	31.38	192.60	983.92	3.10	15.83	1	8	2.78	22.22	12.50	57.61	4.23	19.48	6.49	5.86
13	4,000	5,000	4,500	25	196	4.59	35.96	240.85	1,224.76	3.87	19.70	0	8	0.00	22.22	0.00	57.61	0.00	19.48	0.00	4.70
14	5,000	7,500	6,250	14	210	2.57	38.53	280.26	1,505.02	4.51	24.21	0	8	0.00	22.22	0.00	57.61	0.00	19.48	0.00	3.83
15	7,500	10,000	8,750	34	244	6.24	44.77	399.13	1,904.15	6.42	30.64	1	9	2.78	25.00	0.42	58.03	0.14	19.62	0.11	3.05
16	10,000	20,000	15,000	45	289	8.26	53.03	907.08	2,811.23	14.59	45.23	14	23	38.89	63.89	168.27	226.31	56.90	76.53	18.55	8.05
17	20,000	50,000	35,000	61	350	11.19	64.22	1,159.67	3,970.90	18.66	63.89	4	27	11.11	75.00	53.90	280.21	18.23	94.75	4.65	7.06
18	50,000	100,000	75,000	104	454	19.08	83.30	1,158.20	5,129.09	18.63	82.52	6	33	16.67	91.67	14.91	295.11	5.04	99.79	1.29	5.75
19	100,000	500,000	300,000	70	524	12.84	96.15	694.20	5,823.29	11.17	93.69	3	36	8.33	100.00	0.61	295.72	0.21	100.00	0.09	5.08
20	500,000	UP		21	545	3.85	100.00	392.29	6,215.58	6.31	100.00	0	36	0.00	100.00	0.00	295.72	0.00	100.00	0.00	4.76
				545				6,215.58				36				295.72				4.76	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	152	152	6.93	6.93	305.39	305.39	2.45	2.45	1	1	1.12	1.12	1,249.01	1,249.01	2.31	2.31	408.98	408.98			
2	50	100	75	15	167	0.68	7.62	78.43	226.97	0.63	1.82	0	1	0.00	1.12	0.00	1,249.01	0.00	2.31	0.00	550.31			
3	100	200	150	23	190	1.05	8.67	17.44	244.40	0.14	1.96	1	2	1.12	2.25	0.00	1,249.01	0.00	2.31	0.00	511.05			
4	200	300	250	19	209	0.87	9.53	13.61	258.01	0.11	2.07	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	484.10			
5	300	500	400	48	257	2.19	11.72	52.06	310.07	0.42	2.49	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	402.82			
6	500	750	625	48	305	2.19	13.91	87.00	397.07	0.70	3.18	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	314.56			
7	750	1,000	875	73	378	3.33	17.24	152.44	549.51	1.22	4.41	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	227.30			
8	1,000	1,500	1,250	65	443	2.97	20.21	219.67	769.18	1.76	6.17	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	162.38			
9	1,500	2,000	1,750	81	524	3.70	23.91	257.60	1,026.78	2.07	8.23	0	2	0.00	2.25	0.00	1,249.01	0.00	2.31	0.00	121.64			
10	2,000	2,500	2,250	46	570	2.10	26.00	202.65	1,229.44	1.62	9.86	1	3	1.12	3.37	6.88	1,255.88	0.01	2.33	3.39	102.15			
11	2,500	3,000	2,750	64	634	2.92	28.92	311.96	1,541.40	2.50	12.36	1	4	1.12	4.49	5,134.30	6,390.19	9.51	11.84	1645.81	414.57			
12	3,000	4,000	3,500	84	718	3.83	32.76	465.04	2,006.43	3.73	16.09	2	6	2.25	6.74	12,399.28	18,789.47	22.97	34.81	2666.31	936.46			
13	4,000	5,000	4,500	48	766	2.19	34.95	399.10	2,405.54	3.20	19.29	1	7	1.12	7.87	1.60	18,791.07	0.00	34.82	0.40	781.16			
14	5,000	7,500	6,250	128	894	5.84	40.78	1,007.64	3,413.18	8.08	27.37	1	8	1.12	8.99	0.00	18,791.07	0.00	34.82	0.00	550.54			
15	7,500	10,000	8,750	145	1,039	6.61	47.40	1,194.03	4,607.20	9.57	36.94	7	15	7.87	16.85	69.84	18,860.91	0.13	34.95	5.85	409.38			
16	10,000	20,000	15,000	204	1,243	9.31	56.71	2,086.73	6,693.93	16.73	53.67	7	22	7.87	24.72	4,045.25	22,906.16	7.50	42.44	193.86	342.19			
17	20,000	50,000	35,000	361	1,604	16.47	73.18	3,119.70	9,813.63	25.01	78.68	20	42	22.47	47.19	83.42	22,989.58	0.15	42.60	2.67	234.26			
18	50,000	100,000	75,000	249	1,853	11.36	84.53	1,444.51	11,258.15	11.58	90.26	31	73	34.83	82.02	13,537.66	36,527.24	25.08	67.68	937.18	324.45			
19	100,000	500,000	300,000	302	2,155	13.78	98.31	1,099.09	12,357.23	8.81	99.08	15	88	16.85	98.88	17,308.23	53,835.47	32.07	99.75	1574.78	435.66			
20	500,000	UP		37	2,192	1.69	100.00	115.14	12,472.37	0.92	100.00	1	89	1.12	100.00	134.52	53,969.99	0.25	100.00	116.83	432.72			
				2,192					12,472.37					89					53,969.99					432.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.27	4.27	63.00	63.00	3.74	3.74	1	1	10.00	10.00	0.08	0.08	0.05	0.05	0.12	0.12			
2	50	100	75	1	11	0.43	4.70	1.43	64.43	0.08	3.83	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.12			
3	100	200	150	6	17	2.56	7.26	4.89	69.32	0.29	4.12	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.11			
4	200	300	250	5	22	2.14	9.40	5.27	74.59	0.31	4.43	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.10			
5	300	500	400	6	28	2.56	11.97	30.58	105.17	1.82	6.25	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.07			
6	500	750	625	6	34	2.56	14.53	14.78	119.95	0.88	7.12	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.06			
7	750	1,000	875	7	41	2.99	17.52	16.68	136.63	0.99	8.11	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.06			
8	1,000	1,500	1,250	20	61	8.55	26.07	47.13	183.76	2.80	10.91	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.04			
9	1,500	2,000	1,750	7	68	2.99	29.06	23.52	207.28	1.40	12.31	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.04			
10	2,000	2,500	2,250	9	77	3.85	32.91	36.56	243.84	2.17	14.48	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.03			
11	2,500	3,000	2,750	2	79	0.85	33.76	9.98	253.82	0.59	15.07	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.03			
12	3,000	4,000	3,500	15	94	6.41	40.17	54.07	307.89	3.21	18.28	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.02			
13	4,000	5,000	4,500	14	108	5.98	46.15	72.45	380.34	4.30	22.58	0	1	0.00	10.00	0.00	0.08	0.00	0.05	0.00	0.02			
14	5,000	7,500	6,250	30	138	12.82	58.97	219.82	600.16	13.05	35.64	3	4	30.00	40.00	56.33	56.41	36.26	36.30	25.63	9.40			
15	7,500	10,000	8,750	9	147	3.85	62.82	151.75	751.91	9.01	44.65	0	4	0.00	40.00	0.00	56.41	0.00	36.30	0.00	7.50			
16	10,000	20,000	15,000	24	171	10.26	73.08	220.84	972.75	13.11	57.76	0	4	0.00	40.00	0.00	56.41	0.00	36.30	0.00	5.80			
17	20,000	50,000	35,000	47	218	20.09	93.16	511.71	1,484.46	30.39	88.15	6	10	60.00	100.00	98.96	155.37	63.70	100.00	19.34	10.47			
18	50,000	100,000	75,000	7	225	2.99	96.15	92.29	1,576.75	5.48	93.63	0	10	0.00	100.00	0.00	155.37	0.00	100.00	0.00	9.85			
19	100,000	500,000	300,000	9	234	3.85	100.00	107.31	1,684.05	6.37	100.00	0	10	0.00	100.00	0.00	155.37	0.00	100.00	0.00	9.23			
20	500,000	UP		0	234	0.00	100.00	0.00	1,684.05	0.00	100.00	0	10	0.00	100.00	0.00	155.37	0.00	100.00	0.00	9.23			
				234					1,684.05					10					155.37					9.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.27	2.27	0.25	0.25	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.27	4.55	0.70	0.96	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.27	6.82	21.17	22.13	6.13	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.27	9.09	2.09	24.22	0.61	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.27	11.36	3.97	28.19	1.15	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.27	13.64	3.68	31.87	1.06	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.27	15.91	5.19	37.06	1.50	10.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.27	18.18	16.31	53.37	4.72	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.27	20.45	8.03	61.40	2.33	17.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.27	22.73	33.80	95.20	9.79	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.27	25.00	80.32	175.52	23.26	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.27	27.27	0.57	176.09	0.17	51.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.27	29.55	1.75	177.84	0.51	51.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.27	31.82	1.74	179.58	0.50	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.27	34.09	0.57	180.15	0.16	52.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.27	36.36	0.75	180.90	0.22	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	2.27	38.64	0.10	180.99	0.03	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	23	13.64	52.27	20.99	201.98	6.08	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	44	47.73	100.00	143.31	345.30	41.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	345.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					345.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	15.63	15.63	5.81	5.81	3.09	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	3.13	18.75	1.10	6.91	0.58	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	3.13	21.88	3.57	10.48	1.89	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	3.13	25.00	10.88	21.36	5.78	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	3.13	28.13	0.12	21.49	0.07	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	3.13	31.25	0.88	22.37	0.47	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	3.13	34.38	1.38	23.74	0.73	12.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.13	37.50	5.05	28.79	2.68	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.13	40.63	16.19	44.98	8.60	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.13	43.75	14.44	59.42	7.67	31.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.13	46.88	1.56	60.98	0.83	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.13	50.00	3.18	64.16	1.69	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.13	53.13	8.23	72.39	4.37	38.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	3.13	56.25	0.98	73.37	0.52	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.13	59.38	10.82	84.19	5.75	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	3.13	62.50	0.10	84.29	0.05	44.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	25	15.63	78.13	30.53	114.82	16.21	60.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	28	9.38	87.50	38.79	153.61	20.60	81.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	31	9.38	96.88	33.25	186.86	17.66	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	32	3.13	100.00	1.41	188.27	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					188.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	19	19	2.75	2.75	10.07	10.07	0.64	0.64	2	2	33.33	33.33	19.49	19.49	4.20	4.20	193.60	193.60	
2	50	100	75	2	21	0.29	3.03	0.10	10.16	0.01	0.65	0	2	0.00	33.33	0.00	19.49	0.00	4.20	0.00	191.78	191.78
3	100	200	150	9	30	1.30	4.34	1.07	11.23	0.07	0.72	0	2	0.00	33.33	0.00	19.49	0.00	4.20	0.00	173.51	173.51
4	200	300	250	11	41	1.59	5.92	1.82	13.06	0.12	0.83	0	2	0.00	33.33	0.00	19.49	0.00	4.20	0.00	149.30	149.30
5	300	500	400	42	83	6.07	11.99	9.12	22.18	0.58	1.42	0	2	0.00	33.33	0.00	19.49	0.00	4.20	0.00	87.88	87.88
6	500	750	625	29	112	4.19	16.18	18.49	40.67	1.18	2.60	1	3	16.67	50.00	422.30	441.79	91.00	95.20	2283.48	1086.19	
7	750	1,000	875	24	136	3.47	19.65	18.50	59.18	1.18	3.78	0	3	0.00	50.00	0.00	441.79	0.00	95.20	0.00	746.56	746.56
8	1,000	1,500	1,250	45	181	6.50	26.16	24.01	83.19	1.53	5.31	1	4	16.67	66.67	0.53	442.32	0.11	95.31	2.21	531.73	531.73
9	1,500	2,000	1,750	28	209	4.05	30.20	41.44	124.62	2.65	7.96	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	354.93	354.93
10	2,000	2,500	2,250	31	240	4.48	34.68	40.32	164.95	2.57	10.53	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	268.16	268.16
11	2,500	3,000	2,750	20	260	2.89	37.57	28.07	193.01	1.79	12.32	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	229.17	229.17
12	3,000	4,000	3,500	45	305	6.50	44.08	63.43	256.44	4.05	16.37	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	172.49	172.49
13	4,000	5,000	4,500	38	343	5.49	49.57	69.58	326.02	4.44	20.81	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	135.67	135.67
14	5,000	7,500	6,250	74	417	10.69	60.26	185.20	511.22	11.82	32.64	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	86.52	86.52
15	7,500	10,000	8,750	87	504	12.57	72.83	207.83	719.05	13.27	45.90	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	61.51	61.51
16	10,000	20,000	15,000	97	601	14.02	86.85	432.80	1,151.86	27.63	73.53	0	4	0.00	66.67	0.00	442.32	0.00	95.31	0.00	38.40	38.40
17	20,000	50,000	35,000	60	661	8.67	95.52	265.33	1,417.19	16.94	90.47	2	6	33.33	100.00	21.74	464.07	4.69	100.00	8.20	32.75	32.75
18	50,000	100,000	75,000	11	672	1.59	97.11	50.39	1,467.58	3.22	93.69	0	6	0.00	100.00	0.00	464.07	0.00	100.00	0.00	31.62	31.62
19	100,000	500,000	300,000	15	687	2.17	99.28	85.39	1,552.97	5.45	99.14	0	6	0.00	100.00	0.00	464.07	0.00	100.00	0.00	29.88	29.88
20	500,000	UP		5	692	0.72	100.00	13.46	1,566.42	0.86	100.00	0	6	0.00	100.00	0.00	464.07	0.00	100.00	0.00	29.63	29.63
				692				1,566.42				6				464.07				29.63		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	657	657	6.79	6.79	738.20	738.20	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	177	834	1.83	8.62	52.12	790.32	0.18	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	441	1,275	4.56	13.19	172.88	963.20	0.59	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	606	1,881	6.27	19.45	331.20	1,294.40	1.13	4.40	3	3	3.66	3.66	244.53	244.53	2.68	2.68	73.83	18.89			
5	300	500	400	816	2,697	8.44	27.89	535.12	1,829.52	1.82	6.22	0	3	0.00	3.66	0.00	244.53	0.00	2.68	0.00	13.37			
6	500	750	625	657	3,354	6.79	34.68	679.00	2,508.52	2.31	8.53	1	4	1.22	4.88	15.98	260.51	0.17	2.85	2.35	10.38			
7	750	1,000	875	617	3,971	6.38	41.07	827.51	3,336.03	2.81	11.35	0	4	0.00	4.88	0.00	260.51	0.00	2.85	0.00	7.81			
8	1,000	1,500	1,250	679	4,650	7.02	48.09	1,192.07	4,528.10	4.05	15.40	5	9	6.10	10.98	1,077.83	1,338.33	11.80	14.65	90.42	29.56			
9	1,500	2,000	1,750	678	5,328	7.01	55.10	1,554.50	6,082.60	5.29	20.69	4	13	4.88	15.85	1,086.43	2,424.77	11.90	26.55	69.89	39.86			
10	2,000	2,500	2,250	395	5,723	4.08	59.18	1,045.58	7,128.18	3.56	24.25	1	14	1.22	17.07	2.69	2,427.46	0.03	26.58	0.26	34.05			
11	2,500	3,000	2,750	339	6,062	3.51	62.69	1,032.25	8,160.44	3.51	27.76	3	17	3.66	20.73	28.94	2,456.40	0.32	26.90	2.80	30.10			
12	3,000	4,000	3,500	449	6,511	4.64	67.33	1,687.65	9,848.08	5.74	33.50	0	17	0.00	20.73	0.00	2,456.40	0.00	26.90	0.00	24.94			
13	4,000	5,000	4,500	335	6,846	3.46	70.80	1,427.92	11,276.00	4.86	38.35	1	18	1.22	21.95	1.32	2,457.71	0.01	26.91	0.09	21.80			
14	5,000	7,500	6,250	585	7,431	6.05	76.85	3,034.66	14,310.66	10.32	48.68	4	22	4.88	26.83	377.02	2,834.74	4.13	31.04	12.42	19.81			
15	7,500	10,000	8,750	350	7,781	3.62	80.47	2,308.01	16,618.67	7.85	56.53	3	25	3.66	30.49	282.84	3,117.58	3.10	34.14	12.25	18.76			
16	10,000	20,000	15,000	697	8,478	7.21	87.67	5,160.88	21,779.55	17.55	74.08	10	35	12.20	42.68	230.95	3,348.52	2.53	36.66	4.47	15.37			
17	20,000	50,000	35,000	618	9,096	6.39	94.06	4,690.47	26,470.02	15.95	90.04	23	58	28.05	70.73	5,490.28	8,838.80	60.12	96.78	117.05	33.39			
18	50,000	100,000	75,000	275	9,371	2.84	96.91	1,476.93	27,946.94	5.02	95.06	1	59	1.22	71.95	143.74	8,982.55	1.57	98.35	9.73	32.14			
19	100,000	500,000	300,000	235	9,606	2.43	99.34	1,083.84	29,030.78	3.69	98.75	20	79	24.39	96.34	142.70	9,125.24	1.56	99.92	13.17	31.43			
20	500,000	UP		64	9,670	0.66	100.00	368.76	29,399.55	1.25	100.00	3	82	3.66	100.00	7.59	9,132.83	0.08	100.00	2.06	31.06			
				9,670					29,399.55					82					9,132.83					31.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	9.46	9.46	10.61	10.61	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	2.70	12.16	0.20	10.81	0.06	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	11	2.70	14.86	1.14	11.95	0.31	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	2.70	17.57	1.58	13.53	0.43	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	22	12.16	29.73	9.95	23.47	2.70	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	26	5.41	35.14	5.37	28.84	1.46	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	32	8.11	43.24	8.05	36.89	2.18	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	46	18.92	62.16	30.68	67.58	8.32	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	52	8.11	70.27	8.59	76.17	2.33	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	53	1.35	71.62	5.13	81.29	1.39	22.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	1.35	72.97	1.88	83.17	0.51	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	57	4.05	77.03	22.48	105.65	6.10	28.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	58	1.35	78.38	2.49	108.15	0.68	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	66	10.81	89.19	85.74	193.89	23.26	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	67	1.35	90.54	34.57	228.46	9.38	61.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	69	2.70	93.24	53.67	282.13	14.56	76.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	71	2.70	95.95	43.67	325.80	11.85	88.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	72	1.35	97.30	40.21	366.01	10.91	99.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	74	2.70	100.00	2.58	368.59	0.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	74	0.00	100.00	0.00	368.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					368.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	8.05	8.05	11.35	11.35	1.33	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9	30	3.45	11.49	1.63	12.98	0.19	1.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	51	8.05	19.54	8.17	21.15	0.95	2.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	59	3.07	22.61	4.59	25.74	0.54	3.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	74	5.75	28.35	14.13	39.87	1.65	4.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	89	5.75	34.10	11.48	51.35	1.34	6.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	104	5.75	39.85	29.36	80.71	3.43	9.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	123	7.28	47.13	48.10	128.82	5.62	15.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	138	5.75	52.87	60.39	189.20	7.06	22.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	144	2.30	55.17	25.89	215.09	3.03	25.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	153	3.45	58.62	56.19	271.28	6.57	31.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	156	1.15	59.77	22.23	293.51	2.60	34.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	165	3.45	63.22	73.32	366.83	8.57	42.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	178	4.98	68.20	64.99	431.82	7.59	50.46	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	195	6.51	74.71	51.73	483.55	6.04	56.50	0	1	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	215	7.66	82.38	223.68	707.23	26.14	82.64	2	3	5.00	7.50	24.14	24.14	1.13	1.13	10.79	3.41			
17	20,000	50,000	35,000	37	252	14.18	96.55	126.84	834.07	14.82	97.46	24	27	60.00	67.50	1,042.72	1,066.86	48.75	49.88	822.06	127.91			
18	50,000	100,000	75,000	1	253	0.38	96.93	1.91	835.99	0.22	97.69	3	30	7.50	75.00	5.10	1,071.95	0.24	50.11	266.22	128.23			
19	100,000	500,000	300,000	4	257	1.53	98.47	20.66	856.65	2.41	100.10	10	40	25.00	100.00	1,067.04	2,138.99	49.89	100.00	5163.80	249.69			
20	500,000	UP		4	261	1.53	100.00	0.86	855.79	0.10	100.00	0	40	0.00	100.00	0.00	2,138.99	0.00	100.00	0.00	249.94			
				261					855.79					40					2,138.99					249.94





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	23	23	6.08	6.08	80.45	80.45	5.29	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	28	1.32	7.41	3.30	83.75	0.22	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	36	2.12	9.52	5.68	89.44	0.37	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	46	2.65	12.17	8.42	97.86	0.55	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	68	5.82	17.99	14.44	112.30	0.95	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	96	7.41	25.40	16.55	128.86	1.09	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	116	5.29	30.69	35.54	164.39	2.34	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	159	11.38	42.06	27.62	192.01	1.82	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	184	6.61	48.68	55.74	247.75	3.67	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	199	3.97	52.65	55.56	303.31	3.65	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	206	1.85	54.50	22.20	325.51	1.46	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	216	2.65	57.14	71.41	396.92	4.70	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	35	251	9.26	66.40	53.13	450.04	3.49	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	291	10.58	76.98	173.97	624.02	11.44	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	303	3.17	80.16	124.53	748.55	8.19	49.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	333	7.94	88.10	202.82	951.37	13.34	62.56	1	1	6.67	6.67	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	364	8.20	96.30	405.49	1,356.87	26.66	89.23	0	1	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	373	2.38	98.68	108.26	1,465.13	7.12	96.35	0	1	0.00	6.67	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	378	1.32	100.00	55.58	1,520.71	3.65	100.00	14	15	93.33	100.00	212.11	212.11	100.00	100.00	381.64	13.95			
20	500,000	UP		0	378	0.00	100.00	0.00	1,520.71	0.00	100.00	0	15	0.00	100.00	0.00	212.11	0.00	100.00	0.00	13.95			
				378					1,520.71					15					212.11					13.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	24.44	24.44	15.59	15.59	5.79	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	5.56	30.00	2.41	18.00	0.89	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	31	4.44	34.44	3.25	21.25	1.21	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	33	2.22	36.67	1.19	22.45	0.44	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	37	4.44	41.11	4.56	27.01	1.69	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	40	3.33	44.44	3.14	30.15	1.17	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	44	4.44	48.89	13.26	43.41	4.93	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	49	5.56	54.44	11.86	55.27	4.40	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	52	3.33	57.78	14.27	69.54	5.30	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	56	4.44	62.22	16.18	85.72	6.01	31.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	58	2.22	64.44	8.25	93.96	3.06	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	62	4.44	68.89	33.57	127.54	12.47	47.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	65	3.33	72.22	34.34	161.88	12.76	60.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	69	4.44	76.67	22.00	183.88	8.17	68.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	70	1.11	77.78	28.58	212.47	10.62	78.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	74	4.44	82.22	41.51	253.97	15.42	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	77	3.33	85.56	1.98	255.95	0.74	95.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	83	6.67	92.22	3.89	259.85	1.45	96.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	86	3.33	95.56	0.90	260.75	0.34	96.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	90	4.44	100.00	8.42	269.17	3.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				90					269.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	5.21	5.21	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	5.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				5.21				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	7.09	7.09	2.76	2.76	0.21	0.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	27	2.03	9.12	0.60	3.36	0.05	0.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	31	1.35	10.47	8.25	11.61	0.63	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	33	0.68	11.15	1.19	12.80	0.09	0.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	38	1.69	12.84	3.34	16.15	0.25	1.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	49	3.72	16.55	9.57	25.72	0.73	1.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	62	4.39	20.95	13.09	38.81	1.00	2.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	70	2.70	23.65	8.79	47.60	0.67	3.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	85	5.07	28.72	15.35	62.95	1.17	4.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	97	4.05	32.77	6.58	69.52	0.50	5.29	2	2	25.00	25.00	190.92	190.92	73.10	73.10	2903.61	274.61			
11	2,500	3,000	2,750	8	105	2.70	35.47	23.76	93.28	1.81	7.10	0	2	0	25.00	0.00	190.92	0.00	73.10	0.00	204.67			
12	3,000	4,000	3,500	6	111	2.03	37.50	34.29	127.57	2.61	9.71	0	2	0	25.00	0.00	190.92	0.00	73.10	0.00	149.66			
13	4,000	5,000	4,500	25	136	8.45	45.95	82.73	210.30	6.30	16.01	3	5	37.50	62.50	46.61	237.53	17.84	90.94	56.34	112.95			
14	5,000	7,500	6,250	10	146	3.38	49.32	76.24	286.53	5.81	21.82	0	5	0	62.50	0.00	237.53	0.00	90.94	0.00	82.90			
15	7,500	10,000	8,750	28	174	9.46	58.78	70.29	356.83	5.35	27.17	0	5	0	62.50	0.00	237.53	0.00	90.94	0.00	66.57			
16	10,000	20,000	15,000	42	216	14.19	72.97	353.25	710.08	26.90	54.07	2	7	25.00	87.50	12.18	249.71	4.66	95.61	3.45	35.17			
17	20,000	50,000	35,000	54	270	18.24	91.22	501.64	1,211.72	38.20	92.27	0	7	0	87.50	0.00	249.71	0.00	95.61	0.00	20.61			
18	50,000	100,000	75,000	17	287	5.74	96.96	72.01	1,283.73	5.48	97.76	0	7	0	87.50	0.00	249.71	0.00	95.61	0.00	19.45			
19	100,000	500,000	300,000	9	296	3.04	100.00	29.45	1,313.18	2.24	100.00	1	8	12.50	100.00	11.48	261.19	4.39	100.00	38.97	19.89			
20	500,000	UP		0	296	0.00	100.00	0.00	1,313.18	0.00	100.00	0	8	0	100.00	0.00	261.19	0.00	100.00	0.00	19.89			
				296					1,313.18					8					261.19					19.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	9.21	9.21	7.53	7.53	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.32	10.53	1.34	8.87	0.25	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.32	11.84	0.57	9.44	0.11	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.32	13.16	0.88	10.32	0.16	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.32	14.47	1.30	11.62	0.24	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.32	15.79	1.30	12.92	0.24	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.32	17.11	4.15	17.07	0.78	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	1.32	18.42	2.90	19.96	0.54	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.32	19.74	0.00	19.96	0.00	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.32	21.05	4.56	24.52	0.85	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.32	22.37	7.52	32.04	1.41	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	21	5.26	27.63	20.54	52.58	3.85	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	1.32	28.95	30.25	82.84	5.67	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	24	2.63	31.58	10.10	92.93	1.89	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	1.32	32.89	11.22	104.15	2.10	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	30	6.58	39.47	80.89	185.04	15.17	34.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	36	7.89	47.37	101.64	286.68	19.06	53.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	46	13.16	60.53	44.40	331.08	8.33	62.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	57	14.47	75.00	47.20	378.29	8.85	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	76	25.00	100.00	154.91	533.20	29.05	100.00	1	1	100.00	100.00	0.37	0.37	100.00	100.00	0.24	0.07			
				76					533.20					1					0.37					0.07



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.52	5.52	83.52	83.52	1.78	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	22	0.87	6.40	2.67	86.19	0.06	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	32	2.91	9.30	10.25	96.44	0.22	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	47	4.36	13.66	28.90	125.34	0.62	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	67	5.81	19.48	48.50	173.84	1.03	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	89	6.40	25.87	66.12	239.95	1.41	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	26	115	7.56	33.43	93.25	333.21	1.99	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	133	5.23	38.66	113.51	446.71	2.42	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	156	6.69	45.35	183.26	629.97	3.91	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	168	3.49	48.84	101.99	731.96	2.18	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	182	4.07	52.91	88.87	820.83	1.90	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	204	6.40	59.30	183.29	1,004.12	3.91	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	214	2.91	62.21	117.65	1,121.77	2.51	23.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	234	5.81	68.02	350.73	1,472.49	7.48	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	249	4.36	72.38	314.71	1,787.20	6.71	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	271	6.40	78.78	592.18	2,379.38	12.63	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	301	8.72	87.50	1,420.47	3,799.85	30.29	81.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	320	5.52	93.02	414.42	4,214.27	8.84	89.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	344	6.98	100.00	474.67	4,688.94	10.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	344	0.00	100.00	0.00	4,688.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				344					4,688.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	84	84	6.90	6.90	340.75	340.75	2.74	2.74	4	4	6.78	6.78	70.81	70.81	0.59	0.59	20.78	20.78			
2	50	100	75	9	93	0.74	7.64	4.11	344.86	0.03	2.77	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	20.53	20.53		
3	100	200	150	13	106	1.07	8.71	345.97	690.83	2.78	5.56	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	10.25	10.25		
4	200	300	250	18	124	1.48	10.19	20.69	711.51	0.17	5.72	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	9.95	9.95		
5	300	500	400	32	156	2.63	12.82	122.91	834.43	0.99	6.71	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	8.49	8.49		
6	500	750	625	16	172	1.31	14.13	26.57	861.00	0.21	6.93	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	8.22	8.22		
7	750	1,000	875	32	204	2.63	16.76	136.45	997.44	1.10	8.02	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	7.10	7.10		
8	1,000	1,500	1,250	43	247	3.53	20.30	370.44	1,367.88	2.98	11.00	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	5.18	5.18		
9	1,500	2,000	1,750	52	299	4.27	24.57	292.43	1,660.31	2.35	13.36	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	4.27	4.27		
10	2,000	2,500	2,250	25	324	2.05	26.62	118.97	1,779.28	0.96	14.31	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	3.98	3.98		
11	2,500	3,000	2,750	27	351	2.22	28.84	182.39	1,961.66	1.47	15.78	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	3.61	3.61		
12	3,000	4,000	3,500	58	409	4.77	33.61	374.75	2,336.42	3.01	18.80	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	3.03	3.03		
13	4,000	5,000	4,500	64	473	5.26	38.87	387.97	2,724.38	3.12	21.92	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	2.60	2.60		
14	5,000	7,500	6,250	75	548	6.16	45.03	786.40	3,510.78	6.33	28.24	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	2.02	2.02		
15	7,500	10,000	8,750	34	582	2.79	47.82	387.55	3,898.33	3.12	31.36	0	4	0.00	6.78	0.00	70.81	0.00	0.59	0.00	1.82	1.82		
16	10,000	20,000	15,000	112	694	9.20	57.03	1,588.52	5,486.85	12.78	44.14	2	6	3.39	10.17	47.38	118.20	0.40	0.99	2.98	2.15			
17	20,000	50,000	35,000	211	905	17.34	74.36	2,969.35	8,456.21	23.89	68.03	49	55	83.05	93.22	11,869.00	11,987.20	99.14	100.13	399.72	141.76			
18	50,000	100,000	75,000	107	1,012	8.79	83.16	1,096.36	9,552.56	8.82	76.85	0	55	0.00	93.22	0.00	11,987.20	0.00	100.13	0.00	125.49	125.49		
19	100,000	500,000	300,000	138	1,150	11.34	94.49	2,241.28	11,793.84	18.03	94.88	3	58	5.08	98.31	18.04	11,969.16	0.15	99.98	0.80	101.49	101.49		
20	500,000	UP		67	1,217	5.51	100.00	637.01	12,430.85	5.12	100.00	1	59	1.69	100.00	2.58	11,971.73	0.02	100.00	0.40	96.31	96.31		
				1,217					12,430.85					59					11,971.73					96.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	4.45	4.45	134.30	134.30	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	37	1.23	5.67	142.87	277.17	1.60	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	51	2.15	7.82	35.01	312.18	0.39	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	66	2.30	10.12	9.51	321.68	0.11	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	88	3.37	13.50	49.29	370.97	0.55	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	112	3.68	17.18	40.57	411.54	0.46	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	129	2.61	19.79	44.28	455.83	0.50	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	166	5.67	25.46	189.41	645.23	2.13	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	198	4.91	30.37	211.62	856.86	2.37	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	229	4.75	35.12	276.80	1,133.65	3.11	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	245	2.45	37.58	81.24	1,214.89	0.91	13.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	263	2.76	40.34	135.89	1,350.78	1.52	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	282	2.91	43.25	142.67	1,493.45	1.60	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	43	325	6.60	49.85	508.59	2,002.04	5.71	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	50	375	7.67	57.52	685.87	2,687.91	7.70	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	88	463	13.50	71.01	1,804.38	4,492.29	20.25	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	100	563	15.34	86.35	2,441.45	6,933.74	27.40	77.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	44	607	6.75	93.10	633.81	7,567.55	7.11	84.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	629	3.37	96.47	902.89	8,470.44	10.13	95.05	3	3	100.00	100.00	604.72	604.72	100.00	100.00	66.98	7.14			
20	500,000	<b>UP</b>		23	652	3.53	100.00	440.71	8,911.15	4.95	100.00	0	3	0.00	100.00	0.00	604.72	0.00	100.00	0.00	6.79			
				652					8,911.15					3					604.72					6.79





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	16.67	16.67	3.10	3.10	7.09	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	24.15	27.25	55.17	62.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	4.41	31.66	10.07	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.90	35.56	8.92	81.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	3.79	39.36	8.67	89.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	4.41	43.77	10.07	100.00	1	1	100.00	100.00	4.19	4.19	100.00	100.00	95.01	9.57	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
20	500,000	UP		0	6	0.00	100.00	0.00	43.77	0.00	100.00	0	1	0.00	100.00	0.00	4.19	0.00	100.00	0.00	9.57	
				6				43.77				1				4.19					9.57	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.00	7.00	7.56	7.56	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	3.00	10.00	0.20	7.36	0.03	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	2.00	12.00	0.37	7.00	0.06	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	19	7.00	19.00	3.66	3.34	0.59	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	21	2.00	21.00	1.05	2.29	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	28	7.00	28.00	6.18	3.89	1.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	35	7.00	35.00	8.29	12.17	1.34	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	41	6.00	41.00	9.23	21.40	1.49	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	50	9.00	50.00	23.35	44.75	3.77	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	54	4.00	54.00	13.14	57.89	2.12	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	55	1.00	55.00	5.04	62.93	0.81	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	61	6.00	61.00	22.64	85.57	3.65	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	66	5.00	66.00	14.84	100.41	2.39	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	69	3.00	69.00	20.03	120.44	3.23	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	70	1.00	70.00	6.76	127.20	1.09	20.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	80	10.00	80.00	122.79	250.00	19.80	40.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	88	8.00	88.00	130.34	380.34	21.02	61.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	94	6.00	94.00	137.73	518.06	22.21	83.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	97	3.00	97.00	86.29	604.35	13.91	97.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	100	3.00	100.00	15.86	620.21	2.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				100					620.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	8.96	8.96	8.04	8.04	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	27	4.48	13.43	1.60	9.64	0.12	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	36	4.48	17.91	6.41	16.05	0.50	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	43	3.48	21.39	5.86	21.91	0.45	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	59	7.96	29.35	13.30	35.21	1.03	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	72	6.47	35.82	21.79	57.00	1.69	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	93	10.45	46.27	35.79	92.79	2.77	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	104	5.47	51.74	21.54	114.33	1.67	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	113	4.48	56.22	41.24	155.56	3.19	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	122	4.48	60.70	34.91	190.47	2.70	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	131	4.48	65.17	6.21	196.68	0.48	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	137	2.99	68.16	30.41	227.09	2.35	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	144	3.48	71.64	50.50	277.59	3.91	21.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	151	3.48	75.12	118.39	395.98	9.17	30.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	160	4.48	79.60	99.83	495.81	7.73	38.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	178	8.96	88.56	252.13	747.94	19.52	57.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	194	7.96	96.52	393.38	1,141.32	30.45	88.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	195	0.50	97.01	3.19	1,144.51	0.25	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	199	1.99	99.00	65.54	1,210.05	5.07	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	201	1.00	100.00	81.72	1,291.77	6.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				201					1,291.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	4.35	4.35	6.05	6.05	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	7	1.74	6.09	66.37	72.41	4.97	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	10	2.61	8.70	1.00	73.41	0.07	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	3.48	12.17	2.70	76.11	0.20	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	20	5.22	17.39	6.67	82.78	0.50	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	25	4.35	21.74	9.18	91.96	0.69	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	32	6.09	27.83	11.11	103.07	0.83	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	40	6.96	34.78	17.28	120.36	1.29	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	45	4.35	39.13	19.98	140.34	1.50	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	51	5.22	44.35	29.48	169.82	2.21	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	57	5.22	49.57	34.78	204.60	2.61	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	64	6.09	55.65	79.45	284.05	5.95	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	78	12.17	67.83	85.87	369.92	6.43	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	11	89	9.57	77.39	180.82	550.74	13.55	41.25	1	1	33.33	33.33	98.78	98.78	44.71	44.71	54.63	17.94
15	7,500	10,000	8,750	9	98	7.83	85.22	171.08	721.82	12.82	54.07	0	1	0.00	33.33	0.00	98.78	0.00	44.71	0.00	13.68
16	10,000	20,000	15,000	13	111	11.30	96.52	413.53	1,135.35	30.98	85.05	2	3	66.67	100.00	122.18	220.96	55.29	100.00	29.54	19.46
17	20,000	50,000	35,000	4	115	3.48	100.00	199.61	1,334.96	14.95	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.55
18	50,000	100,000	75,000	0	115	0.00	100.00	0.00	1,334.96	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.55
19	100,000	500,000	300,000	0	115	0.00	100.00	0.00	1,334.96	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.55
20	500,000	UP		0	115	0.00	100.00	0.00	1,334.96	0.00	100.00	0	3	0.00	100.00	0.00	220.96	0.00	100.00	0.00	16.55
				115				1,334.96				3				220.96				16.55	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 259

RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	3.48	3.48	11.91	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	3.48	6.95	11.91	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	0.79	7.75	2.72	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	1.15	8.89	3.93	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	1.22	10.12	4.19	34.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	1.36	11.48	4.67	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	0.03	11.51	0.10	39.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	0.05	11.56	0.18	39.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	12.33	23.89	42.23	81.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	4.40	28.29	15.06	96.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	0.91	29.20	3.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	29.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					29.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	118	118	7.46	7.46	314.06	314.06	2.76	2.76	3	3	4.05	4.05	13.76	13.76	1.79	1.79	4.38	4.38			
2	50	100	75	33	151	2.09	9.54	54.00	368.06	0.47	3.23	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	3.74			
3	100	200	150	54	205	3.41	12.96	7.90	375.96	0.07	3.30	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	3.66			
4	200	300	250	38	243	2.40	15.36	4.57	380.53	0.04	3.34	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	3.62			
5	300	500	400	25	268	1.58	16.94	23.71	404.24	0.21	3.55	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	3.40			
6	500	750	625	72	340	4.55	21.49	48.45	452.70	0.43	3.98	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	3.04			
7	750	1,000	875	45	385	2.84	24.34	67.48	520.18	0.59	4.57	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	2.65			
8	1,000	1,500	1,250	55	440	3.48	27.81	80.55	600.73	0.71	5.27	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	2.29			
9	1,500	2,000	1,750	46	486	2.91	30.72	160.43	761.16	1.41	6.68	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	1.81			
10	2,000	2,500	2,250	30	516	1.90	32.62	99.28	860.44	0.87	7.56	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	1.60			
11	2,500	3,000	2,750	31	547	1.96	34.58	114.37	974.81	1.00	8.56	0	3	0.00	4.05	0.00	13.76	0.00	1.79	0.00	1.41			
12	3,000	4,000	3,500	91	638	5.75	40.33	379.82	1,354.63	3.34	11.89	4	7	5.41	9.46	104.22	117.98	13.53	15.31	27.44	8.71			
13	4,000	5,000	4,500	56	694	3.54	43.87	310.33	1,664.96	2.72	14.62	3	10	4.05	13.51	131.26	249.24	17.04	32.35	42.30	14.97			
14	5,000	7,500	6,250	92	786	5.82	49.68	758.95	2,423.90	6.66	21.28	2	12	2.70	16.22	6.33	255.57	0.82	33.17	0.83	10.54			
15	7,500	10,000	8,750	91	877	5.75	55.44	911.87	3,335.77	8.01	29.29	2	14	2.70	18.92	159.01	414.58	20.64	53.81	17.44	12.43			
16	10,000	20,000	15,000	212	1,089	13.40	68.84	2,092.83	5,428.60	18.38	47.67	1	15	1.35	20.27	24.45	439.02	3.17	56.98	1.17	8.09			
17	20,000	50,000	35,000	205	1,294	12.96	81.80	2,664.62	8,093.22	23.40	71.07	2	17	2.70	22.97	12.80	451.83	1.66	58.65	0.48	5.58			
18	50,000	100,000	75,000	103	1,397	6.51	88.31	1,218.05	9,311.27	10.70	81.76	27	44	36.49	59.46	138.60	590.42	17.99	76.64	11.38	6.34			
19	100,000	500,000	300,000	157	1,554	9.92	98.23	1,800.83	11,112.10	15.81	97.57	30	74	40.54	100.00	180.00	770.42	23.36	100.00	10.00	6.93			
20	500,000	UP		28	1,582	1.77	100.00	276.30	11,388.40	2.43	100.00	0	74	0.00	100.00	0.00	770.42	0.00	100.00	0.00	6.76			
				1,582					11,388.40					74					770.42					6.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	30	30	10.27	10.27	70.28	70.28	2.16	2.16	2	2	8.00	8.00	72.26	72.26	2.43	2.43	102.82	102.82			
2	50	100	75	2	32	0.68	10.96	2.11	72.39	0.07	2.23	1	3	4.00	12.00	60.00	132.26	2.02	4.46	2840.67	182.70			
3	100	200	150	1	33	0.34	11.30	0.10	72.49	0.00	2.23	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	182.45			
4	200	300	250	2	35	0.68	11.99	10.40	82.89	0.32	2.55	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	159.56			
5	300	500	400	2	37	0.68	12.67	0.32	83.20	0.01	2.56	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	158.96			
6	500	750	625	4	41	1.37	14.04	16.61	99.81	0.51	3.07	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	132.51			
7	750	1,000	875	6	47	2.05	16.10	22.05	121.86	0.68	3.75	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	108.53			
8	1,000	1,500	1,250	8	55	2.74	18.84	78.89	200.75	2.43	6.18	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	65.88			
9	1,500	2,000	1,750	15	70	5.14	23.97	107.61	308.36	3.31	9.49	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	42.89			
10	2,000	2,500	2,250	13	83	4.45	28.42	60.72	369.08	1.87	11.36	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	35.83			
11	2,500	3,000	2,750	25	108	8.56	36.99	84.68	453.77	2.61	13.97	0	3	0.00	12.00	0.00	132.26	0.00	4.46	0.00	29.15			
12	3,000	4,000	3,500	22	130	7.53	44.52	179.87	633.63	5.54	19.51	2	5	8.00	20.00	1,961.79	2,094.05	66.10	70.56	1090.69	330.48			
13	4,000	5,000	4,500	18	148	6.16	50.68	103.61	737.25	3.19	22.70	0	5	0.00	20.00	0.00	2,094.05	0.00	70.56	0.00	284.04			
14	5,000	7,500	6,250	27	175	9.25	59.93	337.51	1,074.76	10.39	33.09	0	5	0.00	20.00	0.00	2,094.05	0.00	70.56	0.00	194.84			
15	7,500	10,000	8,750	21	196	7.19	67.12	474.35	1,549.10	14.60	47.69	0	5	0.00	20.00	0.00	2,094.05	0.00	70.56	0.00	135.18			
16	10,000	20,000	15,000	42	238	14.38	81.51	589.50	2,138.60	18.15	65.84	0	5	0.00	20.00	0.00	2,094.05	0.00	70.56	0.00	97.92			
17	20,000	50,000	35,000	24	262	8.22	89.73	489.05	2,627.64	15.06	80.90	0	5	0.00	20.00	0.00	2,094.05	0.00	70.56	0.00	79.69			
18	50,000	100,000	75,000	21	283	7.19	96.92	371.76	2,999.40	11.45	92.34	20	25	80.00	100.00	873.89	2,967.94	29.44	100.00	235.07	98.95			
19	100,000	500,000	300,000	9	292	3.08	100.00	248.67	3,248.07	7.66	100.00	0	25	0.00	100.00	0.00	2,967.94	0.00	100.00	0.00	91.38			
20	500,000	UP		0	292	0.00	100.00	0.00	3,248.07	0.00	100.00	0	25	0.00	100.00	0.00	2,967.94	0.00	100.00	0.00	91.38			
				292					3,248.07					25					2,967.94					91.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	7.69	7.69	101.53	101.53	2.34	2.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	35	0.72	8.41	0.31	101.84	0.01	2.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	45	2.40	10.82	2.26	104.10	0.05	2.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	53	1.92	12.74	4.43	108.53	0.10	2.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	68	3.61	16.35	6.33	114.86	0.15	2.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	80	2.88	19.23	12.18	127.04	0.28	2.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	95	3.61	22.84	17.45	144.49	0.40	3.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	113	4.33	27.16	30.62	175.11	0.71	4.04	1	1	1	1	8.33	8.33	907.20	907.20	49.90	49.90	2962.49	518.08	
9	1,500	2,000	1,750	18	131	4.33	31.49	25.06	200.17	0.58	4.62	0	1	1	1	0.00	8.33	0.00	907.20	0.00	49.90	0.00	453.22	
10	2,000	2,500	2,250	12	143	2.88	34.38	25.48	225.65	0.59	5.21	2	3	3	3	16.67	25.00	339.52	1,246.72	18.68	68.58	1332.42	552.50	
11	2,500	3,000	2,750	11	154	2.64	37.02	22.05	247.70	0.51	5.72	0	3	3	3	0.00	25.00	0.00	1,246.72	0.00	68.58	0.00	503.32	
12	3,000	4,000	3,500	32	186	7.69	44.71	137.24	384.94	3.17	8.88	1	4	4	4	8.33	33.33	3.47	1,250.19	0.19	68.77	2.53	324.77	
13	4,000	5,000	4,500	13	199	3.13	47.84	83.95	468.89	1.94	10.82	0	4	4	4	0.00	33.33	0.00	1,250.19	0.00	68.77	0.00	266.63	
14	5,000	7,500	6,250	29	228	6.97	54.81	162.19	631.08	3.74	14.57	4	8	8	8	33.33	66.67	466.37	1,716.56	25.65	94.43	287.54	272.00	
15	7,500	10,000	8,750	17	245	4.09	58.89	25.18	656.26	0.58	15.15	0	8	8	8	0.00	66.67	0.00	1,716.56	0.00	94.43	0.00	261.56	
16	10,000	20,000	15,000	40	285	9.62	68.51	401.39	1,057.65	9.26	24.41	2	10	10	10	16.67	83.33	100.34	1,816.90	5.52	99.95	25.00	171.79	
17	20,000	50,000	35,000	31	316	7.45	75.96	216.94	1,274.59	5.01	29.42	0	10	10	10	0.00	83.33	0.00	1,816.90	0.00	99.95	0.00	142.55	
18	50,000	100,000	75,000	23	339	5.53	81.49	221.16	1,495.75	5.10	34.52	2	12	12	12	16.67	100.00	0.97	1,817.87	0.05	100.00	0.44	121.54	
19	100,000	500,000	300,000	37	376	8.89	90.38	189.98	1,685.73	4.39	38.91	0	12	12	12	0.00	100.00	0.00	1,817.87	0.00	100.00	0.00	107.84	
20	500,000	UP		40	416	9.62	100.00	2,646.79	4,332.52	61.09	100.00	0	12	12	12	0.00	100.00	0.00	1,817.87	0.00	100.00	0.00	41.96	
				416					4,332.52					12					1,817.87					41.96





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.67	0.67	5.44	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.66	1.33	5.30	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	6.43	7.76	51.99	62.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.61	12.38	37.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	12.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					12.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.89	8.89	8.79	8.79	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.22	11.11	2.56	11.35	0.59	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.22	13.33	0.09	11.43	0.02	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.22	15.56	1.47	12.90	0.34	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.22	17.78	0.82	13.72	0.19	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.22	20.00	0.64	14.35	0.15	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.22	22.22	7.90	22.25	1.82	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.22	24.44	6.14	28.40	1.41	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.22	26.67	2.74	31.14	0.63	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.22	28.89	0.56	31.70	0.13	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.22	31.11	1.19	32.88	0.27	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	23	20.00	51.11	17.63	50.51	4.06	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	2.22	53.33	3.14	53.65	0.72	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	2.22	55.56	18.44	72.09	4.25	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	26	2.22	57.78	56.74	128.84	13.06	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	40	31.11	88.89	195.70	324.54	45.06	74.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	41	2.22	91.11	7.38	317.16	1.70	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	42	2.22	93.33	16.02	333.18	3.69	76.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	43	2.22	95.56	54.41	387.59	12.53	89.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	45	4.44	100.00	46.74	434.33	10.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					434.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	4.45	4.45	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	37.80	42.25	22.40	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	126.51	168.76	74.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	168.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					168.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	4.49	4.49	306.37	306.37	2.54	2.54	15	15	15	18.75	18.75	16.98	16.98	0.22	0.22	5.54	5.54		
2	50	100	75	22	94	1.37	5.87	66.01	372.38	0.55	3.08	0	15	0.00	18.75	0.00	16.98	0.00	0.22	0.00	0.00	4.56		
3	100	200	150	15	109	0.94	6.80	38.89	411.28	0.32	3.41	2	17	2.50	21.25	14.73	31.72	0.19	0.42	37.88	7.71			
4	200	300	250	34	143	2.12	8.93	16.22	427.49	0.13	3.54	0	17	0.00	21.25	0.00	31.72	0.00	0.42	0.00	7.42			
5	300	500	400	31	174	1.94	10.86	41.92	469.41	0.35	3.89	0	17	0.00	21.25	0.00	31.72	0.00	0.42	0.00	6.76			
6	500	750	625	21	195	1.31	12.17	7.95	477.36	0.07	3.95	2	19	2.50	23.75	1.68	33.40	0.02	0.44	21.13	7.00			
7	750	1,000	875	51	246	3.18	15.36	31.38	508.74	0.26	4.21	0	19	0.00	23.75	0.00	33.40	0.00	0.44	0.00	6.56			
8	1,000	1,500	1,250	59	305	3.68	19.04	76.60	585.34	0.63	4.85	0	19	0.00	23.75	0.00	33.40	0.00	0.44	0.00	5.71			
9	1,500	2,000	1,750	29	334	1.81	20.85	66.25	651.59	0.55	5.40	0	19	0.00	23.75	0.00	33.40	0.00	0.44	0.00	5.13			
10	2,000	2,500	2,250	17	351	1.06	21.91	36.38	687.97	0.30	5.70	0	19	0.00	23.75	0.00	33.40	0.00	0.44	0.00	4.85			
11	2,500	3,000	2,750	19	370	1.19	23.10	55.55	743.52	0.46	6.16	0	19	0.00	23.75	0.00	33.40	0.00	0.44	0.00	4.49			
12	3,000	4,000	3,500	30	400	1.87	24.97	127.83	871.35	1.06	7.22	3	22	3.75	27.50	0.04	33.44	0.00	0.44	0.03	3.84			
13	4,000	5,000	4,500	12	412	0.75	25.72	43.60	914.95	0.36	7.58	0	22	0.00	27.50	0.00	33.44	0.00	0.44	0.00	3.65			
14	5,000	7,500	6,250	37	449	2.31	28.03	184.66	1,099.61	1.53	9.11	0	22	0.00	27.50	0.00	33.44	0.00	0.44	0.00	3.04			
15	7,500	10,000	8,750	43	492	2.68	30.71	416.04	1,515.65	3.45	12.55	0	22	0.00	27.50	0.00	33.44	0.00	0.44	0.00	2.21			
16	10,000	20,000	15,000	169	661	10.55	41.26	1,649.97	3,165.63	13.66	26.22	11	33	13.75	41.25	53.62	87.06	0.71	1.15	3.25	2.75			
17	20,000	50,000	35,000	364	1,025	22.72	63.98	3,803.24	6,968.86	31.50	57.71	6	39	7.50	48.75	5,928.02	6,015.07	78.26	79.41	155.87	86.31			
18	50,000	100,000	75,000	273	1,298	17.04	81.02	2,168.09	9,136.96	17.95	75.67	4	43	5.00	53.75	1,519.01	7,534.08	20.05	99.46	70.06	82.46			
19	100,000	500,000	300,000	228	1,526	14.23	95.26	2,630.00	11,766.95	21.78	97.45	14	57	17.50	71.25	40.69	7,574.77	0.54	100.00	1.55	64.37			
20	500,000	<b>UP</b>		76	1,602	4.74	100.00	308.43	12,075.39	2.55	100.00	23	80	28.75	100.00	0.22	7,574.99	0.00	100.00	0.07	62.73			
				1,602					12,075.39					80					7,574.99					62.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	7.10	7.10	2.74	2.74	0.47	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	12	0.65	7.74	0.98	3.72	0.17	0.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	13	0.65	8.39	0.16	3.88	0.03	0.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	33	12.90	21.29	0.99	4.88	0.17	0.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	35	1.29	22.58	5.45	10.33	0.94	1.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	43	5.16	27.74	4.58	14.91	0.79	2.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	50	4.52	32.26	1.27	16.18	0.22	2.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19	69	12.26	44.52	138.56	154.74	23.90	26.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	70	0.65	45.16	0.59	155.33	0.10	26.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	71	0.65	45.81	0.01	155.33	0.00	26.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	72	0.65	46.45	1.02	156.35	0.18	26.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	77	3.23	49.68	7.62	163.98	1.31	28.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	78	0.65	50.32	1.31	165.29	0.23	28.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	93	9.68	60.00	15.53	180.82	2.68	31.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	28	121	18.06	78.06	91.26	272.08	15.74	46.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	140	12.26	90.32	58.81	330.89	10.14	57.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	154	9.03	99.35	235.97	566.86	40.69	97.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	155	0.65	100.00	13.01	579.87	2.24	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	155	0.00	100.00	0.00	579.87	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	155	0.00	100.00	0.00	579.87	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				155					579.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.81	3.81	0.53	0.53	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.95	4.76	0.26	0.80	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.95	5.71	0.00	0.80	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	0.95	6.67	0.36	1.16	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	0.95	7.62	2.28	3.44	0.25	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	0.95	8.57	4.34	7.79	0.47	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	11	1.90	10.48	1.69	9.47	0.18	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	28	16.19	26.67	37.04	46.51	3.99	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	37	8.57	35.24	23.27	69.79	2.51	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	41	3.81	39.05	38.73	108.51	4.17	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	45	3.81	42.86	35.09	143.60	3.78	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	51	5.71	48.57	27.32	170.92	2.94	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	58	6.67	55.24	68.46	239.38	7.38	25.79	3	3	60.00	60.00	286.08	286.08	91.34	91.34	417.90	119.51	0.00	0.00	
14	5,000	7,500	6,250	3	61	2.86	58.10	31.77	271.15	3.42	29.22	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	105.51	0.00	0.00	
15	7,500	10,000	8,750	14	75	13.33	71.43	141.53	412.68	15.25	44.47	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	69.32	0.00	0.00	
16	10,000	20,000	15,000	10	85	9.52	80.95	223.39	636.06	24.07	68.54	0	3	0.00	60.00	0.00	286.08	0.00	91.34	0.00	44.98	0.00	0.00	
17	20,000	50,000	35,000	12	97	11.43	92.38	212.91	848.98	22.94	91.48	2	5	40.00	100.00	27.11	313.19	8.66	100.00	12.73	36.89	0.00	0.00	
18	50,000	100,000	75,000	8	105	7.62	100.00	79.07	928.04	8.52	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.75	0.00	0.00	
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	928.04	0.00	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.75	0.00	0.00	
20	500,000	UP		0	105	0.00	100.00	0.00	928.04	0.00	100.00	0	5	0.00	100.00	0.00	313.19	0.00	100.00	0.00	33.75	0.00	0.00	
				105					928.04					5					313.19					33.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 260

SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.09	9.09	27.99	27.99	14.15	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	0.50	27.49	0.25	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	7.73	19.76	3.91	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	0.66	19.10	0.33	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.55	27.27	0.66	18.44	0.33	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.55	31.82	1.54	16.91	0.78	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.55	36.36	2.85	14.06	1.44	7.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.55	40.91	34.97	20.90	17.68	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	3.07	23.98	1.55	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	14.29	38.26	7.22	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	15.44	53.70	7.80	27.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.55	59.09	35.86	89.56	18.13	45.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.55	63.64	35.86	125.41	18.13	63.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.55	68.18	3.84	129.25	1.94	65.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.55	72.73	7.68	136.94	3.88	69.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.55	77.27	22.77	159.71	11.51	80.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	22	22.73	100.00	38.11	197.82	19.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	197.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	197.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	197.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					197.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	203	203	14.71	14.71	311.95	311.95	2.76	2.76	1	1	3.03	3.03	41.22	41.22	2.48	2.48	13.21	13.21			
2	50	100	75	112	315	8.12	22.83	116.68	428.63	1.03	3.79	0	1	0.00	3.03	0.00	41.22	0.00	2.48	0.00	9.62			
3	100	200	150	144	459	10.43	33.26	212.98	641.61	1.88	5.68	2	3	6.06	9.09	80.69	121.91	4.86	7.34	37.89	19.00			
4	200	300	250	67	526	4.86	38.12	144.29	785.89	1.28	6.95	0	3	0.00	9.09	0.00	121.91	0.00	7.34	0.00	15.51			
5	300	500	400	94	620	6.81	44.93	295.17	1,081.07	2.61	9.56	1	4	3.03	12.12	438.10	560.01	26.37	33.70	148.42	51.80			
6	500	750	625	56	676	4.06	48.99	286.93	1,368.00	2.54	12.10	0	4	0.00	12.12	0.00	560.01	0.00	33.70	0.00	40.94			
7	750	1,000	875	45	721	3.26	52.25	258.70	1,626.70	2.29	14.39	0	4	0.00	12.12	0.00	560.01	0.00	33.70	0.00	34.43			
8	1,000	1,500	1,250	57	778	4.13	56.38	420.36	2,047.06	3.72	18.11	0	4	0.00	12.12	0.00	560.01	0.00	33.70	0.00	27.36			
9	1,500	2,000	1,750	50	828	3.62	60.00	352.69	2,399.75	3.12	21.23	0	4	0.00	12.12	0.00	560.01	0.00	33.70	0.00	23.34			
10	2,000	2,500	2,250	59	887	4.28	64.28	436.18	2,835.93	3.86	25.09	10	14	30.30	42.42	572.53	1,132.55	34.46	68.16	131.26	39.94			
11	2,500	3,000	2,750	27	914	1.96	66.23	358.57	3,194.50	3.17	28.26	4	18	12.12	54.55	111.96	1,244.51	6.74	74.90	31.22	38.96			
12	3,000	4,000	3,500	38	952	2.75	68.99	440.37	3,634.87	3.90	32.16	0	18	0.00	54.55	0.00	1,244.51	0.00	74.90	0.00	34.24			
13	4,000	5,000	4,500	41	993	2.97	71.96	381.92	4,016.79	3.38	35.54	0	18	0.00	54.55	0.00	1,244.51	0.00	74.90	0.00	30.98			
14	5,000	7,500	6,250	56	1,049	4.06	76.01	781.34	4,798.13	6.91	42.45	0	18	0.00	54.55	0.00	1,244.51	0.00	74.90	0.00	25.94			
15	7,500	10,000	8,750	82	1,131	5.94	81.96	752.66	5,550.79	6.66	49.11	0	18	0.00	54.55	0.00	1,244.51	0.00	74.90	0.00	22.42			
16	10,000	20,000	15,000	106	1,237	7.68	89.64	2,153.01	7,703.80	19.05	68.16	9	27	27.27	81.82	318.53	1,563.03	19.17	94.07	14.79	20.29			
17	20,000	50,000	35,000	114	1,351	8.26	97.90	2,972.90	10,676.70	26.30	94.46	6	33	18.18	100.00	98.56	1,661.59	5.93	100.00	3.32	15.56			
18	50,000	100,000	75,000	25	1,376	1.81	99.71	496.88	11,173.59	4.40	98.86	0	33	0.00	100.00	0.00	1,661.59	0.00	100.00	0.00	14.87			
19	100,000	500,000	300,000	4	1,380	0.29	100.00	129.39	11,302.97	1.14	100.00	0	33	0.00	100.00	0.00	1,661.59	0.00	100.00	0.00	14.70			
20	500,000	UP		0	1,380	0.00	100.00	0.00	11,302.97	0.00	100.00	0	33	0.00	100.00	0.00	1,661.59	0.00	100.00	0.00	14.70			
				1,380					11,302.97					33					1,661.59					14.70





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	63	63	7.05	7.05	178.32	178.32	2.87	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	84	2.35	9.41	6.44	184.76	0.10	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	51	135	5.71	15.12	34.34	219.10	0.55	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	165	3.36	18.48	28.95	248.05	0.47	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	201	4.03	22.51	41.21	289.27	0.66	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	219	2.02	24.52	50.25	339.51	0.81	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	253	3.81	28.33	68.86	408.37	1.11	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	296	4.82	33.15	141.91	550.28	2.28	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	328	3.58	36.73	125.75	676.03	2.02	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	27	355	3.02	39.75	116.65	792.68	1.88	12.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	368	1.46	41.21	53.74	846.42	0.86	13.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	38	406	4.26	45.46	206.12	1,052.54	3.32	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	436	3.36	48.82	224.48	1,277.02	3.61	20.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	57	493	6.38	55.21	577.67	1,854.68	9.29	29.83	2	2	6.90	6.90	170.78	170.78	2.24	2.24	29.56	9.21			
15	7,500	10,000	8,750	41	534	4.59	59.80	434.07	2,288.76	6.98	36.81	3	5	10.34	17.24	320.12	490.90	4.19	6.43	73.75	21.45			
16	10,000	20,000	15,000	114	648	12.77	72.56	1,606.32	3,895.07	25.84	62.65	0	5	0.00	17.24	0.00	490.90	0.00	6.43	0.00	12.60			
17	20,000	50,000	35,000	141	789	15.79	88.35	1,368.54	5,263.62	22.01	84.66	24	29	82.76	100.00	7,149.56	7,640.46	93.57	100.00	522.42	145.16			
18	50,000	100,000	75,000	75	864	8.40	96.75	746.01	6,009.63	12.00	96.66	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	127.14			
19	100,000	500,000	300,000	19	883	2.13	98.88	150.65	6,160.27	2.42	99.09	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	124.03			
20	500,000	UP		10	893	1.12	100.00	56.87	6,217.14	0.91	100.00	0	29	0.00	100.00	0.00	7,640.46	0.00	100.00	0.00	122.89			
				893					6,217.14					29					7,640.46					122.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	1.65	1.65	17.86	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	2.04	3.68	22.12	39.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	1.84	5.52	19.94	59.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	2.63	8.15	28.50	88.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	0.00	8.15	0.00	88.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	1.07	9.22	11.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	9.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					9.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	8.03	8.03	153.54	153.54	13.38	13.38	1	1	14.29	14.29	0.21	0.21	0.12	0.12	0.14	0.14			
2	50	100	75	1	12	0.73	8.76	2.23	155.78	0.19	13.58	1	2	14.29	28.57	54.91	55.12	32.51	32.63	2459.55	35.38			
3	100	200	150	1	13	0.73	9.49	2.24	158.02	0.20	13.77	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	34.88			
4	200	300	250	1	14	0.73	10.22	5.99	164.01	0.52	14.29	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	33.61			
5	300	500	400	3	17	2.19	12.41	4.62	168.63	0.40	14.70	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	32.69			
6	500	750	625	3	20	2.19	14.60	7.80	176.43	0.68	15.37	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	31.24			
7	750	1,000	875	1	21	0.73	15.33	1.98	178.41	0.17	15.55	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	30.89			
8	1,000	1,500	1,250	2	23	1.46	16.79	11.12	189.53	0.97	16.52	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	29.08			
9	1,500	2,000	1,750	4	27	2.92	19.71	4.91	194.44	0.43	16.94	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	28.35			
10	2,000	2,500	2,250	3	30	2.19	21.90	16.21	210.65	1.41	18.36	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	26.17			
11	2,500	3,000	2,750	6	36	4.38	26.28	30.52	241.17	2.66	21.02	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	22.85			
12	3,000	4,000	3,500	19	55	13.87	40.15	49.98	291.15	4.36	25.37	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	18.93			
13	4,000	5,000	4,500	13	68	9.49	49.64	80.95	372.10	7.05	32.43	0	2	0.00	28.57	0.00	55.12	0.00	32.63	0.00	14.81			
14	5,000	7,500	6,250	21	89	15.33	64.96	245.71	617.81	21.41	53.84	1	3	14.29	42.86	41.25	96.37	24.42	57.05	16.79	15.60			
15	7,500	10,000	8,750	10	99	7.30	72.26	108.71	726.52	9.47	63.31	0	3	0.00	42.86	0.00	96.37	0.00	57.05	0.00	13.26			
16	10,000	20,000	15,000	13	112	9.49	81.75	178.09	904.62	15.52	78.83	0	3	0.00	42.86	0.00	96.37	0.00	57.05	0.00	10.65			
17	20,000	50,000	35,000	14	126	10.22	91.97	126.20	1,030.82	11.00	89.83	0	3	0.00	42.86	0.00	96.37	0.00	57.05	0.00	9.35			
18	50,000	100,000	75,000	3	129	2.19	94.16	28.02	1,058.84	2.44	92.27	0	3	0.00	42.86	0.00	96.37	0.00	57.05	0.00	9.10			
19	100,000	500,000	300,000	8	137	5.84	100.00	88.68	1,147.51	7.73	100.00	4	7	57.14	100.00	72.54	168.92	42.95	100.00	81.81	14.72			
20	500,000	UP		0	137	0.00	100.00	0.00	1,147.51	0.00	100.00	0	7	0.00	100.00	0.00	168.92	0.00	100.00	0.00	14.72			
				137					1,147.51					7					168.92					14.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	9.52	9.52	1.20	1.20	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	9.52	19.05	3.87	5.07	2.17	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.76	23.81	1.90	6.97	1.07	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.76	28.57	8.89	15.87	4.99	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.76	33.33	12.41	28.28	6.97	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.76	38.10	12.09	40.37	6.79	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.76	42.86	32.71	73.08	18.36	41.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.76	47.62	4.14	77.22	2.32	43.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.76	52.38	4.14	81.35	2.32	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.76	57.14	10.34	91.70	5.80	51.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.76	61.90	0.98	92.67	0.55	52.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.76	66.67	4.29	96.97	2.41	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	20	28.57	95.24	46.87	143.83	26.31	80.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	4.76	100.00	34.33	178.16	19.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	178.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					178.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	8.33	8.33	2.80	2.80	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	2.78	11.11	0.00	2.80	0.00	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	7	8.33	19.44	0.30	3.10	0.14	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	9	5.56	25.00	2.49	5.59	1.14	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	8.33	33.33	3.62	9.22	1.66	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	14	5.56	38.89	1.01	10.23	0.46	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	18	11.11	50.00	19.60	29.83	8.97	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	26	22.22	72.22	9.68	39.51	4.43	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	2.78	75.00	20.19	59.70	9.24	27.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	2.78	77.78	21.28	80.98	9.74	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	2.78	80.56	31.05	112.03	14.21	51.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	2.78	83.33	14.66	126.69	6.71	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	31	2.78	86.11	0.00	126.69	0.00	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	33	5.56	91.67	55.70	182.39	25.49	83.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	34	2.78	94.44	9.85	192.23	4.51	87.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	35	2.78	97.22	20.99	213.22	9.61	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	36	2.78	100.00	5.28	218.50	2.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	218.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	218.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	36	0.00	100.00	0.00	218.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					218.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2608 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.27	2.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.27				0				0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	963	963	12.45	12.45	1,072.64	1,072.64	2.26	2.26	5	5	2.10	2.10	535.03	535.03	1.79	1.79	49.88	49.88			
2	50	100	75	367	1,330	4.74	17.19	536.69	1,609.34	1.13	3.40	4	9	1.68	3.78	105.34	640.37	0.35	2.15	19.63	39.79			
3	100	200	150	428	1,758	5.53	22.72	364.49	1,973.82	0.77	4.17	4	13	1.68	5.46	288.22	928.59	0.97	3.12	79.08	47.05			
4	200	300	250	257	2,015	3.32	26.04	394.27	2,368.09	0.83	5.00	0	13	0.00	5.46	0.00	928.59	0.00	3.12	0.00	39.21			
5	300	500	400	335	2,350	4.33	30.37	643.16	3,011.25	1.36	6.36	0	13	0.00	5.46	0.00	928.59	0.00	3.12	0.00	30.84			
6	500	750	625	300	2,650	3.88	34.25	769.40	3,780.64	1.62	7.98	0	13	0.00	5.46	0.00	928.59	0.00	3.12	0.00	24.56			
7	750	1,000	875	343	2,993	4.43	38.68	884.48	4,665.12	1.87	9.85	5	18	2.10	7.56	410.37	1,338.96	1.38	4.49	46.40	28.70			
8	1,000	1,500	1,250	446	3,439	5.76	44.44	1,496.24	6,161.36	3.16	13.01	1	19	0.42	7.98	261.00	1,599.96	0.88	5.37	17.44	25.97			
9	1,500	2,000	1,750	333	3,772	4.30	48.75	1,514.57	7,675.92	3.20	16.21	3	22	1.26	9.24	339.94	1,939.89	1.14	6.51	22.44	25.27			
10	2,000	2,500	2,250	265	4,037	3.42	52.17	1,451.53	9,127.46	3.06	19.27	17	39	7.14	16.39	555.33	2,495.23	1.86	8.37	38.26	27.34			
11	2,500	3,000	2,750	278	4,315	3.59	55.76	1,569.99	10,697.45	3.31	22.58	6	45	2.52	18.91	448.38	2,943.60	1.50	9.88	28.56	27.52			
12	3,000	4,000	3,500	380	4,695	4.91	60.67	2,619.12	13,316.56	5.53	28.11	12	57	5.04	23.95	412.29	3,355.90	1.38	11.26	15.74	25.20			
13	4,000	5,000	4,500	305	5,000	3.94	64.62	2,223.55	15,540.12	4.69	32.81	11	68	4.62	28.57	3,535.19	6,891.08	11.86	23.12	158.99	44.34			
14	5,000	7,500	6,250	456	5,456	5.89	70.51	4,166.57	19,706.69	8.80	41.61	24	92	10.08	38.66	234.16	7,125.24	0.79	23.90	5.62	36.16			
15	7,500	10,000	8,750	365	5,821	4.72	75.23	3,212.13	22,918.82	6.78	48.39	10	102	4.20	42.86	892.36	8,017.60	2.99	26.90	27.78	34.98			
16	10,000	20,000	15,000	734	6,555	9.49	84.71	9,636.31	32,555.14	20.34	68.73	59	161	24.79	67.65	12,155.86	20,173.46	40.78	67.68	126.15	61.97			
17	20,000	50,000	35,000	650	7,205	8.40	93.11	9,135.36	41,690.49	19.29	88.02	43	204	18.07	85.71	7,067.38	27,240.84	23.71	91.39	77.36	65.34			
18	50,000	100,000	75,000	320	7,525	4.14	97.25	3,308.99	44,999.48	6.99	95.00	32	236	13.45	99.16	2,555.39	29,796.23	8.57	99.96	77.23	66.21			
19	100,000	500,000	300,000	195	7,720	2.52	99.77	2,204.13	47,203.61	4.65	99.66	2	238	0.84	100.00	11.71	29,807.94	0.04	100.00	0.53	63.15			
20	500,000	UP		18	7,738	0.23	100.00	162.33	47,365.93	0.34	100.00	0	238	0.00	100.00	0.00	29,807.94	0.00	100.00	0.00	62.93			
				7,738					47,365.93					238					29,807.94					62.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	3.13	3.13	5.14	5.14	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.56	4.69	0.60	5.74	0.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.56	6.25	0.44	6.18	0.08	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.56	7.81	2.68	8.86	0.46	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.56	9.38	6.70	15.56	1.16	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.56	10.94	1.06	16.62	0.18	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.56	12.50	0.52	17.14	0.09	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	3.13	15.63	0.99	18.14	0.17	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	4.69	20.31	5.08	23.22	0.88	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.56	21.88	14.14	37.36	2.45	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.56	23.44	2.88	40.24	0.50	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	19	6.25	29.69	40.77	81.01	7.05	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	23	6.25	35.94	21.53	102.54	3.72	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	27	6.25	42.19	12.09	114.63	2.09	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	31	6.25	48.44	29.56	144.19	5.11	24.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	46	23.44	71.88	187.15	331.35	32.37	57.31	3	3	27.27	27.27	43.52	43.52	3.22	3.22	23.26	13.13			
17	20,000	50,000	35,000	13	59	20.31	92.19	195.35	526.70	33.79	91.10	8	11	72.73	100.00	1,307.87	1,351.40	96.78	100.00	669.49	256.58			
18	50,000	100,000	75,000	5	64	7.81	100.00	51.48	578.18	8.90	100.00	0	11	0.00	100.00	0.00	1,351.40	0.00	100.00	0.00	233.73			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	578.18	0.00	100.00	0	11	0.00	100.00	0.00	1,351.40	0.00	100.00	0.00	233.73			
20	500,000	UP		0	64	0.00	100.00	0.00	578.18	0.00	100.00	0	11	0.00	100.00	0.00	1,351.40	0.00	100.00	0.00	233.73			
				64					578.18					11					1,351.40					233.73





**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	6.91	6.91	22.53	22.53	2.50	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	20	1.22	8.13	0.06	22.46	0.01	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	23	1.22	9.35	0.98	23.45	0.11	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	24	0.41	9.76	0.21	23.65	0.02	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	27	1.22	10.98	1.52	25.17	0.17	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	29	0.81	11.79	4.00	29.17	0.44	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	36	2.85	14.63	10.84	40.01	1.20	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	38	0.81	15.45	16.57	56.58	1.84	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	52	5.69	21.14	16.22	72.79	1.80	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	68	6.50	27.64	14.29	87.08	1.58	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	78	4.07	31.71	15.39	102.47	1.71	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	84	2.44	34.15	14.87	117.34	1.65	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	90	2.44	36.59	20.64	137.97	2.29	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	102	4.88	41.46	53.94	191.91	5.98	21.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	118	6.50	47.97	66.53	258.44	7.37	28.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	123	2.03	50.00	102.48	360.92	11.35	39.99	1	1	6.25	6.25	9.12	9.12	12.67	12.67	8.90	8.90	2.53	2.53	
17	20,000	50,000	35,000	30	153	12.20	62.20	227.36	588.28	25.19	65.17	14	15	87.50	93.75	62.82	71.94	87.23	99.89	27.63	27.63	12.23	12.23	
18	50,000	100,000	75,000	2	155	0.81	63.01	7.68	595.96	0.85	66.03	0	15	0.00	93.75	0.00	71.94	0.00	99.89	0.00	12.07	12.07	8.35	8.35
19	100,000	500,000	300,000	68	223	27.64	90.65	265.98	861.94	29.47	95.49	0	15	0.00	93.75	0.00	71.94	0.00	99.89	0.00	8.35	8.35	8.35	8.35
20	500,000	UP		23	246	9.35	100.00	40.68	902.63	4.51	100.00	1	16	6.25	100.00	0.08	72.01	0.11	100.00	0.19	7.98	7.98	7.98	7.98
				246					902.63					16					72.01					7.98



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	4.66	4.66	8.28	8.28	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	28	0.56	5.21	1.73	10.01	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	34	1.12	6.33	3.78	13.78	0.10	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	12	46	2.23	8.57	2.69	16.47	0.07	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	49	0.56	9.12	3.25	19.72	0.08	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	67	3.35	12.48	9.24	28.96	0.23	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	80	2.42	14.90	7.93	36.88	0.20	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	97	3.17	18.06	13.40	50.28	0.34	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	116	3.54	21.60	69.81	120.09	1.77	3.04	10	10	30.30	30.30	1,046.05	1,046.05	25.94	25.94	1498.40	871.02	0.00	0.00	
10	2,000	2,500	2,250	16	132	2.98	24.58	40.35	160.44	1.02	4.07	0	10	0.00	30.30	0.00	1,046.05	0.00	25.94	0.00	651.97	0.00		
11	2,500	3,000	2,750	5	137	0.93	25.51	31.87	192.31	0.81	4.87	0	10	0.00	30.30	0.00	1,046.05	0.00	25.94	0.00	543.94	0.00		
12	3,000	4,000	3,500	15	152	2.79	28.31	27.68	219.99	0.70	5.57	2	12	6.06	36.36	0.83	1,046.88	0.02	25.96	2.99	475.87	0.00		
13	4,000	5,000	4,500	9	161	1.68	29.98	55.38	275.37	1.40	6.98	0	12	0.00	36.36	1.40	1,046.88	0.00	25.96	0.00	380.17	0.00		
14	5,000	7,500	6,250	48	209	8.94	38.92	306.88	582.25	7.78	14.75	0	12	0.00	36.36	0.00	1,046.88	0.00	25.96	0.00	179.80	0.00		
15	7,500	10,000	8,750	35	244	6.52	45.44	444.06	1,026.31	11.25	26.01	0	12	0.00	36.36	0.00	1,046.88	0.00	25.96	0.00	102.00	0.00		
16	10,000	20,000	15,000	86	330	16.01	61.45	655.63	1,681.95	16.61	42.62	7	19	21.21	57.58	375.24	1,422.12	9.31	35.27	57.23	84.55	0.00		
17	20,000	50,000	35,000	136	466	25.33	86.78	1,343.90	3,025.85	34.05	76.67	7	26	21.21	78.79	2,486.64	3,908.76	61.67	96.95	185.03	129.18	0.00		
18	50,000	100,000	75,000	39	505	7.26	94.04	401.10	3,426.95	10.16	86.84	0	26	0.00	78.79	0.00	3,908.76	0.00	96.95	0.00	114.06	0.00		
19	100,000	500,000	300,000	24	529	4.47	98.51	259.73	3,686.68	6.58	93.42	4	30	12.12	90.91	114.43	4,023.19	2.84	99.78	44.06	109.13	0.00		
20	500,000	<b>UP</b>		8	537	1.49	100.00	259.74	3,946.43	6.58	100.00	3	33	9.09	100.00	8.70	4,031.90	0.22	100.00	3.35	102.17	0.00		
				537					3,946.43					33					4,031.90					102.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	11.11	11.11	1.95	1.95	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	4.88	2.93	6.59	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	4.88	1.95	6.59	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	2.14	4.09	2.89	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	39.07	43.16	52.79	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	11.57	54.73	15.63	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	17.13	71.86	23.15	97.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	0.86	72.72	1.16	98.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	1.29	74.01	1.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	74.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					74.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	209	209	7.91	7.91	806.62	806.62	2.90	2.90	4	4	1.57	1.57	0.88	0.88	0.00	0.00	0.11	0.11			
2	50	100	75	41	250	1.55	9.46	232.92	1,039.54	0.84	3.73	3	7	1.18	2.76	44.75	45.63	0.25	0.26	19.21	4.39			
3	100	200	150	41	291	1.55	11.01	346.43	1,385.97	1.24	4.98	0	7	0.00	2.76	0.00	45.63	0.00	0.26	0.00	3.29			
4	200	300	250	43	334	1.63	12.64	39.17	1,425.14	0.14	5.12	0	7	0.00	2.76	0.00	45.63	0.00	0.26	0.00	3.20			
5	300	500	400	61	395	2.31	14.95	120.28	1,545.42	0.43	5.55	1	8	0.39	3.15	0.00	45.63	0.00	0.26	0.00	2.95			
6	500	750	625	64	459	2.42	17.37	130.34	1,675.76	0.47	6.02	0	8	0.00	3.15	0.00	45.63	0.00	0.26	0.00	2.72			
7	750	1,000	875	49	508	1.85	19.22	247.48	1,923.24	0.89	6.91	5	13	1.97	5.12	33.79	79.42	0.19	0.45	13.65	4.13			
8	1,000	1,500	1,250	83	591	3.14	22.36	343.46	2,266.70	1.23	8.14	3	16	1.18	6.30	20.94	100.36	0.12	0.57	6.10	4.43			
9	1,500	2,000	1,750	65	656	2.46	24.82	464.15	2,730.85	1.67	9.81	3	19	1.18	7.48	733.57	833.93	4.17	4.74	158.05	30.54			
10	2,000	2,500	2,250	43	699	1.63	26.45	355.93	3,086.78	1.28	11.09	0	19	0.00	7.48	0.00	833.93	0.00	4.74	0.00	27.02			
11	2,500	3,000	2,750	49	748	1.85	28.30	402.84	3,489.62	1.45	12.54	0	19	0.00	7.48	0.00	833.93	0.00	4.74	0.00	23.90			
12	3,000	4,000	3,500	89	837	3.37	31.67	567.56	4,057.18	2.04	14.58	1	20	0.39	7.87	48.88	882.81	0.28	5.02	8.61	21.76			
13	4,000	5,000	4,500	100	937	3.78	35.45	603.00	4,660.18	2.17	16.74	6	26	2.36	10.24	331.21	1,214.02	1.88	6.90	54.93	26.05			
14	5,000	7,500	6,250	178	1,115	6.73	42.19	1,680.29	6,340.47	6.04	22.78	7	33	2.76	12.99	4,437.25	5,651.27	25.22	32.12	264.08	89.13			
15	7,500	10,000	8,750	102	1,217	3.86	46.05	1,140.91	7,481.38	4.10	26.88	1	34	0.39	13.39	0.62	5,651.89	0.00	32.13	0.05	75.55			
16	10,000	20,000	15,000	409	1,626	15.47	61.52	5,676.32	13,157.70	20.39	47.27	69	103	27.17	40.55	1,730.61	7,382.49	9.84	41.97	30.49	56.11			
17	20,000	50,000	35,000	491	2,117	18.58	80.10	8,883.93	22,041.64	31.92	79.19	42	145	16.54	57.09	7,568.65	14,951.14	43.02	84.99	85.19	67.83			
18	50,000	100,000	75,000	238	2,355	9.00	89.10	2,771.89	24,813.52	9.96	89.15	52	197	20.47	77.56	666.40	15,617.54	3.79	88.78	24.04	62.94			
19	100,000	500,000	300,000	234	2,589	8.85	97.96	2,351.77	27,165.29	8.45	97.60	57	254	22.44	100.00	1,974.34	17,591.88	11.22	100.00	83.95	64.76			
20	500,000	UP		54	2,643	2.04	100.00	668.75	27,834.04	2.40	100.00	0	254	0.00	100.00	0.00	17,591.88	0.00	100.00	0.00	63.20			
				2,643					27,834.04					254					17,591.88					63.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2624 SIRAP FACTORIES (DISCOUNTS/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	15.76	15.76	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	15.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					15.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.70	3.70	1.74	1.74	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.70	7.41	0.00	1.74	0.00	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.70	11.11	3.54	5.28	1.82	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.70	14.81	5.78	11.06	2.97	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.70	18.52	3.81	14.88	1.96	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.70	22.22	8.74	23.62	4.49	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.70	25.93	10.05	33.67	5.16	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.70	29.63	15.26	48.93	7.84	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.70	33.33	13.02	61.95	6.69	31.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.70	37.04	13.55	75.50	6.96	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.70	40.74	1.93	77.43	0.99	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.70	44.44	4.00	81.43	2.05	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	3.70	48.15	0.00	81.43	0.00	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	3.70	51.85	9.32	90.75	4.79	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	3.70	55.56	8.78	99.52	4.51	51.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	17	7.41	62.96	21.29	120.81	10.93	62.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	19	7.41	70.37	11.44	132.26	5.88	67.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	27	29.63	100.00	62.42	194.68	32.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	194.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					194.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	6.20	6.20	97.92	97.92	6.69	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	43	0.82	7.01	4.06	101.98	0.28	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	54	1.79	8.81	3.96	105.94	0.27	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	62	1.31	10.11	7.89	113.83	0.54	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	65	0.49	10.60	2.13	115.96	0.15	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	76	1.79	12.40	4.38	120.34	0.30	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	88	1.96	14.36	13.65	133.99	0.93	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	103	2.45	16.80	19.95	153.94	1.36	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	126	3.75	20.55	33.65	187.59	2.30	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	154	4.57	25.12	29.16	216.75	1.99	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	34	188	5.55	30.67	16.31	233.06	1.11	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	219	5.06	35.73	51.82	284.88	3.54	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	235	2.61	38.34	20.76	305.63	1.42	20.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	62	297	10.11	48.45	121.30	426.93	8.29	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	321	3.92	52.37	51.87	478.81	3.55	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	68	389	11.09	63.46	336.20	815.00	22.98	55.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	110	499	17.94	81.40	250.92	1,065.93	17.15	72.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	51	550	8.32	89.72	132.21	1,198.14	9.04	81.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	36	586	5.87	95.60	241.30	1,439.44	16.49	98.37	3	3	100.00	100.00	11.32	11.32	100.00	100.00	4.69	0.79			
20	500,000	UP		27	613	4.40	100.00	23.84	1,463.28	1.63	100.00	0	3	0.00	100.00	0.00	11.32	0.00	100.00	0.00	0.77			
				613					1,463.28					3					11.32					0.77





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.95	0.95	4.16	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.16	1.11	0.70	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	21.69	22.79	95.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	22.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					22.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	10.53	10.53	0.24	0.24	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	5.26	15.79	0.32	0.56	0.17	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	5.26	21.05	2.34	2.91	1.23	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	5.26	26.32	3.03	5.94	1.59	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	5.26	31.58	3.11	9.05	1.63	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	8	10.53	42.11	10.10	19.15	5.31	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.26	47.37	6.35	25.50	3.33	13.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.26	52.63	2.29	27.78	1.20	14.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	10.53	63.16	2.29	30.07	1.20	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.26	68.42	16.08	46.15	8.45	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.26	73.68	64.98	111.13	34.13	58.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.26	78.95	15.36	126.49	8.07	66.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.26	84.21	23.01	149.51	12.09	78.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.26	89.47	23.01	172.52	12.09	90.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.26	94.74	14.41	186.93	7.57	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.26	100.00	3.48	190.41	1.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	190.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	190.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	190.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	190.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					190.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.09	3.09	0.19	0.19	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	12	4.32	7.41	0.89	1.08	0.15	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	1.85	9.26	1.07	2.16	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	19	2.47	11.73	1.87	4.03	0.31	0.66	1	1	100.00	100.00	36.69	36.69	100.00	100.00	1963.57	911.41			
5	300	500	400	9	28	5.56	17.28	0.75	4.78	0.12	0.78	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	767.52			
6	500	750	625	13	41	8.02	25.31	10.86	15.64	1.78	2.57	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	234.61			
7	750	1,000	875	12	53	7.41	32.72	7.18	22.82	1.18	3.75	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	160.79			
8	1,000	1,500	1,250	2	55	1.23	33.95	6.07	28.89	1.00	4.74	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	126.99			
9	1,500	2,000	1,750	7	62	4.32	38.27	20.94	49.83	3.44	8.18	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	73.62			
10	2,000	2,500	2,250	2	64	1.23	39.51	3.31	53.14	0.54	8.73	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	69.04			
11	2,500	3,000	2,750	4	68	2.47	41.98	12.99	66.13	2.13	10.86	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	55.48			
12	3,000	4,000	3,500	11	79	6.79	48.77	71.32	137.45	11.71	22.57	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	26.69			
13	4,000	5,000	4,500	11	90	6.79	55.56	13.70	151.15	2.25	24.82	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	24.27			
14	5,000	7,500	6,250	29	119	17.90	73.46	103.36	254.50	16.97	41.79	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	14.42			
15	7,500	10,000	8,750	10	129	6.17	79.63	95.61	350.11	15.70	57.49	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	10.48			
16	10,000	20,000	15,000	10	139	6.17	85.80	162.47	512.58	26.68	84.16	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	7.16			
17	20,000	50,000	35,000	22	161	13.58	99.38	71.46	584.04	11.73	95.90	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.28			
18	50,000	100,000	75,000	1	162	0.62	100.00	25.00	609.04	4.10	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.02			
19	100,000	500,000	300,000	0	162	0.00	100.00	0.00	609.04	0.00	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.02			
20	500,000	UP		0	162	0.00	100.00	0.00	609.04	0.00	100.00	0	1	0.00	100.00	0.00	36.69	0.00	100.00	0.00	6.02			
				162					609.04					1					36.69					6.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	42.86	42.86	0.25	0.25	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	21.43	64.29	0.79	1.04	3.27	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	7.14	71.43	0.55	1.59	2.29	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	7.14	78.57	0.00	1.59	0.00	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	13	14.29	92.86	9.50	11.09	39.38	45.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	7.14	100.00	13.04	24.13	54.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	24.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					24.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	20.56	20.56	36.60	36.60	2.31	2.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	48	6.11	26.67	1.75	38.35	0.11	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	54	3.33	30.00	1.37	39.73	0.09	2.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	61	3.89	33.89	4.80	44.53	0.30	2.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	64	1.67	35.56	3.45	47.98	0.22	3.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	67	1.67	37.22	6.08	54.07	0.38	3.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	70	1.67	38.89	2.16	56.23	0.14	3.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	73	1.67	40.56	2.59	58.82	0.16	3.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	74	0.56	41.11	6.41	65.23	0.41	4.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	75	0.56	41.67	8.29	73.53	0.52	4.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	76	0.56	42.22	8.43	81.96	0.53	5.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	77	0.56	42.78	8.44	90.39	0.53	5.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	79	1.11	43.89	11.94	102.33	0.75	6.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	85	3.33	47.22	66.83	169.16	4.23	10.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	86	0.56	47.78	31.57	200.73	2.00	12.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	94	4.44	52.22	169.98	370.71	10.75	23.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	19	113	10.56	62.78	385.08	755.78	24.35	47.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	27	140	15.00	77.78	241.43	997.21	15.27	63.06	5	5	83.33	83.33	11.60	11.60	60.98	60.98	4.81	4.81	1.16	1.16	
19	100,000	500,000	300,000	33	173	18.33	96.11	399.82	1,397.03	25.28	88.35	0	5	0.00	83.33	0.00	11.60	0.00	60.98	0.00	0.00	0.00	0.83	0.83
20	500,000	UP		7	180	3.89	100.00	184.23	1,581.27	11.65	100.00	1	6	16.67	100.00	7.42	19.03	39.02	100.00	4.03	4.03	1.20	1.20	
				180					1,581.27					6					19.03					1.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	7.73	7.73	4.14	4.14	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	25	3.00	10.73	0.22	4.36	0.01	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	31	2.58	13.30	5.55	9.91	0.27	0.48	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	40	3.86	17.17	13.17	23.08	0.64	1.12	0	1	0.00	9.09	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	53	5.58	22.75	26.17	49.25	1.27	2.40	1	2	9.09	18.18	25.00	25.00	1.05	1.05	95.52	50.76			
6	500	750	625	9	62	3.86	26.61	8.12	57.37	0.40	2.79	0	2	0.00	18.18	0.00	25.00	0.00	1.05	0.00	43.58			
7	750	1,000	875	5	67	2.15	28.76	89.51	146.88	4.36	7.15	0	2	0.00	18.18	0.00	25.00	0.00	1.05	0.00	17.02			
8	1,000	1,500	1,250	10	77	4.29	33.05	27.28	174.15	1.33	8.48	0	2	0.00	18.18	0.00	25.00	0.00	1.05	0.00	14.36			
9	1,500	2,000	1,750	13	90	5.58	38.63	44.31	218.46	2.16	10.63	1	3	9.09	27.27	25.00	25.00	0.00	1.05	0.00	11.44			
10	2,000	2,500	2,250	4	94	1.72	40.34	20.95	239.41	1.02	11.65	0	3	0.00	27.27	0.00	25.00	0.00	1.05	0.00	10.44			
11	2,500	3,000	2,750	10	104	4.29	44.64	37.24	276.65	1.81	13.46	0	3	0.00	27.27	0.00	25.00	0.00	1.05	0.00	9.04			
12	3,000	4,000	3,500	18	122	7.73	52.36	104.88	381.53	5.10	18.57	0	3	0.00	27.27	0.00	25.00	0.00	1.05	0.00	6.55			
13	4,000	5,000	4,500	20	142	8.58	60.94	132.18	513.71	6.43	25.00	0	3	0.00	27.27	0.00	25.00	0.00	1.05	0.00	4.87			
14	5,000	7,500	6,250	13	155	5.58	66.52	221.41	735.12	10.78	35.78	5	8	45.45	72.73	645.17	670.17	27.01	28.06	291.39	91.16			
15	7,500	10,000	8,750	7	162	3.00	69.53	77.14	812.26	3.75	39.53	0	8	0.00	72.73	0.00	670.17	0.00	28.06	0.00	82.51			
16	10,000	20,000	15,000	29	191	12.45	81.97	698.22	1,510.47	33.98	73.52	0	8	0.00	72.73	0.00	670.17	0.00	28.06	0.00	44.37			
17	20,000	50,000	35,000	30	221	12.88	94.85	318.56	1,829.03	15.50	89.02	1	9	9.09	81.82	0.00	670.17	0.00	28.06	0.00	36.64			
18	50,000	100,000	75,000	4	225	1.72	96.57	23.74	1,852.77	1.16	90.18	0	9	0.00	81.82	0.00	670.17	0.00	28.06	0.00	36.17			
19	100,000	500,000	300,000	7	232	3.00	99.57	201.80	2,054.57	9.82	100.00	2	11	18.18	100.00	1,718.32	2,388.49	71.94	100.00	851.50	116.25			
20	500,000	UP		1	233	0.43	100.00	0.07	2,054.64	0.00	100.00	0	11	0.00	100.00	0.00	2,388.49	0.00	100.00	0.00	116.25			
				233					2,054.64					11					2,388.49					116.25



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	3.45	3.45	0.73	0.73	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.72	5.17	1.61	2.34	0.46	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.72	6.90	1.61	3.94	0.46	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.72	8.62	1.06	5.00	0.30	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.72	10.34	6.36	11.36	1.83	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.72	12.07	5.63	16.99	1.62	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.72	13.79	15.55	32.54	4.47	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.72	15.52	14.81	47.35	4.25	13.60	3	3	100.00	100.00	856.96	856.96	100.00	100.00	5787.76	1809.88			
9	1,500	2,000	1,750	1	10	1.72	17.24	9.23	56.58	2.65	16.26	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1514.66			
10	2,000	2,500	2,250	1	11	1.72	18.97	1.22	57.80	0.35	16.61	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1482.68			
11	2,500	3,000	2,750	1	12	1.72	20.69	1.83	59.63	0.53	17.13	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1437.16			
12	3,000	4,000	3,500	5	17	8.62	29.31	4.96	64.59	1.43	18.56	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	1326.78			
13	4,000	5,000	4,500	3	20	5.17	34.48	61.77	2.82	17.75	0.81	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	30404.80			
14	5,000	7,500	6,250	3	23	5.17	39.66	21.04	23.86	6.05	6.86	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	3591.41			
15	7,500	10,000	8,750	1	24	1.72	41.38	13.68	37.54	3.93	10.78	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	2282.90			
16	10,000	20,000	15,000	9	33	15.52	56.90	89.43	126.97	25.69	36.48	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	674.94			
17	20,000	50,000	35,000	13	46	22.41	79.31	126.53	253.50	36.35	72.83	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	338.05			
18	50,000	100,000	75,000	12	58	20.69	100.00	94.56	348.06	27.17	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	246.21			
19	100,000	500,000	300,000	0	58	0.00	100.00	0.00	348.06	0.00	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	246.21			
20	500,000	UP		0	58	0.00	100.00	0.00	348.06	0.00	100.00	0	3	0.00	100.00	0.00	856.96	0.00	100.00	0.00	246.21			
				58					348.06					3					856.96					246.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	6.88	6.88	81.54	81.54	8.34	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.53	7.41	0.49	82.03	0.05	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	0.53	7.94	0.25	82.29	0.03	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.53	8.47	0.54	82.82	0.06	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	17	0.53	8.99	0.61	83.43	0.06	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	26	4.76	13.76	6.82	90.25	0.70	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	39	6.88	20.63	10.20	100.45	1.04	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	48	4.76	25.40	25.44	125.89	2.60	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	56	4.23	29.63	14.43	140.32	1.48	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	64	4.23	33.86	20.26	160.58	2.07	16.43	1	1	11.11	11.11	6.65	6.65	0.40	0.40	32.81	4.14	0.00	0.00	
11	2,500	3,000	2,750	6	70	3.17	37.04	9.07	169.65	0.93	17.36	0	1	0.00	11.11	0.00	6.65	0.00	0.40	0.00	0.00	3.92	0.00	0.00
12	3,000	4,000	3,500	7	77	3.70	40.74	26.73	196.39	2.73	20.09	2	3	22.22	33.33	64.76	71.41	3.86	4.25	242.24	36.36	0.00	0.00	
13	4,000	5,000	4,500	9	86	4.76	45.50	32.35	228.74	3.31	23.40	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	0.00	31.22	0.00	0.00
14	5,000	7,500	6,250	12	98	6.35	51.85	71.84	300.57	7.35	30.75	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	0.00	23.76	0.00	0.00
15	7,500	10,000	8,750	8	106	4.23	56.08	46.99	347.56	4.81	35.56	0	3	0.00	33.33	0.00	71.41	0.00	4.25	0.00	0.00	20.54	0.00	0.00
16	10,000	20,000	15,000	27	133	14.29	70.37	173.05	520.61	17.70	53.26	3	6	33.33	66.67	1,448.37	1,519.78	86.29	90.55	836.95	291.92	0.00	0.00	
17	20,000	50,000	35,000	41	174	21.69	92.06	379.92	900.53	38.87	92.13	0	6	0.00	66.67	0.00	1,519.78	0.00	90.55	0.00	0.00	168.76	0.00	0.00
18	50,000	100,000	75,000	7	181	3.70	95.77	67.23	967.76	6.88	99.00	3	9	33.33	100.00	158.67	1,678.45	9.45	100.00	236.03	173.44	0.00	0.00	
19	100,000	500,000	300,000	2	183	1.06	96.83	3.04	970.80	0.31	99.31	0	9	0.00	100.00	0.00	1,678.45	0.00	100.00	0.00	0.00	172.89	0.00	0.00
20	500,000	UP		6	189	3.17	100.00	6.70	977.49	0.69	100.00	0	9	0.00	100.00	0.00	1,678.45	0.00	100.00	0.00	0.00	171.71	0.00	0.00
				189				977.49				9				1,678.45				171.71				







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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	9.86	9.86	54.55	54.55	3.56	3.56	1	1	5.88	5.88	0.85	0.85	0.34	0.34	1.55	1.55			
2	50	100	75	10	75	1.52	11.38	0.26	54.81	0.02	3.58	1	2	5.88	11.76	1.90	2.74	0.77	1.12	718.87	5.01			
3	100	200	150	11	86	1.67	13.05	3.98	58.79	0.26	3.84	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	4.67			
4	200	300	250	22	108	3.34	16.39	1.39	60.19	0.09	3.93	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	4.56			
5	300	500	400	5	113	0.76	17.15	2.71	62.89	0.18	4.11	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	4.36			
6	500	750	625	12	125	1.82	18.97	3.35	66.24	0.22	4.33	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	4.14			
7	750	1,000	875	5	130	0.76	19.73	3.35	69.60	0.22	4.55	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	3.94			
8	1,000	1,500	1,250	18	148	2.73	22.46	14.92	84.51	0.97	5.52	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	3.25			
9	1,500	2,000	1,750	15	163	2.28	24.73	10.53	95.04	0.69	6.21	0	2	0.00	11.76	0.00	2.74	0.00	1.12	0.00	2.89			
10	2,000	2,500	2,250	22	185	3.34	28.07	15.00	110.04	0.98	7.19	1	3	5.88	17.65	0.12	2.86	0.05	1.16	0.79	2.60			
11	2,500	3,000	2,750	17	202	2.58	30.65	30.35	140.39	1.98	9.17	0	3	0.00	17.65	0.00	2.86	0.00	1.16	0.00	2.04			
12	3,000	4,000	3,500	26	228	3.95	34.60	33.48	173.86	2.19	11.35	2	5	11.76	29.41	19.97	22.83	8.12	9.28	59.65	13.13			
13	4,000	5,000	4,500	40	268	6.07	40.67	45.86	219.72	2.99	14.35	0	5	0.00	29.41	0.00	22.83	0.00	9.28	0.00	10.39			
14	5,000	7,500	6,250	46	314	6.98	47.65	79.50	299.22	5.19	19.54	2	7	11.76	41.18	188.14	210.97	76.48	85.76	236.67	70.51			
15	7,500	10,000	8,750	34	348	5.16	52.81	76.36	375.58	4.99	24.53	2	9	11.76	52.94	18.68	229.66	7.59	93.35	24.47	61.15			
16	10,000	20,000	15,000	116	464	17.60	70.41	297.11	672.68	19.40	43.93	2	11	11.76	64.71	0.73	230.39	0.30	93.65	0.25	34.25			
17	20,000	50,000	35,000	107	571	16.24	86.65	410.11	1,082.79	26.78	70.71	6	17	35.29	100.00	15.62	246.01	6.35	100.00	3.81	22.72			
18	50,000	100,000	75,000	58	629	8.80	95.45	340.36	1,423.15	22.23	92.94	0	17	0.00	100.00	0.00	246.01	0.00	100.00	0.00	17.29			
19	100,000	500,000	300,000	19	648	2.88	98.33	87.16	1,510.31	5.69	98.63	0	17	0.00	100.00	0.00	246.01	0.00	100.00	0.00	16.29			
20	500,000	UP		11	659	1.67	100.00	20.94	1,531.25	1.37	100.00	0	17	0.00	100.00	0.00	246.01	0.00	100.00	0.00	16.07			
				659					1,531.25					17					246.01					16.07



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	4.70	4.70	118.24	118.24	2.40	2.40	2	2	1.40	1.40	94.71	94.71	11.19	11.19	80.10	80.10			
2	50	100	75	4	82	0.24	4.94	1.26	119.50	0.03	2.43	0	2	0.00	1.40	0.00	94.71	0.00	11.19	0.00	79.25			
3	100	200	150	20	102	1.21	6.15	2.51	122.01	0.05	2.48	0	2	0.00	1.40	0.00	94.71	0.00	11.19	0.00	77.63			
4	200	300	250	13	115	0.78	6.93	6.26	128.26	0.13	2.60	3	5	2.10	3.50	5.81	100.52	0.69	11.87	92.89	78.37			
5	300	500	400	56	171	3.38	10.31	13.82	142.08	0.28	2.88	1	6	0.70	4.20	1.03	101.55	0.12	11.99	7.43	71.47			
6	500	750	625	27	198	1.63	11.93	11.36	153.44	0.23	3.11	0	6	0.00	4.20	0.00	101.55	0.00	11.99	0.00	66.18			
7	750	1,000	875	17	215	1.02	12.96	18.46	171.90	0.37	3.49	0	6	0.00	4.20	0.00	101.55	0.00	11.99	0.00	59.07			
8	1,000	1,500	1,250	21	236	1.27	14.23	29.56	201.46	0.60	4.09	0	6	0.00	4.20	0.00	101.55	0.00	11.99	0.00	50.41			
9	1,500	2,000	1,750	10	246	0.60	14.83	6.74	208.20	0.14	4.23	0	6	0.00	4.20	0.00	101.55	0.00	11.99	0.00	48.77			
10	2,000	2,500	2,250	31	277	1.87	16.70	14.51	222.71	0.29	4.52	1	7	0.70	4.90	91.27	192.82	10.78	22.77	628.92	86.58			
11	2,500	3,000	2,750	21	298	1.27	17.96	44.86	267.57	0.91	5.43	0	7	0.00	4.90	0.00	192.82	0.00	22.77	0.00	72.06			
12	3,000	4,000	3,500	45	343	2.71	20.68	62.60	330.17	1.27	6.70	1	8	0.70	5.59	62.33	255.15	7.36	30.13	99.56	77.28			
13	4,000	5,000	4,500	35	378	2.11	22.78	47.96	378.13	0.97	7.67	0	8	0.00	5.59	0.00	255.15	0.00	30.13	0.00	67.48			
14	5,000	7,500	6,250	63	441	3.80	26.58	151.23	529.36	3.07	10.74	1	9	0.70	6.29	4.99	260.14	0.59	30.72	3.30	49.14			
15	7,500	10,000	8,750	61	502	3.68	30.26	183.37	712.74	3.72	14.46	0	9	0.00	6.29	0.00	260.14	0.00	30.72	0.00	36.50			
16	10,000	20,000	15,000	178	680	10.73	40.99	748.09	1,460.82	15.18	29.65	14	23	9.79	16.08	50.65	310.79	5.98	36.71	6.77	21.28			
17	20,000	50,000	35,000	212	892	12.78	53.77	893.59	2,354.41	18.13	47.78	12	35	8.39	24.48	42.00	352.79	4.96	41.67	4.70	14.98			
18	50,000	100,000	75,000	231	1,123	13.92	67.69	927.05	3,281.46	18.81	66.59	10	45	6.99	31.47	179.34	532.13	21.18	62.85	19.35	16.22			
19	100,000	500,000	300,000	444	1,567	26.76	94.45	1,525.66	4,807.12	30.96	97.55	62	107	43.36	74.83	309.05	841.19	36.50	99.35	20.26	17.50			
20	500,000	UP		92	1,659	5.55	100.00	120.57	4,927.69	2.45	100.00	36	143	25.17	100.00	5.51	846.69	0.65	100.00	4.57	17.18			
				1,659					4,927.69					143					846.69					17.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	17	17	13.18	13.18	0.38	0.38	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	28	8.53	21.71	0.36	0.02	0.12	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	36	6.20	27.91	0.63	0.61	0.22	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	7	43	5.43	33.33	1.38	1.99	0.47	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	10	53	7.75	41.09	4.00	5.99	1.37	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	62	6.98	48.06	4.14	10.13	1.42	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	4	66	3.10	51.16	1.58	11.71	0.54	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	68	1.55	52.71	4.03	15.74	1.39	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	79	8.53	61.24	12.66	28.40	4.35	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	80	0.78	62.02	2.00	30.40	0.69	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	84	3.10	65.12	8.39	38.79	2.88	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	88	3.10	68.22	18.74	57.53	6.44	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	92	3.10	71.32	23.39	80.92	8.03	27.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	12	104	9.30	80.62	39.17	120.09	13.45	41.25	12	12	100.00	100.00	549.92	549.92	100.00	100.00	1403.91	457.92	0.00	0.00
15	7,500	10,000	8,750	2	106	1.55	82.17	11.84	131.93	4.07	45.31	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	416.84
16	10,000	20,000	15,000	7	113	5.43	87.60	37.53	169.45	12.89	58.20	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	324.52
17	20,000	50,000	35,000	12	125	9.30	96.90	70.28	239.73	24.14	82.34	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	229.39
18	50,000	100,000	75,000	2	127	1.55	98.45	50.13	289.86	17.22	99.56	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	189.72
19	100,000	500,000	300,000	2	129	1.55	100.00	1.29	291.15	0.44	100.00	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	188.88
20	500,000	UP		0	129	0.00	100.00	0.00	291.15	0.00	100.00	0	12	0.00	100.00	0.00	549.92	0.00	100.00	0.00	100.00	0.00	188.88
				129				291.15				12				549.92				188.88			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	18.75	18.75	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	6.25	25.00	1.67	1.80	0.75	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	6.25	31.25	5.06	6.86	2.29	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	6.25	37.50	4.51	11.37	2.04	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	6.25	43.75	6.59	17.96	2.98	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	6.25	50.00	7.43	25.39	3.36	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	6.25	56.25	5.08	30.47	2.30	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	6.25	62.50	10.77	41.24	4.87	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	6.25	68.75	4.03	45.28	1.82	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	6.25	75.00	7.22	52.50	3.26	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	6.25	81.25	4.90	57.40	2.22	25.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	6.25	87.50	56.20	113.60	25.42	51.37	1	1	100.00	100.00	35.90	35.90	100.00	100.00	63.87	31.60			
13	4,000	5,000	4,500	1	15	6.25	93.75	38.97	152.57	17.62	69.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	23.53			
14	5,000	7,500	6,250	1	16	6.25	100.00	68.55	221.13	31.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
20	500,000	UP		0	16	0.00	100.00	0.00	221.13	0.00	100.00	0	1	0.00	100.00	0.00	35.90	0.00	100.00	0.00	16.23			
				16					221.13					1					35.90					16.23



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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	85	85	11.05	11.05	83.32	83.32	2.81	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	92	0.91	11.96	0.43	83.75	0.01	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	106	1.82	13.78	5.34	89.10	0.18	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	122	2.08	15.86	22.14	111.23	0.75	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	135	1.69	17.56	5.62	116.85	0.19	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	151	2.08	19.64	12.85	129.70	0.43	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	164	1.69	21.33	11.26	140.96	0.38	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	189	3.25	24.58	22.34	163.30	0.75	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	201	1.56	26.14	12.22	175.52	0.41	5.93	2	2	10.00	10.00	1,197.46	1,197.46	31.10	31.10	9795.96	682.22			
10	2,000	2,500	2,250	20	221	2.60	28.74	14.43	189.95	0.49	6.42	0	2	0.00	10.00	0.00	1,197.46	0.00	31.10	0.00	630.39			
11	2,500	3,000	2,750	6	227	0.78	29.52	22.67	212.63	0.77	7.18	0	2	0.00	10.00	0.00	1,197.46	0.00	31.10	0.00	563.18			
12	3,000	4,000	3,500	18	245	2.34	31.86	39.15	251.78	1.32	8.50	0	2	0.00	10.00	0.00	1,197.46	0.00	31.10	0.00	475.61			
13	4,000	5,000	4,500	29	274	3.77	35.63	54.82	306.60	1.85	10.36	0	2	0.00	10.00	0.00	1,197.46	0.00	31.10	0.00	390.56			
14	5,000	7,500	6,250	41	315	5.33	40.96	142.76	449.36	4.82	15.18	3	5	15.00	25.00	62.71	1,260.17	1.63	32.73	43.93	280.44			
15	7,500	10,000	8,750	20	335	2.60	43.56	78.75	528.12	2.66	17.84	1	6	5.00	30.00	413.67	1,673.84	10.74	43.47	525.26	316.94			
16	10,000	20,000	15,000	86	421	11.18	54.75	479.74	1,007.86	16.20	34.04	3	9	15.00	45.00	406.84	2,080.68	10.57	54.04	84.80	206.45			
17	20,000	50,000	35,000	101	522	13.13	67.88	699.09	1,706.95	23.61	57.65	1	10	5.00	50.00	0.00	2,080.68	0.00	54.04	0.00	121.89			
18	50,000	100,000	75,000	70	592	9.10	76.98	467.25	2,174.20	15.78	73.43	0	10	0.00	50.00	0.00	2,080.68	0.00	54.04	0.00	95.70			
19	100,000	500,000	300,000	115	707	14.95	91.94	556.30	2,730.50	18.79	92.22	10	20	50.00	100.00	1,769.76	3,850.44	45.96	100.00	318.13	141.02			
20	500,000	UP		62	769	8.06	100.00	230.31	2,960.82	7.78	100.00	0	20	0.00	100.00	0.00	3,850.44	0.00	100.00	0.00	130.05			
				769					2,960.82					20					3,850.44					130.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	16.44	16.44	35.81	35.81	5.44	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.37	17.81	0.08	35.89	0.01	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	17	5.48	23.29	3.76	39.65	0.57	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	1.37	24.66	0.46	40.10	0.07	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	21	4.11	28.77	3.13	43.24	0.48	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	23	2.74	31.51	2.99	46.22	0.45	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	1.37	32.88	1.64	47.87	0.25	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	27	4.11	36.99	9.67	57.54	1.47	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	30	4.11	41.10	13.70	71.24	2.08	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	32	2.74	43.84	10.68	81.92	1.62	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	35	4.11	47.95	17.07	98.98	2.59	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	41	8.22	56.16	24.65	123.63	3.74	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	43	2.74	58.90	17.31	140.94	2.63	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	49	8.22	67.12	66.13	207.07	10.04	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	57	10.96	78.08	73.84	280.91	11.21	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	70	17.81	95.89	257.59	538.50	39.11	81.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	71	1.37	97.26	50.00	588.50	7.59	89.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	72	1.37	98.63	43.39	631.88	6.59	95.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	73	1.37	100.00	26.68	658.57	4.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	73	0.00	100.00	0.00	658.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					658.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	693	693	13.66	13.66	64.74	64.74	0.78	0.78	4	4	12.90	12.90	57.17	57.17	4.74	4.74	88.29	88.29			
2	50	100	75	536	1,229	10.57	24.23	80.16	144.90	0.97	1.74	3	7	9.68	22.58	104.37	161.53	8.66	13.40	130.20	111.47			
3	100	200	150	782	2,011	15.42	39.65	229.91	374.81	2.77	4.51	1	8	3.23	25.81	121.33	282.86	10.07	23.47	52.77	75.47			
4	200	300	250	470	2,481	9.27	48.92	180.65	555.46	2.18	6.69	0	8	0.00	25.81	0.00	282.86	0.00	23.47	0.00	50.92			
5	300	500	400	485	2,966	9.56	58.48	323.97	879.43	3.90	10.59	3	11	9.68	35.48	18.04	300.90	1.50	24.97	5.57	34.22			
6	500	750	625	302	3,268	5.95	64.43	287.62	1,167.05	3.46	14.05	3	14	9.68	45.16	212.08	512.97	17.60	42.57	73.73	43.95			
7	750	1,000	875	204	3,472	4.02	68.45	259.01	1,426.06	3.12	17.17	3	17	9.68	54.84	64.83	577.80	5.38	47.95	25.03	40.52			
8	1,000	1,500	1,250	247	3,719	4.87	73.32	389.58	1,815.64	4.69	21.86	0	17	0.00	54.84	0.00	577.80	0.00	47.95	0.00	31.82			
9	1,500	2,000	1,750	205	3,924	4.04	77.37	381.26	2,196.90	4.59	26.45	3	20	9.68	64.52	487.23	1,065.04	40.43	88.38	127.80	48.48			
10	2,000	2,500	2,250	121	4,045	2.39	79.75	273.04	2,469.94	3.29	29.74	0	20	0.00	64.52	0.00	1,065.04	0.00	88.38	0.00	43.12			
11	2,500	3,000	2,750	108	4,153	2.13	81.88	265.30	2,735.24	3.19	32.94	0	20	0.00	64.52	0.00	1,065.04	0.00	88.38	0.00	38.94			
12	3,000	4,000	3,500	164	4,317	3.23	85.11	503.81	3,239.05	6.07	39.00	0	20	0.00	64.52	0.00	1,065.04	0.00	88.38	0.00	32.88			
13	4,000	5,000	4,500	113	4,430	2.23	87.34	405.57	3,644.62	4.88	43.89	1	21	3.23	67.74	16.64	1,081.68	1.38	89.76	4.10	29.68			
14	5,000	7,500	6,250	171	4,601	3.37	90.71	822.27	4,466.89	9.90	53.79	2	23	6.45	74.19	21.67	1,103.34	1.80	91.55	2.63	24.70			
15	7,500	10,000	8,750	115	4,716	2.27	92.98	659.64	5,126.53	7.94	61.73	0	23	0.00	74.19	0.00	1,103.34	0.00	91.55	0.00	21.52			
16	10,000	20,000	15,000	180	4,896	3.55	96.53	1,395.83	6,522.36	16.81	78.54	2	25	6.45	80.65	18.99	1,122.33	1.58	93.13	1.36	17.21			
17	20,000	50,000	35,000	98	4,994	1.93	98.46	1,017.95	7,540.31	12.26	90.80	2	27	6.45	87.10	3.33	1,125.66	0.28	93.41	0.33	14.93			
18	50,000	100,000	75,000	50	5,044	0.99	99.45	565.48	8,105.79	6.81	97.61	4	31	12.90	100.00	79.47	1,205.13	6.59	100.00	14.05	14.87			
19	100,000	500,000	300,000	26	5,070	0.51	99.96	195.42	8,301.20	2.35	99.96	0	31	0.00	100.00	0.00	1,205.13	0.00	100.00	0.00	14.52			
20	500,000	UP		2	5,072	0.04	100.00	3.28	8,304.48	0.04	100.00	0	31	0.00	100.00	0.00	1,205.13	0.00	100.00	0.00	14.51			
				5,072					8,304.48					31					1,205.13					14.51





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.74	1.74	0.16	0.16	0.04	0.04	1	1	4.17	4.17	29.93	29.93	12.54	12.54	18962.77	18962.77			
2	50	100	75	1	3	0.87	2.61	0.05	0.21	0.01	0.05	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	14203.74			
3	100	200	150	1	4	0.87	3.48	0.61	0.82	0.15	0.20	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	3630.86			
4	200	300	250	1	5	0.87	4.35	0.69	1.51	0.17	0.37	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	1982.86			
5	300	500	400	1	6	0.87	5.22	2.36	3.87	0.57	0.94	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	773.13			
6	500	750	625	1	7	0.87	6.09	0.01	3.88	0.00	0.94	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	772.02			
7	750	1,000	875	1	8	0.87	6.96	0.48	4.36	0.12	1.06	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	686.70			
8	1,000	1,500	1,250	1	9	0.87	7.83	1.61	5.96	0.39	1.45	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	501.75			
9	1,500	2,000	1,750	1	10	0.87	8.70	6.48	12.44	1.58	3.03	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	240.54			
10	2,000	2,500	2,250	1	11	0.87	9.57	0.78	13.22	0.19	3.22	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	226.37			
11	2,500	3,000	2,750	2	13	1.74	11.30	5.69	18.91	1.39	4.60	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	158.25			
12	3,000	4,000	3,500	1	14	0.87	12.17	5.14	24.05	1.25	5.85	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	124.43			
13	4,000	5,000	4,500	1	15	0.87	13.04	6.17	30.22	1.50	7.36	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	99.01			
14	5,000	7,500	6,250	1	16	0.87	13.91	1.75	31.98	0.43	7.78	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	93.58			
15	7,500	10,000	8,750	3	19	2.61	16.52	25.47	57.45	6.20	13.99	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	52.09			
16	10,000	20,000	15,000	22	41	19.13	35.65	33.20	90.66	8.08	22.07	0	1	0.00	4.17	0.00	29.93	0.00	12.54	0.00	33.01			
17	20,000	50,000	35,000	21	62	18.26	53.91	85.10	175.75	20.72	42.79	10	11	41.67	45.83	1.75	31.67	0.73	13.27	2.05	18.02			
18	50,000	100,000	75,000	14	76	12.17	66.09	71.62	247.38	17.44	60.22	1	12	4.17	50.00	0.00	31.67	0.00	13.27	0.00	12.80			
19	100,000	500,000	300,000	23	99	20.00	86.09	79.38	326.75	19.32	79.55	3	15	12.50	62.50	14.23	45.91	5.97	19.24	17.93	14.05			
20	500,000	UP		16	115	13.91	100.00	84.02	410.77	20.45	100.00	9	24	37.50	100.00	192.72	238.63	80.76	100.00	229.38	58.09			
				115					410.77					24					238.63					58.09



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	8.50	8.50	55.40	55.40	2.94	2.94	1	1	1.67	1.67	8.55	8.55	0.38	0.38	15.43	15.43			
2	50	100	75	6	71	0.78	9.28	0.84	56.24	0.04	2.98	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	15.20			
3	100	200	150	30	101	3.92	13.20	0.07	56.31	0.00	2.99	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	15.18			
4	200	300	250	16	117	2.09	15.29	0.65	56.97	0.03	3.02	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	15.01			
5	300	500	400	20	137	2.61	17.91	14.92	71.89	0.79	3.81	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	11.89			
6	500	750	625	14	151	1.83	19.74	24.38	96.27	1.29	5.11	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	8.88			
7	750	1,000	875	13	164	1.70	21.44	14.74	81.53	0.78	4.32	0	1	0.00	1.67	0.00	8.55	0.00	0.38	0.00	10.48			
8	1,000	1,500	1,250	15	179	1.96	23.40	3.19	84.72	0.17	4.49	1	2	1.67	3.33	67.50	76.05	3.01	3.39	2116.02	89.76			
9	1,500	2,000	1,750	9	188	1.18	24.58	0.58	85.30	0.03	4.52	0	2	0.00	3.33	0.00	76.05	0.00	3.39	0.00	89.15			
10	2,000	2,500	2,250	5	193	0.65	25.23	14.49	99.79	0.77	5.29	0	2	0.00	3.33	0.00	76.05	0.00	3.39	0.00	76.21			
11	2,500	3,000	2,750	8	201	1.05	26.27	14.05	113.84	0.75	6.04	0	2	0.00	3.33	0.00	76.05	0.00	3.39	0.00	66.80			
12	3,000	4,000	3,500	21	222	2.75	29.02	24.06	137.90	1.28	7.31	0	2	0.00	3.33	0.00	76.05	0.00	3.39	0.00	55.15			
13	4,000	5,000	4,500	5	227	0.65	29.67	1.29	136.61	0.07	7.25	0	2	0.00	3.33	0.00	76.05	0.00	3.39	0.00	55.67			
14	5,000	7,500	6,250	50	277	6.54	36.21	58.48	195.09	3.10	10.35	1	3	1.67	5.00	5.48	81.53	0.24	3.64	9.37	41.79			
15	7,500	10,000	8,750	3	280	0.39	36.60	1.12	196.21	0.06	10.41	0	3	0.00	5.00	0.00	81.53	0.00	3.64	0.00	41.55			
16	10,000	20,000	15,000	21	301	2.75	39.35	71.42	267.63	3.79	14.20	0	3	0.00	5.00	0.00	81.53	0.00	3.64	0.00	30.46			
17	20,000	50,000	35,000	80	381	10.46	49.80	384.19	651.82	20.38	34.57	1	4	1.67	6.67	0.08	81.61	0.00	3.64	0.02	12.52			
18	50,000	100,000	75,000	44	425	5.75	55.56	291.97	943.80	15.49	50.06	4	8	6.67	13.33	83.88	165.48	3.74	7.38	28.73	17.53			
19	100,000	500,000	300,000	182	607	23.79	79.35	742.61	1,686.41	39.39	89.45	16	24	26.67	40.00	196.70	362.18	8.77	16.16	26.49	21.48			
20	500,000	UP		158	765	20.65	100.00	198.94	1,885.35	10.55	100.00	36	60	60.00	100.00	1,879.62	2,241.80	83.84	100.00	944.81	118.91			
				765					1,885.35					60					2,241.80					118.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	21	21	15.11	15.11	6.54	6.54	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	26	3.60	18.71	0.07	6.61	0.01	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	35	6.47	25.18	2.17	8.78	0.21	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	41	4.32	29.50	2.45	11.23	0.24	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	44	2.16	31.65	0.49	11.73	0.05	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	46	1.44	33.09	0.48	12.20	0.05	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	49	2.16	35.25	3.67	15.87	0.36	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	50	0.72	35.97	1.58	17.45	0.15	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	51	0.72	36.69	2.29	19.74	0.22	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	52	0.72	37.41	3.05	22.79	0.30	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	53	0.72	38.13	5.34	28.13	0.52	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	54	0.72	38.85	0.13	28.25	0.01	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	55	0.72	39.57	10.00	38.25	0.97	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	56	0.72	40.29	4.91	43.16	0.47	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	57	0.72	41.01	0.48	43.64	0.05	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	59	1.44	42.45	14.09	57.72	1.36	5.59	2	2	11.76	11.76	808.00	808.00	35.98	35.98	5736.59	1399.86
17	20,000	50,000	35,000	14	73	10.07	52.52	144.67	202.39	14.01	19.60	10	12	58.82	70.59	1,436.20	2,244.20	63.96	99.94	992.77	1108.87
18	50,000	100,000	75,000	10	83	7.19	59.71	176.57	378.96	17.10	36.69	0	12	0.00	70.59	0.00	2,244.20	0.00	99.94	0.00	592.20
19	100,000	500,000	300,000	27	110	19.42	79.14	215.34	594.30	20.85	57.54	2	14	11.76	82.35	0.86	2,245.05	0.04	99.97	0.40	377.77
20	500,000	UP		29	139	20.86	100.00	438.46	1,032.76	42.46	100.00	3	17	17.65	100.00	0.57	2,245.63	0.03	100.00	0.13	217.44
				139				1,032.76				17				2,245.63				217.44	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	50	50	7.02	7.02	78.85	78.85	3.64	3.64	1	1	2.78	2.78	2.16	2.16	1.18	1.18	2.74	2.74			
2	50	100	75	11	61	1.54	8.57	0.05	78.89	0.00	3.65	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.74			
3	100	200	150	21	82	2.95	11.52	0.34	79.24	0.02	3.66	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.73			
4	200	300	250	26	108	3.65	15.17	1.80	81.03	0.08	3.74	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.67			
5	300	500	400	43	151	6.04	21.21	3.60	84.63	0.17	3.91	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.55			
6	500	750	625	16	167	2.25	23.46	1.90	86.53	0.09	4.00	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.50			
7	750	1,000	875	14	181	1.97	25.42	4.04	90.58	0.19	4.19	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.39			
8	1,000	1,500	1,250	25	206	3.51	28.93	14.53	105.11	0.67	4.86	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	2.06			
9	1,500	2,000	1,750	17	223	2.39	31.32	23.11	128.22	1.07	5.92	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	1.69			
10	2,000	2,500	2,250	22	245	3.09	34.41	20.53	148.75	0.95	6.87	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	1.45			
11	2,500	3,000	2,750	16	261	2.25	36.66	30.65	179.41	1.42	8.29	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	1.21			
12	3,000	4,000	3,500	15	276	2.11	38.76	31.49	210.90	1.46	9.75	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	1.03			
13	4,000	5,000	4,500	22	298	3.09	41.85	74.96	285.87	3.46	13.21	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	0.76			
14	5,000	7,500	6,250	42	340	5.90	47.75	164.66	450.53	7.61	20.82	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	0.48			
15	7,500	10,000	8,750	24	364	3.37	51.12	114.08	564.61	5.27	26.09	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	0.38			
16	10,000	20,000	15,000	67	431	9.41	60.53	409.64	974.25	18.93	45.02	0	1	0.00	2.78	0.00	2.16	0.00	1.18	0.00	0.22			
17	20,000	50,000	35,000	66	497	9.27	69.80	265.62	1,239.87	12.27	57.29	1	2	2.78	5.56	0.03	2.19	0.02	1.20	0.01	0.18			
18	50,000	100,000	75,000	67	564	9.41	79.21	303.70	1,543.57	14.03	71.33	1	3	2.78	8.33	0.01	2.20	0.00	1.20	0.00	0.14			
19	100,000	500,000	300,000	84	648	11.80	91.01	407.99	1,951.56	18.85	90.18	17	20	47.22	55.56	177.60	179.80	96.90	98.10	43.53	9.21			
20	500,000	<b>UP</b>		64	712	8.99	100.00	212.53	2,164.09	9.82	100.00	16	36	44.44	100.00	3.48	183.28	1.90	100.00	1.64	8.47			
				712					2,164.09					36					183.28					8.47



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.09	0.09	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.19	0.28	1.48	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	1.32	1.59	10.35	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	1.59	0.00	12.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.46	3.06	11.51	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	7.58	10.64	59.59	83.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	2.08	12.73	16.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	12.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				12.73				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	10.62	10.62	3.70	3.70	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	0.88	11.50	0.15	3.85	0.03	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	21	7.08	18.58	3.91	7.76	0.74	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	29	7.08	25.66	4.49	12.25	0.85	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	36	6.19	31.86	12.04	24.29	2.28	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	46	8.85	40.71	9.54	33.83	1.81	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	49	2.65	43.36	3.42	37.24	0.65	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	60	9.73	53.10	12.77	50.01	2.42	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	63	2.65	55.75	5.82	55.83	1.10	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	67	3.54	59.29	10.36	66.19	1.96	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	69	1.77	61.06	10.25	76.44	1.94	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	71	1.77	62.83	10.40	86.84	1.97	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	80	7.96	70.80	34.41	121.25	6.52	22.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	85	4.42	75.22	37.91	159.16	7.19	30.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	88	2.65	77.88	12.80	171.96	2.43	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	95	6.19	84.07	147.90	319.85	28.04	60.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	106	9.73	93.81	92.77	412.62	17.59	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	112	5.31	99.12	86.42	499.04	16.38	94.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	113	0.88	100.00	28.48	527.52	5.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	113	0.00	100.00	0.00	527.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				113					527.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	276	276	6.54	6.54	172.47	172.47	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	98	374	2.32	8.86	19.50	191.97	0.18	1.81	3	3	4.05	4.05	45.38	45.38	2.58	2.58	232.74	23.64			
3	100	200	150	267	641	6.32	15.18	68.07	260.03	0.64	2.46	0	3	0.00	4.05	0.00	45.38	0.00	2.58	0.00	17.45			
4	200	300	250	278	919	6.58	21.77	99.60	359.64	0.94	3.40	5	8	6.76	10.81	26.31	71.69	1.50	4.08	26.41	19.93			
5	300	500	400	309	1,228	7.32	29.09	132.42	492.05	1.25	4.65	1	9	1.35	12.16	25.41	97.10	1.45	5.53	19.19	19.73			
6	500	750	625	343	1,571	8.12	37.21	261.46	753.51	2.47	7.12	3	12	4.05	16.22	32.56	129.66	1.85	7.38	12.45	17.21			
7	750	1,000	875	358	1,929	8.48	45.69	410.86	1,164.37	3.88	11.00	8	20	10.81	27.03	53.71	183.37	3.06	10.44	13.07	15.75			
8	1,000	1,500	1,250	519	2,448	12.29	57.98	844.89	2,009.26	7.98	18.99	12	32	16.22	43.24	81.50	264.87	4.64	15.08	9.65	13.18			
9	1,500	2,000	1,750	269	2,717	6.37	64.35	420.85	2,430.11	3.98	22.96	4	36	5.41	48.65	242.83	507.70	13.82	28.90	57.70	20.89			
10	2,000	2,500	2,250	205	2,922	4.86	69.21	236.54	2,666.65	2.24	25.20	0	36	0.00	48.65	0.00	507.70	0.00	28.90	0.00	19.04			
11	2,500	3,000	2,750	162	3,084	3.84	73.05	506.45	3,173.09	4.79	29.99	0	36	0.00	48.65	0.00	507.70	0.00	28.90	0.00	16.00			
12	3,000	4,000	3,500	142	3,226	3.36	76.41	306.91	3,480.00	2.90	32.89	1	37	1.35	50.00	3.18	510.89	0.18	29.08	1.04	14.68			
13	4,000	5,000	4,500	127	3,353	3.01	79.42	429.80	3,909.81	4.06	36.95	1	38	1.35	51.35	4.06	510.89	0.00	29.08	0.00	13.07			
14	5,000	7,500	6,250	153	3,506	3.62	83.04	531.57	4,441.38	5.02	41.97	0	38	0.00	51.35	0.00	510.89	0.00	29.08	0.00	11.50			
15	7,500	10,000	8,750	59	3,565	1.40	84.44	474.27	4,915.65	4.48	46.45	0	38	0.00	51.35	0.00	510.89	0.00	29.08	0.00	10.39			
16	10,000	20,000	15,000	164	3,729	3.88	88.32	1,246.28	6,161.93	11.78	58.23	5	43	6.76	58.11	151.86	662.75	8.64	37.73	12.19	10.76			
17	20,000	50,000	35,000	133	3,862	3.15	91.47	1,199.96	7,361.89	11.34	69.57	2	45	2.70	60.81	536.95	1,199.69	30.57	68.29	44.75	16.30			
18	50,000	100,000	75,000	110	3,972	2.61	94.08	888.24	8,250.12	8.39	77.96	5	50	6.76	67.57	9.04	1,208.73	0.51	68.81	1.02	14.65			
19	100,000	500,000	300,000	142	4,114	3.36	97.44	2,198.06	10,448.19	20.77	98.74	14	64	18.92	86.49	545.95	1,754.68	31.08	99.89	24.84	16.79			
20	500,000	UP		108	4,222	2.56	100.00	133.81	10,582.00	1.26	100.00	10	74	13.51	100.00	1.97	1,756.65	0.11	100.00	1.47	16.60			
				4,222					10,582.00					74					1,756.65					16.60



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	344	344	13.10	13.10	250.18	250.18	3.11	3.11	1	1	3.23	3.23	28.54	28.54	0.94	0.94	11.41	11.41			
2	50	100	75	195	539	7.43	20.53	37.85	288.03	0.47	3.58	1	2	3.23	6.45	38.75	67.28	1.28	2.22	102.37	23.36			
3	100	200	150	227	766	8.64	29.17	84.56	372.59	1.05	4.63	0	2	0.00	6.45	0.00	67.28	0.00	2.22	0.00	18.06			
4	200	300	250	168	934	6.40	35.57	91.39	463.98	1.14	5.77	1	3	3.23	9.68	75.50	142.79	2.49	4.70	82.62	30.77			
5	300	500	400	178	1,112	6.78	42.35	135.91	599.88	1.69	7.46	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	23.80			
6	500	750	625	124	1,236	4.72	47.07	156.26	756.14	1.94	9.40	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	18.88			
7	750	1,000	875	110	1,346	4.19	51.26	196.10	952.24	2.44	11.84	0	3	0.00	9.68	0.00	142.79	0.00	4.70	0.00	14.99			
8	1,000	1,500	1,250	128	1,474	4.87	56.13	259.44	1,211.69	3.23	15.07	2	5	6.45	16.13	1,002.13	1,144.91	33.01	37.71	386.26	94.49			
9	1,500	2,000	1,750	107	1,581	4.07	60.21	248.84	1,460.52	3.09	18.16	3	8	9.68	25.81	1,190.86	2,335.78	39.22	76.93	478.57	159.93			
10	2,000	2,500	2,250	67	1,648	2.55	62.76	234.99	1,695.51	2.92	21.09	1	9	3.23	29.03	3.36	2,339.14	0.11	77.04	1.43	137.96			
11	2,500	3,000	2,750	61	1,709	2.32	65.08	219.11	1,914.62	2.73	23.81	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	122.17			
12	3,000	4,000	3,500	78	1,787	2.97	68.05	370.21	2,284.84	4.60	28.42	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	102.38			
13	4,000	5,000	4,500	56	1,843	2.13	70.18	384.42	2,669.26	4.78	33.20	0	9	0.00	29.03	0.00	2,339.14	0.00	77.04	0.00	87.63			
14	5,000	7,500	6,250	115	1,958	4.38	74.56	766.53	3,435.78	9.53	42.73	3	12	9.68	38.71	385.72	2,724.86	12.70	89.74	50.32	79.31			
15	7,500	10,000	8,750	94	2,052	3.58	78.14	883.54	4,319.32	10.99	53.72	2	14	6.45	45.16	201.14	2,925.99	6.62	96.37	22.76	67.74			
16	10,000	20,000	15,000	142	2,194	5.41	83.55	1,555.14	5,874.46	19.34	73.06	1	15	3.23	48.39	2.81	2,928.81	0.09	96.46	0.18	49.86			
17	20,000	50,000	35,000	173	2,367	6.59	90.14	1,286.79	7,161.26	16.00	89.06	4	19	12.90	61.29	98.63	3,027.44	3.25	99.71	7.66	42.28			
18	50,000	100,000	75,000	80	2,447	3.05	93.18	460.67	7,621.93	5.73	94.79	0	19	0.00	61.29	0.00	3,027.44	0.00	99.71	0.00	39.72			
19	100,000	500,000	300,000	129	2,576	4.91	98.10	336.07	7,957.99	4.18	98.97	8	27	25.81	87.10	8.50	3,035.94	0.28	99.99	2.53	38.15			
20	500,000	UP		50	2,626	1.90	100.00	82.70	8,040.70	1.03	100.00	4	31	12.90	100.00	0.30	3,036.24	0.01	100.00	0.36	37.76			
				2,626					8,040.70					31					3,036.24					37.76





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	9.55	9.55	23.16	23.16	1.23	1.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	33	86	5.95	15.50	7.56	30.72	0.40	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	41	127	7.39	22.88	10.79	41.51	0.57	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	169	7.57	30.45	24.94	66.45	1.33	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	46	215	8.29	38.74	29.68	96.12	1.58	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	26	241	4.68	43.42	38.26	134.38	2.03	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	256	2.70	46.13	21.59	155.97	1.15	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	28	284	5.05	51.17	42.28	198.25	2.25	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	298	2.52	53.69	34.59	232.85	1.84	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	307	1.62	55.32	30.34	263.18	1.61	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	315	1.44	56.76	31.52	294.70	1.68	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	327	2.16	58.92	52.51	347.21	2.79	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	342	2.70	61.62	63.21	410.42	3.36	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	27	369	4.86	66.49	163.94	574.36	8.71	30.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	386	3.06	69.55	134.10	708.46	7.13	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	44	430	7.93	77.48	401.04	1,109.50	21.32	58.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	454	4.32	81.80	318.46	1,427.95	16.93	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	483	5.23	87.03	122.71	1,550.67	6.52	82.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	55	538	9.91	96.94	271.48	1,822.15	14.43	96.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		17	555	3.06	100.00	59.18	1,881.33	3.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				555					1,881.33					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	35	35	6.04	6.04	73.97	73.97	2.57	2.57	4	4	4	4	8.89	8.89	8.46	8.46	0.87	0.87	11.44	11.44			
2	50	100	75	3	38	0.52	6.56	0.40	74.37	0.01	2.58	0	4	0.00	8.89	0.00	8.46	0.00	0.87	0.00	0.87	0.00	11.38	11.38		
3	100	200	150	2	40	0.35	6.91	2.09	76.46	0.07	2.66	2	6	4.44	13.33	28.94	37.41	2.98	3.85	1384.01	48.92	48.92	48.92			
4	200	300	250	10	50	1.73	8.64	4.26	80.72	0.15	2.80	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	46.34	46.34		
5	300	500	400	20	70	3.45	12.09	8.18	88.90	0.28	3.09	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	42.08	42.08		
6	500	750	625	11	81	1.90	13.99	8.49	97.39	0.29	3.38	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	38.41	38.41		
7	750	1,000	875	13	94	2.25	16.23	9.52	106.91	0.33	3.71	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	34.99	34.99		
8	1,000	1,500	1,250	18	112	3.11	19.34	19.33	126.23	0.67	4.38	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	29.63	29.63		
9	1,500	2,000	1,750	22	134	3.80	23.14	63.23	189.46	2.20	6.58	0	6	0.00	13.33	2.20	37.41	0.00	3.85	0.00	0.00	0.00	19.74	19.74		
10	2,000	2,500	2,250	12	146	2.07	25.22	29.91	219.38	1.04	7.62	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	17.05	17.05		
11	2,500	3,000	2,750	17	163	2.94	28.15	19.43	238.81	0.68	8.30	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	15.66	15.66		
12	3,000	4,000	3,500	28	191	4.84	32.99	93.23	332.04	3.24	11.53	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	11.27	11.27		
13	4,000	5,000	4,500	17	208	2.94	35.92	76.88	408.92	2.67	14.20	0	6	0.00	13.33	2.67	37.41	0.00	3.85	0.00	0.00	0.00	9.15	9.15		
14	5,000	7,500	6,250	27	235	4.66	40.59	162.65	571.57	5.65	19.85	0	6	0.00	13.33	0.00	37.41	0.00	3.85	0.00	0.00	0.00	6.54	6.54		
15	7,500	10,000	8,750	20	255	3.45	44.04	156.60	728.17	5.44	25.29	0	6	0.00	13.33	5.44	37.41	0.00	3.85	0.00	0.00	0.00	5.14	5.14		
16	10,000	20,000	15,000	82	337	14.16	58.20	675.83	1,404.00	23.48	48.77	6	12	13.33	26.67	485.42	522.83	49.96	53.81	71.83	71.83	37.24	37.24			
17	20,000	50,000	35,000	73	410	12.61	70.81	477.49	1,881.49	16.59	65.36	7	19	15.56	42.22	213.70	736.53	22.00	75.81	44.76	44.76	39.15	39.15			
18	50,000	100,000	75,000	52	462	8.98	79.79	483.90	2,365.38	16.81	82.16	7	26	15.56	57.78	57.13	793.66	5.88	81.69	11.81	11.81	33.55	33.55			
19	100,000	500,000	300,000	78	540	13.47	93.26	223.06	2,588.45	7.75	89.91	9	35	20.00	77.78	54.86	848.52	5.65	87.33	24.59	24.59	32.78	32.78			
20	500,000	UP		39	579	6.74	100.00	290.42	2,878.87	10.09	100.00	10	45	22.22	100.00	123.05	971.57	12.67	100.00	42.37	42.37	33.75	33.75			
				579					2,878.87					45					971.57					33.75		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	5.67	5.67	81.75	81.75	1.09	1.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	136	1.03	6.70	3.77	85.52	0.05	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	37	173	1.82	8.52	11.61	97.13	0.15	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	33	206	1.63	10.15	11.96	109.09	0.16	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	55	261	2.71	12.86	47.92	157.02	0.64	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	63	324	3.10	15.96	32.60	189.62	0.44	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	56	380	2.76	18.72	31.42	221.04	0.42	2.95	1	1	3.13	3.13	1.18	1.18	0.34	0.34	3.76	0.53			
8	1,000	1,500	1,250	49	429	2.41	21.13	73.30	294.34	0.98	3.93	0	1	0.00	3.13	0.00	1.18	0.00	0.34	0.00	0.40			
9	1,500	2,000	1,750	61	490	3.00	24.14	48.11	342.45	0.64	4.57	2	3	6.25	9.38	77.47	78.65	22.04	22.38	161.02	22.97			
10	2,000	2,500	2,250	42	532	2.07	26.21	46.84	389.29	0.63	5.20	0	3	0.00	9.38	0.00	78.65	0.00	22.38	0.00	20.20			
11	2,500	3,000	2,750	43	575	2.12	28.33	100.31	489.59	1.34	6.53	0	3	0.00	9.38	0.00	78.65	0.00	22.38	0.00	16.06			
12	3,000	4,000	3,500	58	633	2.86	31.18	136.81	626.40	1.83	8.36	0	3	0.00	9.38	0.00	78.65	0.00	22.38	0.00	12.56			
13	4,000	5,000	4,500	53	686	2.61	33.79	177.51	803.92	2.37	10.73	3	6	9.38	18.75	49.23	127.88	14.01	36.38	27.73	15.91			
14	5,000	7,500	6,250	90	776	4.43	38.23	291.93	1,095.84	3.90	14.63	0	6	0.00	18.75	0.00	127.88	0.00	36.38	0.00	11.67			
15	7,500	10,000	8,750	94	870	4.63	42.86	450.17	1,546.02	6.01	20.63	0	6	0.00	18.75	0.00	127.88	0.00	36.38	0.00	8.27			
16	10,000	20,000	15,000	162	1,032	7.98	50.84	1,368.42	2,914.44	18.26	38.90	1	7	3.13	21.88	0.00	127.88	0.00	36.38	0.00	4.39			
17	20,000	50,000	35,000	364	1,396	17.93	68.77	2,335.56	5,249.99	31.17	70.07	4	11	12.50	34.38	5.63	133.51	1.60	37.98	0.24	2.54			
18	50,000	100,000	75,000	234	1,630	11.53	80.30	1,128.87	6,378.86	15.07	85.13	7	18	21.88	56.25	132.00	265.51	37.56	75.54	11.69	4.16			
19	100,000	500,000	300,000	319	1,949	15.71	96.01	1,008.79	7,387.65	13.46	98.60	12	30	37.50	93.75	85.55	351.06	24.34	99.88	8.48	4.75			
20	500,000	<b>UP</b>		81	2,030	3.99	100.00	105.10	7,492.75	1.40	100.00	2	32	6.25	100.00	0.42	351.48	0.12	100.00	0.40	4.69			
				2,030					7,492.75					32					351.48					4.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	11.81	11.81	24.18	24.18	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	92	7.59	19.41	4.56	28.74	0.48	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	130	8.02	27.43	6.71	35.45	0.71	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	164	7.17	34.60	11.07	46.52	1.18	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	207	9.07	43.67	21.74	68.26	2.31	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	23	230	4.85	48.52	15.26	83.52	1.62	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	246	3.38	51.90	9.10	92.63	0.97	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	273	5.70	57.59	38.44	131.07	4.09	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	297	5.06	62.66	44.24	175.31	4.70	18.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	301	0.84	63.50	3.35	178.66	0.36	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	318	3.59	67.09	39.63	218.29	4.21	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	340	4.64	71.73	54.07	272.36	5.75	28.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	350	2.11	73.84	28.14	300.50	2.99	31.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	371	4.43	78.27	95.45	395.95	10.15	42.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	387	3.38	81.65	91.50	487.45	9.73	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	410	4.85	86.50	135.71	623.16	14.43	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	435	5.27	91.77	270.70	893.86	28.78	95.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	440	1.05	92.83	9.05	902.91	0.96	95.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	472	6.75	99.58	35.48	938.38	3.77	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	474	0.42	100.00	2.27	940.65	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				474					940.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,859	2,859	5.84	5.84	892.04	892.04	3.18	3.18	15	15	15	3.64	3.64	23.42	23.42	0.22	0.22	2.63	2.63		
2	50	100	75	1,612	4,471	3.29	9.14	395.74	1,287.78	1.41	4.59	10	25	25	2.43	6.07	66.77	90.19	0.64	0.86	16.87	7.00		
3	100	200	150	10,054	14,525	20.55	29.68	1,470.42	2,758.20	5.24	9.83	23	48	48	5.58	11.65	259.09	349.28	2.47	3.33	17.62	12.66		
4	200	300	250	6,509	21,034	13.30	42.98	1,399.78	4,157.98	4.99	14.82	11	59	59	2.67	14.32	89.64	438.92	0.86	4.19	6.40	10.56		
5	300	500	400	6,371	27,405	13.02	56.00	1,792.57	5,950.55	6.39	21.21	12	71	71	2.91	17.23	376.86	815.77	3.60	7.78	21.02	13.71		
6	500	750	625	3,621	31,026	7.40	63.40	1,310.14	7,260.69	4.67	25.88	19	90	90	4.61	21.84	303.82	1,119.59	2.90	10.68	23.19	15.42		
7	750	1,000	875	2,685	33,711	5.49	68.89	752.60	8,013.29	2.68	28.56	11	101	101	2.67	24.51	166.80	1,286.39	1.59	12.28	22.16	16.05		
8	1,000	1,500	1,250	2,416	36,127	4.94	73.83	1,091.48	9,104.77	3.89	32.46	28	129	129	6.80	31.31	1,297.46	2,583.86	12.38	24.66	118.87	28.38		
9	1,500	2,000	1,750	1,312	37,439	2.68	76.51	776.19	9,880.97	2.77	35.22	4	133	133	0.97	32.28	15.76	2,599.62	0.15	24.81	2.03	26.31		
10	2,000	2,500	2,250	1,825	39,264	3.73	80.24	1,122.72	11,003.68	4.00	39.22	11	144	144	2.67	34.95	157.02	2,756.65	1.50	26.31	13.99	25.05		
11	2,500	3,000	2,750	2,241	41,505	4.58	84.82	733.40	11,737.08	2.61	41.84	7	151	151	1.70	36.65	79.84	2,836.49	0.76	27.07	10.89	24.17		
12	3,000	4,000	3,500	2,069	43,574	4.23	89.05	1,049.78	12,786.87	3.74	45.58	13	164	164	3.16	39.81	867.55	3,704.04	8.28	35.35	82.64	28.97		
13	4,000	5,000	4,500	706	44,280	1.44	90.49	1,016.41	13,803.27	3.62	49.20	10	174	174	2.43	42.23	846.83	4,550.87	8.08	43.43	83.32	32.97		
14	5,000	7,500	6,250	1,376	45,656	2.81	93.30	1,871.20	15,674.47	6.67	55.87	21	195	195	5.10	47.33	477.81	5,028.68	4.56	47.99	25.53	32.08		
15	7,500	10,000	8,750	555	46,211	1.13	94.44	1,374.61	17,049.08	4.90	60.77	9	204	204	2.18	49.51	38.21	5,066.89	0.36	48.35	2.78	29.72		
16	10,000	20,000	15,000	1,036	47,247	2.12	96.55	4,493.52	21,542.60	16.02	76.79	26	230	230	6.31	55.83	1,038.52	6,105.41	9.91	58.26	23.11	28.34		
17	20,000	50,000	35,000	1,028	48,275	2.10	98.65	4,271.46	25,814.06	15.23	92.02	88	318	318	21.36	77.18	3,463.85	9,569.26	33.06	91.32	81.09	37.07		
18	50,000	100,000	75,000	498	48,773	1.02	99.67	1,940.66	27,754.72	6.92	98.94	79	397	397	19.17	96.36	719.85	10,289.11	6.87	98.19	37.09	37.07		
19	100,000	500,000	300,000	138	48,911	0.28	99.95	288.49	28,043.21	1.03	99.97	12	409	409	2.91	99.27	158.44	10,447.56	1.51	99.70	54.92	37.26		
20	500,000	UP		23	48,934	0.05	100.00	9.72	28,052.93	0.03	100.00	3	412	412	0.73	100.00	31.49	10,479.05	0.30	100.00	323.86	37.35		
				48,934					28,052.93					412					10,479.05					37.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	6.97	6.97	11.02	11.02	1.09	1.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	49	2.02	8.99	6.49	17.51	0.64	1.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	55	1.10	10.09	4.62	22.14	0.46	2.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	66	2.02	12.11	5.53	27.66	0.54	2.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	23	89	4.22	16.33	17.67	45.33	1.74	4.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	101	2.20	18.53	13.25	58.58	1.31	5.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	120	3.49	22.02	23.16	81.74	2.28	8.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	24	144	4.40	26.42	40.25	121.99	3.97	12.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	149	0.92	27.34	7.65	129.64	0.75	12.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	349	498	64.04	91.38	593.84	723.48	58.55	71.33	1	1	33.33	33.33	5.12	5.12	19.27	19.27	0.86	0.71	0.00	0.00	
11	2,500	3,000	2,750	4	502	0.73	92.11	39.62	763.10	3.91	75.24	0	1	0.00	33.33	0.00	5.12	0.00	19.27	0.00	0.67	0.00		
12	3,000	4,000	3,500	5	507	0.92	93.03	33.27	796.37	3.28	78.52	0	1	0.00	33.33	0.00	5.12	0.00	19.27	0.00	0.64	0.00		
13	4,000	5,000	4,500	33	540	6.06	99.08	111.54	907.91	11.00	89.52	2	3	66.67	100.00	21.45	26.57	80.73	100.00	19.23	2.93	0.00	0.00	
14	5,000	7,500	6,250	1	541	0.18	99.27	1.89	909.80	0.19	89.70	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.92	0.00		
15	7,500	10,000	8,750	1	542	0.18	99.45	19.01	928.81	1.87	91.58	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.86	0.00		
16	10,000	20,000	15,000	1	543	0.18	99.63	44.42	973.23	4.38	95.96	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.73	0.00		
17	20,000	50,000	35,000	2	545	0.37	100.00	41.00	1,014.23	4.04	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62	0.00		
18	50,000	100,000	75,000	0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62	0.00		
19	100,000	500,000	300,000	0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62	0.00		
20	500,000	UP		0	545	0.00	100.00	0.00	1,014.23	0.00	100.00	0	3	0.00	100.00	0.00	26.57	0.00	100.00	0.00	2.62	0.00		
				545					1,014.23					3					26.57					2.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,015	1,015	20.58	20.58	56.68	56.68	1.47	1.47	14	14	11.48	11.48	98.92	98.92	7.51	7.51	174.54	174.54			
2	50	100	75	346	1,361	7.02	27.60	54.87	111.54	1.43	2.90	1	15	0.82	12.30	1.00	99.92	0.08	7.58	1.82	89.58			
3	100	200	150	497	1,858	10.08	37.68	154.55	266.09	4.02	6.92	2	17	1.64	13.93	4.26	104.19	0.32	7.91	2.76	39.15			
4	200	300	250	300	2,158	6.08	43.76	131.97	398.07	3.43	10.35	2	19	1.64	15.57	2.40	106.59	0.18	8.09	1.82	26.78			
5	300	500	400	493	2,651	10.00	53.76	248.45	646.52	6.46	16.81	15	34	12.30	27.87	27.83	134.42	2.11	10.20	11.20	20.79			
6	500	750	625	358	3,009	7.26	61.02	244.35	890.88	6.35	23.17	0	34	0.00	27.87	0.00	134.42	0.00	10.20	0.00	15.09			
7	750	1,000	875	237	3,246	4.81	65.83	209.60	1,100.47	5.45	28.62	6	40	4.92	32.79	8.80	143.22	0.67	10.87	4.20	13.01			
8	1,000	1,500	1,250	254	3,500	5.15	70.98	136.56	963.92	3.55	25.06	7	47	5.74	38.52	23.35	166.57	1.77	12.64	17.10	17.28			
9	1,500	2,000	1,750	168	3,668	3.41	74.39	226.55	1,190.47	5.89	30.96	4	51	3.28	41.80	6.59	173.16	0.50	13.14	2.91	14.55			
10	2,000	2,500	2,250	99	3,767	2.01	76.39	172.18	1,362.65	4.48	35.43	0	51	0.00	41.80	0.00	173.16	0.00	13.14	0.00	12.71			
11	2,500	3,000	2,750	95	3,862	1.93	78.32	113.47	1,476.12	2.95	38.38	1	52	0.82	42.62	0.27	173.43	0.02	13.16	0.23	11.75			
12	3,000	4,000	3,500	110	3,972	2.23	80.55	139.88	1,616.00	3.64	42.02	21	73	17.21	59.84	20.03	193.45	1.52	14.68	14.32	11.97			
13	4,000	5,000	4,500	75	4,047	1.52	82.07	74.04	1,690.04	1.93	43.95	5	78	4.10	63.93	116.13	309.59	8.81	23.49	156.84	18.32			
14	5,000	7,500	6,250	134	4,181	2.72	84.79	223.53	1,913.57	5.81	49.76	7	85	5.74	69.67	18.37	327.96	1.39	24.89	8.22	17.14			
15	7,500	10,000	8,750	82	4,263	1.66	86.45	133.57	2,047.14	3.47	53.23	3	88	2.46	72.13	878.85	1,206.81	66.70	91.59	657.95	58.95			
16	10,000	20,000	15,000	127	4,390	2.58	89.03	92.51	2,139.65	2.41	55.64	15	103	12.30	84.43	69.54	1,276.35	5.28	96.86	75.18	59.65			
17	20,000	50,000	35,000	170	4,560	3.45	92.48	606.41	2,746.05	15.77	71.40	9	112	7.38	91.80	39.22	1,315.57	2.98	99.84	6.47	47.91			
18	50,000	100,000	75,000	130	4,690	2.64	95.11	552.72	3,298.77	14.37	85.78	5	117	4.10	95.90	0.96	1,316.53	0.07	99.91	0.17	39.91			
19	100,000	500,000	300,000	175	4,865	3.55	98.66	249.64	3,548.41	6.49	92.27	2	119	1.64	97.54	0.47	1,317.01	0.04	99.95	0.19	37.12			
20	500,000	UP		66	4,931	1.34	100.00	297.37	3,845.78	7.73	100.00	3	122	2.46	100.00	0.68	1,317.69	0.05	100.00	0.23	34.26			
				4,931					3,845.78					122					1,317.69					34.26





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	7.09	7.09	79.51	79.51	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	42	163	2.46	9.55	2.50	82.01	0.10	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	78	241	4.57	14.13	13.88	95.89	0.55	3.82	1	1	2.63	2.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	49	290	2.87	17.00	3.96	99.86	0.16	3.98	0	1	0.00	2.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	67	357	3.93	20.93	7.46	107.31	0.30	4.28	2	3	5.26	7.89	2.69	2.69	0.20	0.20	36.10	2.51	2.51		
6	500	750	625	24	381	1.41	22.33	6.32	113.63	0.25	4.53	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	2.37	2.37		
7	750	1,000	875	75	456	4.40	26.73	8.42	122.05	0.34	4.86	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	2.21	2.21		
8	1,000	1,500	1,250	70	526	4.10	30.83	20.36	142.41	0.81	5.67	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.89	1.89		
9	1,500	2,000	1,750	72	598	4.22	35.05	11.28	153.69	0.45	6.12	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.75	1.75		
10	2,000	2,500	2,250	44	642	2.58	37.63	18.25	171.93	0.73	6.85	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.57	1.57		
11	2,500	3,000	2,750	16	658	0.94	38.57	11.01	182.95	0.44	7.29	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.47	1.47		
12	3,000	4,000	3,500	39	697	2.29	40.86	18.21	201.15	0.73	8.01	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.34	1.34		
13	4,000	5,000	4,500	42	739	2.46	43.32	42.05	243.20	1.68	9.69	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	1.11	1.11		
14	5,000	7,500	6,250	87	826	5.10	48.42	159.13	402.33	6.34	16.03	0	3	0.00	7.89	0.00	2.69	0.00	0.20	0.00	0.67	0.67		
15	7,500	10,000	8,750	102	928	5.98	54.40	97.35	499.67	3.88	19.91	1	4	2.63	10.53	18.79	21.48	1.37	1.56	19.30	4.30	4.30		
16	10,000	20,000	15,000	262	1,190	15.36	69.75	665.25	1,164.93	26.51	46.41	4	8	10.53	21.05	1,311.32	1,332.80	95.46	97.03	197.12	114.41	114.41		
17	20,000	50,000	35,000	287	1,477	16.82	86.58	842.99	2,007.92	33.59	80.00	13	21	34.21	55.26	15.09	1,347.89	1.10	98.13	1.79	67.13	67.13		
18	50,000	100,000	75,000	138	1,615	8.09	94.67	419.43	2,427.35	16.71	96.71	10	31	26.32	81.58	12.93	1,360.82	0.94	99.07	3.08	56.06	56.06		
19	100,000	500,000	300,000	59	1,674	3.46	98.12	80.99	2,508.34	3.23	99.94	7	38	18.42	100.00	12.80	1,373.63	0.93	100.00	15.81	54.76	54.76		
20	500,000	UP		32	1,706	1.88	100.00	1.53	2,509.87	0.06	100.00	0	38	0.00	100.00	0.00	1,373.63	0.00	100.00	0.00	54.73	54.73		
				1,706					2,509.87					38					1,373.63					54.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	70	70	21.67	21.67	12.63	12.63	4.87	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	96	8.05	29.72	4.42	17.05	1.71	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	130	10.53	40.25	5.18	22.23	2.00	8.58	1	1	12.50	12.50	15.53	15.53	82.56	82.56	299.68	69.85			
4	200	300	250	14	144	4.33	44.58	4.62	26.86	1.78	10.37	0	1	0.00	12.50	0.00	15.53	0.00	82.56	0.00	57.82			
5	300	500	400	28	172	8.67	53.25	6.71	33.56	2.59	12.95	1	2	12.50	25.00	0.34	15.87	1.79	84.35	5.03	47.27			
6	500	750	625	19	191	5.88	59.13	9.36	42.93	3.61	16.57	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	36.96			
7	750	1,000	875	3	194	0.93	60.06	3.52	46.44	1.36	17.93	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	34.16			
8	1,000	1,500	1,250	1	195	0.31	60.37	1.65	48.10	0.64	18.56	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	32.99			
9	1,500	2,000	1,750	6	201	1.86	62.23	4.21	52.30	1.62	20.19	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	30.34			
10	2,000	2,500	2,250	1	202	0.31	62.54	3.48	55.79	1.34	21.53	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	28.44			
11	2,500	3,000	2,750	10	212	3.10	65.63	7.87	63.65	3.04	24.57	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	24.93			
12	3,000	4,000	3,500	6	218	1.86	67.49	0.00	63.65	0.00	24.57	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	24.93			
13	4,000	5,000	4,500	31	249	9.60	77.09	23.63	87.29	9.12	33.69	0	2	0.00	25.00	0.00	15.87	0.00	84.35	0.00	18.18			
14	5,000	7,500	6,250	16	265	4.95	82.04	12.07	99.35	4.66	38.35	6	8	75.00	100.00	2.94	18.81	15.65	100.00	24.38	18.93			
15	7,500	10,000	8,750	20	285	6.19	88.24	25.35	124.70	9.78	48.13	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	15.08			
16	10,000	20,000	15,000	12	297	3.72	91.95	32.11	156.82	12.39	60.52	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	11.99			
17	20,000	50,000	35,000	11	308	3.41	95.36	21.92	178.74	8.46	68.99	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	10.52			
18	50,000	100,000	75,000	15	323	4.64	100.00	80.36	259.09	31.01	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.26			
19	100,000	500,000	300,000	0	323	0.00	100.00	0.00	259.09	0.00	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.26			
20	500,000	UP		0	323	0.00	100.00	0.00	259.09	0.00	100.00	0	8	0.00	100.00	0.00	18.81	0.00	100.00	0.00	7.26			
				323					259.09					8					18.81					7.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 274

EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	4.05	4.05	8.11	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	4.05	8.10	8.11	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	4.05	12.15	8.11	24.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	4.05	16.20	8.11	32.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	9.05	25.25	18.11	50.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.40	25.65	0.80	51.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	8.10	33.75	16.22	67.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	8.10	41.85	16.22	83.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	8.10	49.95	16.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	49.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				49.95				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.77	5.77	15.52	15.52	4.38	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.92	7.69	0.00	15.52	0.00	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.92	9.62	1.27	16.79	0.36	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.92	11.54	1.35	18.14	0.38	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.92	13.46	40.10	58.24	11.33	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.92	15.38	40.10	18.14	11.33	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.92	17.31	28.60	10.46	8.08	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.92	19.23	36.09	25.63	10.20	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.92	21.15	28.60	54.23	8.08	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.92	23.08	28.60	82.83	8.08	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.92	25.00	27.32	110.14	7.72	31.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.92	26.92	17.73	127.87	5.01	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.92	28.85	20.28	148.15	5.73	41.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	1.92	30.77	13.16	161.31	3.72	45.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	1.92	32.69	0.85	162.16	0.24	45.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	1.92	34.62	1.44	163.59	0.41	46.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	25	13.46	48.08	32.03	195.62	9.05	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	27	3.85	51.92	49.35	244.97	13.94	69.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	50	44.23	96.15	101.93	346.90	28.80	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	52	3.85	100.00	7.08	353.98	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					353.98					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,168	1,168	11.37	11.37	1,080.01	1,080.01	3.76	3.76	18	18	2.14	2.14	61.69	61.69	0.79	0.79	5.71	5.71			
2	50	100	75	183	1,351	1.78	13.15	130.73	1,210.75	0.46	4.22	0	18	0.00	2.14	0.00	61.69	0.00	0.79	0.00	5.10			
3	100	200	150	136	1,487	1.32	14.47	34.91	1,245.66	0.12	4.34	2	20	0.24	2.38	2.34	64.03	0.03	0.82	6.69	5.14			
4	200	300	250	122	1,609	1.19	15.66	23.85	1,269.51	0.08	4.42	0	20	0.00	2.38	0.00	64.03	0.00	0.82	0.00	5.04			
5	300	500	400	164	1,773	1.60	17.26	73.01	1,342.52	0.25	4.68	2	22	0.24	2.61	15.33	79.36	0.20	1.01	20.99	5.91			
6	500	750	625	204	1,977	1.99	19.24	49.81	1,392.32	0.17	4.85	5	27	0.59	3.21	18.89	98.24	0.24	1.26	37.92	7.06			
7	750	1,000	875	161	2,138	1.57	20.81	72.60	1,464.92	0.25	5.10	2	29	0.24	3.44	2.06	100.30	0.03	1.28	2.84	6.85			
8	1,000	1,500	1,250	207	2,345	2.01	22.83	59.29	1,524.21	0.21	5.31	6	35	0.71	4.16	65.05	165.35	0.83	2.11	109.71	10.85			
9	1,500	2,000	1,750	449	2,794	4.37	27.20	179.93	1,704.15	0.63	5.94	11	46	1.31	5.46	39.37	204.72	0.50	2.62	21.88	12.01			
10	2,000	2,500	2,250	135	2,929	1.31	28.51	115.10	1,819.25	0.40	6.34	0	46	0.00	5.46	0.00	204.72	0.00	2.62	0.00	11.25			
11	2,500	3,000	2,750	114	3,043	1.11	29.62	172.10	1,991.35	0.60	6.94	2	48	0.24	5.70	1.13	205.85	0.01	2.63	0.66	10.34			
12	3,000	4,000	3,500	242	3,285	2.36	31.98	171.85	2,163.20	0.60	7.54	4	52	0.48	6.18	24.63	230.47	0.31	2.95	14.33	10.65			
13	4,000	5,000	4,500	206	3,491	2.01	33.98	382.43	2,545.63	1.33	8.87	2	54	0.24	6.41	11.47	241.94	0.15	3.09	3.00	9.50			
14	5,000	7,500	6,250	430	3,921	4.19	38.17	627.89	3,173.52	2.19	11.06	11	65	1.31	7.72	498.49	740.43	6.37	9.46	79.39	23.33			
15	7,500	10,000	8,750	359	4,280	3.49	41.66	711.18	3,884.70	2.48	13.53	3	68	0.36	8.08	8.50	748.94	0.11	9.57	1.20	19.28			
16	10,000	20,000	15,000	808	5,088	7.87	49.53	1,851.62	5,736.32	6.45	19.98	24	92	2.85	10.93	261.89	1,010.83	3.35	12.92	14.14	17.62			
17	20,000	50,000	35,000	1,085	6,173	10.56	60.09	4,339.34	10,075.66	15.12	35.10	61	153	7.24	18.17	761.85	1,772.68	9.74	22.65	17.56	17.59			
18	50,000	100,000	75,000	1,240	7,413	12.07	72.16	6,873.75	16,949.41	23.95	59.05	90	243	10.69	28.86	991.75	2,764.43	12.67	35.33	14.43	16.31			
19	100,000	500,000	300,000	2,493	9,906	24.27	96.43	10,962.42	27,911.82	38.19	97.24	500	743	59.38	88.24	4,114.43	6,878.86	52.58	87.91	37.53	24.64			
20	500,000	<b>UP</b>		367	10,273	3.57	100.00	791.86	28,703.68	2.76	100.00	99	842	11.76	100.00	946.20	7,825.06	12.09	100.00	119.49	27.26			
				10,273					28,703.68					842					7,825.06					27.26



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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2743

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	9.59	9.59	51.02	51.02	2.34	2.34	5	5	6.85	6.85	15.55	15.55	18.18	18.18	30.47	30.47			
2	50	100	75	106	169	16.13	25.72	168.30	219.32	7.73	10.07	2	7	2.74	9.59	6.53	22.08	7.64	25.82	3.88	10.07			
3	100	200	150	1	170	0.15	25.88	0.21	219.52	0.01	10.08	0	7	0.00	9.59	0.00	22.08	0.00	25.82	0.00	10.06			
4	200	300	250	6	176	0.91	26.79	4.48	224.00	0.21	10.28	0	7	0.00	9.59	0.00	22.08	0.00	25.82	0.00	9.86			
5	300	500	400	3	179	0.46	27.25	0.60	224.60	0.03	10.31	1	8	1.37	10.96	0.06	22.14	0.07	25.89	10.09	9.86			
6	500	750	625	16	195	2.44	29.68	55.90	280.50	2.57	12.88	0	8	0.00	10.96	0.00	22.14	0.00	25.89	0.00	7.89			
7	750	1,000	875	5	200	0.76	30.44	2.22	282.72	0.10	12.98	0	8	0.00	10.96	0.00	22.14	0.00	25.89	0.00	7.83			
8	1,000	1,500	1,250	15	215	2.28	32.72	9.61	292.33	0.44	13.42	1	9	1.37	12.33	0.30	22.44	0.35	26.24	3.10	7.67			
9	1,500	2,000	1,750	17	232	2.59	35.31	11.05	303.38	0.51	13.93	1	10	1.37	13.70	1.08	23.52	1.26	27.51	9.77	7.75			
10	2,000	2,500	2,250	2	234	0.30	35.62	7.19	310.57	0.33	14.26	0	10	0.00	13.70	0.00	23.52	0.00	27.51	0.00	7.57			
11	2,500	3,000	2,750	4	238	0.61	36.23	0.54	311.11	0.02	14.28	2	12	2.74	16.44	0.01	23.53	0.01	27.52	2.31	7.56			
12	3,000	4,000	3,500	15	253	2.28	38.51	17.89	329.01	0.82	15.10	1	13	1.37	17.81	6.09	29.62	7.12	34.64	34.02	9.00			
13	4,000	5,000	4,500	8	261	1.22	39.73	34.76	363.76	1.60	16.70	8	21	10.96	28.77	0.42	30.03	0.49	35.13	1.19	8.26			
14	5,000	7,500	6,250	33	294	5.02	44.75	64.48	428.25	2.96	19.66	6	27	8.22	36.99	8.52	38.55	9.97	45.10	13.22	9.00			
15	7,500	10,000	8,750	33	327	5.02	49.77	174.29	602.53	8.00	27.66	0	27	0.00	36.99	0.00	38.55	0.00	45.10	0.00	6.40			
16	10,000	20,000	15,000	59	386	8.98	58.75	284.53	887.07	13.06	40.72	17	44	23.29	60.27	10.08	48.63	11.79	56.88	3.54	5.48			
17	20,000	50,000	35,000	131	517	19.94	78.69	573.85	1,460.92	26.34	67.07	24	68	32.88	93.15	3.42	52.05	4.00	60.88	0.60	3.56			
18	50,000	100,000	75,000	66	583	10.05	88.74	450.59	1,911.51	20.69	87.76	1	69	1.37	94.52	1.45	53.50	1.70	62.58	0.32	2.80			
19	100,000	500,000	300,000	74	657	11.26	100.00	266.72	2,178.23	12.24	100.00	4	73	5.48	100.00	31.99	85.49	37.42	100.00	11.99	3.92			
20	500,000	UP		0	657	0.00	100.00	0.00	2,178.23	0.00	100.00	0	73	0.00	100.00	0.00	85.49	0.00	100.00	0.00	3.92			
				657					2,178.23					73					85.49					3.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	38	38	3.32	3.32	11.14	11.14	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	40	0.17	3.50	0.17	11.31	0.01	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	41	0.09	3.59	0.02	11.34	0.00	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	49	0.70	4.29	2.94	14.27	0.23	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	51	0.17	4.46	0.79	15.06	0.06	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	53	0.17	4.64	2.73	17.80	0.22	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	58	0.44	5.07	8.97	26.77	0.71	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	63	0.44	5.51	0.00	26.77	0.00	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	68	0.44	5.95	1.84	27.61	0.07	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	70	0.17	6.12	7.21	34.82	0.57	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	72	0.17	6.30	8.46	43.28	0.67	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	98	2.27	8.57	7.86	51.14	0.62	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	120	1.92	10.50	4.19	55.33	0.33	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	50	170	4.37	14.87	12.89	68.22	1.02	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	195	2.19	17.06	9.58	77.80	0.76	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	89	284	7.79	24.85	78.66	156.46	6.22	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	198	482	17.32	42.17	298.70	455.16	23.63	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	263	745	23.01	65.18	227.65	682.81	18.01	54.02	5	5	38.46	38.46	80.61	80.61	29.45	29.45	35.41	11.80			
19	100,000	500,000	300,000	352	1,097	30.80	95.98	534.82	1,217.64	42.31	96.33	0	5	0.00	38.46	0.00	80.61	0.00	29.45	0.00	6.62			
20	500,000	<b>UP</b>		46	1,143	4.02	100.00	46.35	1,263.99	3.67	100.00	8	13	61.54	100.00	193.14	273.75	70.55	100.00	416.68	21.66			
				1,143					1,263.99					13					273.75					21.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	13.33	13.33	20.71	20.71	2.19	2.19	2	2	2.22	2.22	0.12	0.12	3.20	3.20	0.60	0.60
2	50	100	75	2	36	0.78	14.12	5.77	26.48	0.61	2.79	1	3	1.11	3.33	0.70	0.82	18.06	21.26	12.14	3.11
3	100	200	150	14	50	5.49	19.61	2.69	29.17	0.28	3.08	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	2.83
4	200	300	250	6	56	2.35	21.96	1.26	30.43	0.13	3.21	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	2.71
5	300	500	400	5	61	1.96	23.92	1.66	32.09	0.17	3.39	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	2.57
6	500	750	625	5	66	1.96	25.88	4.03	36.12	0.43	3.81	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	2.28
7	750	1,000	875	5	71	1.96	27.84	1.69	37.81	0.18	3.99	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	2.18
8	1,000	1,500	1,250	24	95	9.41	37.25	10.36	48.17	1.09	5.08	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.71
9	1,500	2,000	1,750	2	97	0.78	38.04	1.18	46.99	0.12	4.96	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.75
10	2,000	2,500	2,250	4	101	1.57	39.61	9.76	56.75	1.03	5.99	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.45
11	2,500	3,000	2,750	2	103	0.78	40.39	0.31	57.07	0.03	6.02	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.44
12	3,000	4,000	3,500	1	104	0.39	40.78	2.38	59.45	0.25	6.27	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.39
13	4,000	5,000	4,500	1	105	0.39	41.18	1.00	60.45	0.11	6.38	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	1.36
14	5,000	7,500	6,250	10	115	3.92	45.10	44.47	104.91	4.69	11.07	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	0.79
15	7,500	10,000	8,750	2	117	0.78	45.88	0.22	104.69	0.02	11.05	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	0.79
16	10,000	20,000	15,000	10	127	3.92	49.80	107.26	211.95	11.32	22.37	0	3	0.00	3.33	0.00	0.82	0.00	21.26	0.00	0.39
17	20,000	50,000	35,000	28	155	10.98	60.78	138.34	350.29	14.60	36.97	3	6	3.33	6.67	0.23	1.05	5.93	27.20	0.17	0.30
18	50,000	100,000	75,000	26	181	10.20	70.98	145.63	495.92	15.37	52.34	1	7	1.11	7.78	0.00	1.05	0.00	27.20	0.00	0.21
19	100,000	500,000	300,000	43	224	16.86	87.84	262.21	758.13	27.68	80.02	0	7	0.00	7.78	0.00	1.05	0.00	27.20	0.00	0.14
20	500,000	UP		31	255	12.16	100.00	189.31	947.44	19.98	100.00	83	90	92.22	100.00	2.82	3.88	72.80	100.00	1.49	0.41
				255				947.44				90				3.88				0.41	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	26.32	26.32	0.17	0.17	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	45	3.29	29.61	0.46	0.63	0.09	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	46	0.66	30.26	0.13	0.76	0.02	0.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	50	2.63	32.89	0.13	0.89	0.02	0.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	51	0.66	33.55	0.76	1.65	0.14	0.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	52	0.66	34.21	0.93	2.58	0.18	0.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	54	1.32	35.53	1.70	4.29	0.32	0.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	55	0.66	36.18	1.12	5.41	0.21	1.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	57	1.32	37.50	3.16	8.57	0.60	1.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	59	1.32	38.82	3.97	12.53	0.75	2.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	60	0.66	39.47	0.03	12.56	0.01	2.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	61	0.66	40.13	1.73	14.29	0.33	2.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	69	5.26	45.39	11.15	25.44	2.11	4.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	74	3.29	48.68	12.29	37.72	2.33	7.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	76	1.32	50.00	19.66	57.39	3.73	10.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	86	6.58	56.58	113.26	170.64	21.48	32.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	93	4.61	61.18	28.04	198.68	5.32	37.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	97	2.63	63.82	62.67	261.35	11.88	49.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	28	125	18.42	82.24	125.75	387.11	23.85	73.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		27	152	17.76	100.00	140.26	527.37	26.60	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				152					527.37					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 276 COFFEE ROASTING PLANTS COFFEE EXTRACT FACTORIES MALTINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	22.82	22.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	22.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				22.82				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	72	72	6.17	6.17	136.33	136.33	3.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	76	0.34	6.52	0.71	137.05	0.02	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	110	2.92	9.43	2.44	139.48	0.07	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	121	0.94	10.38	4.84	144.32	0.13	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	62	183	5.32	15.69	45.90	190.22	1.26	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	51	234	4.37	20.07	17.82	208.05	0.49	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	24	258	2.06	22.13	25.02	233.07	0.69	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	66	324	5.66	27.79	40.09	273.15	1.10	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	16	340	1.37	29.16	82.22	355.37	2.26	9.76	4	4	3.13	3.13	30.37	30.37	0.55	0.55	36.94	8.55
10	2,000	2,500	2,250	16	356	1.37	30.53	41.52	396.89	1.14	10.90	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	7.65
11	2,500	3,000	2,750	24	380	2.06	32.59	71.08	467.97	1.95	12.85	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	6.49
12	3,000	4,000	3,500	57	437	4.89	37.48	113.69	581.66	3.12	15.97	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	5.22
13	4,000	5,000	4,500	21	458	1.80	39.28	70.93	652.60	1.95	17.92	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	4.65
14	5,000	7,500	6,250	60	518	5.15	44.43	267.88	920.48	7.36	25.27	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	3.30
15	7,500	10,000	8,750	45	563	3.86	48.28	158.43	1,078.92	4.35	29.62	0	4	0.00	3.13	0.00	30.37	0.00	0.55	0.00	2.81
16	10,000	20,000	15,000	102	665	8.75	57.03	480.19	1,559.11	13.18	42.81	16	20	12.50	15.63	587.68	618.05	10.58	11.13	122.38	39.64
17	20,000	50,000	35,000	192	857	16.47	73.50	915.71	2,474.82	25.14	67.95	11	31	8.59	24.22	2,069.67	2,687.72	37.26	48.39	226.02	108.60
18	50,000	100,000	75,000	106	963	9.09	82.59	510.04	2,984.85	14.00	81.95	10	41	7.81	32.03	73.60	2,761.32	1.33	49.71	14.43	92.51
19	100,000	500,000	300,000	167	1,130	14.32	96.91	492.33	3,477.18	13.52	95.47	69	110	53.91	85.94	2,786.43	5,547.75	50.16	99.88	565.96	159.55
20	500,000	<b>UP</b>		36	1,166	3.09	100.00	164.94	3,642.12	4.53	100.00	18	128	14.06	100.00	6.89	5,554.64	0.12	100.00	4.18	152.51
				1,166				3,642.12				128				5,554.64				152.51	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	22.22	22.22	0.05	0.05	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	11.11	33.33	0.51	0.56	4.39	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	11.11	44.44	0.50	1.06	4.24	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	11.11	55.56	3.42	4.48	29.26	38.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	11.11	66.67	4.55	9.03	38.93	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	11.11	77.78	0.00	9.03	0.00	77.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	11.11	88.89	1.33	10.36	11.39	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	11.11	100.00	1.33	11.69	11.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					11.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	47	47	13.51	13.51	42.47	42.47	3.50	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	54	2.01	15.52	0.69	43.17	0.06	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	78	6.90	22.41	2.79	45.95	0.23	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	90	3.45	25.86	4.99	50.95	0.41	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	105	4.31	30.17	3.37	54.32	0.28	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	117	3.45	33.62	5.87	60.19	0.48	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	133	4.60	38.22	11.15	71.34	0.92	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	147	4.02	42.24	25.73	97.07	2.12	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	157	2.87	45.11	26.36	123.42	2.17	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	176	5.46	50.57	25.15	148.58	2.07	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	188	3.45	54.02	36.35	184.92	2.99	15.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	199	3.16	57.18	50.84	235.76	4.18	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	209	2.87	60.06	93.38	329.13	7.69	27.09	1	1	20.00	20.00	10.11	10.11	1.39	1.39	10.83	3.07			
14	5,000	7,500	6,250	60	269	17.24	77.30	250.45	579.58	20.61	47.71	0	1	0.00	20.00	0.00	10.11	0.00	1.39	0.00	1.74			
15	7,500	10,000	8,750	8	277	2.30	79.60	28.05	607.63	2.31	50.02	0	1	0.00	20.00	0.00	10.11	0.00	1.39	0.00	1.66			
16	10,000	20,000	15,000	37	314	10.63	90.23	276.75	884.38	22.78	72.80	0	1	0.00	20.00	0.00	10.11	0.00	1.39	0.00	1.14			
17	20,000	50,000	35,000	23	337	6.61	96.84	245.52	1,129.90	20.21	93.00	4	5	80.00	100.00	718.08	728.18	98.61	100.00	292.48	64.45			
18	50,000	100,000	75,000	9	346	2.59	99.43	59.10	1,189.00	4.86	97.87	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	61.24			
19	100,000	500,000	300,000	2	348	0.57	100.00	25.89	1,214.89	2.13	100.00	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	59.94			
20	500,000	UP		0	348	0.00	100.00	0.00	1,214.89	0.00	100.00	0	5	0.00	100.00	0.00	728.18	0.00	100.00	0.00	59.94			
				348					1,214.89					5					728.18					59.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	7.69	7.69	0.71	0.71	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.56	10.26	0.19	0.90	0.14	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.56	12.82	44.66	45.57	32.40	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.56	15.38	0.47	46.03	0.34	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.56	17.95	0.59	46.63	0.43	33.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.56	20.51	0.08	46.70	0.06	33.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.56	23.08	0.10	46.80	0.07	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.56	25.64	5.34	52.14	3.87	37.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.56	28.21	3.13	55.27	2.27	40.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.56	30.77	6.25	61.52	4.53	44.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.56	33.33	8.97	70.49	6.51	51.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.56	35.90	0.74	71.23	0.54	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.56	38.46	20.85	92.08	15.13	66.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.56	41.03	4.85	96.93	3.52	70.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.56	43.59	0.70	97.63	0.51	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	2.56	46.15	1.17	98.80	0.85	71.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	25	17.95	64.10	29.25	128.05	21.22	92.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	26	2.56	66.67	40.00	168.05	29.01	121.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	33	17.95	84.62	31.87	136.18	23.12	98.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	39	15.38	100.00	1.68	137.86	1.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					137.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.35	0.35	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	0.52	0.87	0.61	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	10.37	11.24	12.25	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	7.51	18.74	8.87	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	0.53	19.28	0.63	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	0.83	20.11	0.98	23.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	1.38	21.49	1.64	25.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	1.48	22.97	1.74	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	2.48	25.44	2.93	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	12	12.50	50.00	5.80	31.25	6.86	36.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	16	16.67	66.67	5.84	37.09	6.90	43.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	22	25.00	91.67	34.33	71.42	40.56	84.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	23	4.17	95.83	5.06	76.49	5.98	90.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	4.17	100.00	8.16	84.65	9.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	84.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					84.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	185	185	6.79	6.79	360.78	360.78	3.32	3.32	3	3	3	3	3.95	3.95	135.26	135.26	1.34	1.34	37.49	37.49	
2	50	100	75	31	216	1.14	7.93	2.35	363.13	0.02	3.35	0	3	0.00	3.95	0.00	135.26	0.00	1.34	0.00	0.00	37.25		
3	100	200	150	81	297	2.97	10.90	24.44	387.57	0.23	3.57	2	5	2.63	6.58	103.29	238.54	1.02	2.36	422.65	61.55			
4	200	300	250	41	338	1.50	12.40	19.76	407.33	0.18	3.75	0	5	0.00	6.58	0.00	238.54	0.00	2.36	0.00	58.56			
5	300	500	400	108	446	3.96	16.37	56.69	464.02	0.52	4.28	0	5	0.00	6.58	0.00	238.54	0.00	2.36	0.00	51.41			
6	500	750	625	139	585	5.10	21.47	110.72	574.74	1.02	5.30	5	10	6.58	13.16	576.31	814.85	5.69	8.05	520.51	141.78			
7	750	1,000	875	154	739	5.65	27.12	118.55	693.29	1.09	6.39	5	15	6.58	19.74	0.15	815.00	0.00	8.05	0.13	117.56			
8	1,000	1,500	1,250	155	894	5.69	32.81	188.76	882.04	1.74	8.13	2	17	2.63	22.37	17.56	832.56	0.17	8.22	9.30	94.39			
9	1,500	2,000	1,750	119	1,013	4.37	37.17	219.26	1,101.30	2.02	10.15	6	23	7.89	30.26	3,279.60	4,112.16	32.39	40.62	1495.79	373.39			
10	2,000	2,500	2,250	105	1,118	3.85	41.03	214.09	1,315.38	1.97	12.12	0	23	0.00	30.26	0.00	4,112.16	0.00	40.62	0.00	312.62			
11	2,500	3,000	2,750	104	1,222	3.82	44.84	271.07	1,586.46	2.50	14.62	0	23	0.00	30.26	0.00	4,112.16	0.00	40.62	0.00	259.20			
12	3,000	4,000	3,500	158	1,380	5.80	50.64	417.21	2,003.67	3.84	18.46	3	26	3.95	34.21	26.34	4,138.50	0.26	40.88	6.31	206.55			
13	4,000	5,000	4,500	121	1,501	4.44	55.08	435.08	2,438.74	4.01	22.47	0	26	0.00	34.21	0.00	4,138.50	0.00	40.88	0.00	169.70			
14	5,000	7,500	6,250	202	1,703	7.41	62.50	795.79	3,234.53	7.33	29.80	4	30	5.26	39.47	3,936.85	8,075.35	38.88	79.76	494.71	249.66			
15	7,500	10,000	8,750	173	1,876	6.35	68.84	772.37	4,006.91	7.12	36.92	0	30	0.00	39.47	0.00	8,075.35	0.00	79.76	0.00	201.54			
16	10,000	20,000	15,000	239	2,115	8.77	77.61	2,316.58	6,323.48	21.34	58.26	4	34	5.26	44.74	52.61	8,127.96	0.52	80.28	2.27	128.54			
17	20,000	50,000	35,000	277	2,392	10.17	87.78	2,366.18	8,689.67	21.80	80.06	8	42	10.53	55.26	1,575.57	9,703.53	15.56	95.84	66.59	111.67			
18	50,000	100,000	75,000	129	2,521	4.73	92.51	1,167.87	9,857.54	10.76	90.82	1	43	1.32	56.58	0.46	9,703.99	0.00	95.85	0.04	98.44			
19	100,000	500,000	300,000	145	2,666	5.32	97.83	859.22	10,716.76	7.92	98.74	30	73	39.47	96.05	370.74	10,074.73	3.66	99.51	43.15	94.01			
20	500,000	UP		59	2,725	2.17	100.00	136.65	10,853.41	1.26	100.00	3	76	3.95	100.00	49.81	10,124.53	0.49	100.00	36.45	93.28			
				2,725					10,853.41					76					10,124.53					93.28





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	82	82	13.23	13.23	87.65	87.65	7.53	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	134	8.39	21.61	5.08	92.73	0.44	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	164	4.84	26.45	13.41	106.14	1.15	9.12	3	3	16.67	16.67	6.55	6.55	27.00	27.00	48.84	6.17			
4	200	300	250	33	197	5.32	31.77	13.97	120.10	1.20	10.31	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	5.45			
5	300	500	400	33	230	5.32	37.10	29.00	149.10	2.49	12.81	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	4.39			
6	500	750	625	18	248	2.90	40.00	10.35	159.45	0.89	13.69	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	4.11			
7	750	1,000	875	10	258	1.61	41.61	14.11	173.56	1.21	14.91	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	3.77			
8	1,000	1,500	1,250	22	280	3.55	45.16	27.24	200.80	2.34	17.25	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	3.26			
9	1,500	2,000	1,750	13	293	2.10	47.26	25.79	226.60	2.22	19.46	0	3	0.00	16.67	0.00	6.55	0.00	27.00	0.00	2.89			
10	2,000	2,500	2,250	11	304	1.77	49.03	24.19	250.78	2.08	21.54	1	4	5.56	22.22	0.34	6.89	1.41	28.40	1.41	2.75			
11	2,500	3,000	2,750	7	311	1.13	50.16	29.21	279.99	2.51	24.05	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	2.46			
12	3,000	4,000	3,500	15	326	2.42	52.58	45.86	325.85	3.94	27.98	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	2.11			
13	4,000	5,000	4,500	16	342	2.58	55.16	24.61	350.46	2.11	30.10	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	1.97			
14	5,000	7,500	6,250	18	360	2.90	58.06	84.63	435.09	7.27	37.37	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	1.58			
15	7,500	10,000	8,750	20	380	3.23	61.29	120.43	555.52	10.34	47.71	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	1.24			
16	10,000	20,000	15,000	55	435	8.87	70.16	84.35	639.86	7.24	54.95	0	4	0.00	22.22	0.00	6.89	0.00	28.40	0.00	1.08			
17	20,000	50,000	35,000	116	551	18.71	88.87	385.84	1,025.70	33.14	88.09	7	11	38.89	61.11	3.58	10.47	14.76	43.17	0.93	1.02			
18	50,000	100,000	75,000	57	608	9.19	98.06	85.07	1,110.77	7.31	95.40	7	18	38.89	100.00	13.79	24.26	56.83	100.00	16.21	2.18			
19	100,000	500,000	300,000	12	620	1.94	100.00	53.60	1,164.38	4.60	100.00	0	18	0.00	100.00	0.00	24.26	0.00	100.00	0.00	2.08			
20	500,000	UP		0	620	0.00	100.00	0.00	1,164.38	0.00	100.00	0	18	0.00	100.00	0.00	24.26	0.00	100.00	0.00	2.08			
				620					1,164.38					18					24.26					2.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	15.11	15.11	12.13	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.00	10.00	4.41	19.52	3.54	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.00	15.00	2.01	21.53	1.62	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.00	20.00	2.01	23.55	1.62	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.00	25.00	5.69	29.24	4.56	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.00	30.00	6.98	36.22	5.60	29.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.00	35.00	7.02	43.23	5.63	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.00	40.00	7.02	50.25	5.63	40.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.00	45.00	1.92	52.17	1.54	41.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.00	50.00	1.92	54.09	1.54	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.00	55.00	3.84	57.93	3.08	46.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.00	60.00	3.84	61.76	3.08	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.00	65.00	6.66	68.42	5.34	54.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.00	70.00	8.90	77.32	7.14	62.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.00	75.00	5.76	83.08	4.62	66.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.00	80.00	10.37	93.45	8.32	75.00	3	3	23.08	23.08	33.80	33.80	7.68	7.68	325.86	36.17			
17	20,000	50,000	35,000	3	19	15.00	95.00	31.14	124.59	24.99	99.99	7	10	53.85	76.92	405.86	439.66	92.28	99.96	1303.34	352.88			
18	50,000	100,000	75,000	1	20	5.00	100.00	0.01	124.60	0.01	100.00	3	13	23.08	100.00	0.16	439.81	0.04	100.00	1529.51	352.98			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	124.60	0.00	100.00	0	13	0.00	100.00	0.00	439.81	0.00	100.00	0.00	352.98			
20	500,000	UP		0	20	0.00	100.00	0.00	124.60	0.00	100.00	0	13	0.00	100.00	0.00	439.81	0.00	100.00	0.00	352.98			
				20					124.60					13					439.81					352.98



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	25.70	25.70	9.32	9.32	3.11	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	142	13.97	39.66	14.22	23.54	4.75	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	66	208	18.44	58.10	37.13	60.67	12.40	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	249	11.45	69.55	31.87	92.54	10.65	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	293	12.29	81.84	43.60	136.13	14.57	45.48	1	1	100.00	100.00	42.44	42.44	100.00	100.00	97.35	31.18			
6	500	750	625	18	311	5.03	86.87	10.50	146.63	3.51	48.99	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	28.94			
7	750	1,000	875	6	317	1.68	88.55	9.30	155.93	3.11	52.10	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	27.22			
8	1,000	1,500	1,250	5	322	1.40	89.94	3.16	159.09	1.06	53.15	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	26.68			
9	1,500	2,000	1,750	8	330	2.23	92.18	27.88	186.97	9.31	62.47	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	22.70			
10	2,000	2,500	2,250	2	332	0.56	92.74	12.09	199.05	4.04	66.51	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	21.32			
11	2,500	3,000	2,750	1	333	0.28	93.02	0.00	199.05	0.00	66.51	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	21.32			
12	3,000	4,000	3,500	2	335	0.56	93.58	10.97	210.03	3.67	70.17	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	20.21			
13	4,000	5,000	4,500	4	339	1.12	94.69	29.21	239.24	9.76	79.93	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	17.74			
14	5,000	7,500	6,250	3	342	0.84	95.53	48.13	287.37	16.08	96.01	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.77			
15	7,500	10,000	8,750	3	345	0.84	96.37	20.85	308.21	6.96	102.98	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	13.77			
16	10,000	20,000	15,000	2	347	0.56	96.93	0.00	308.21	0.00	102.98	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	13.77			
17	20,000	50,000	35,000	3	350	0.84	97.77	3.37	304.84	1.13	101.85	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	13.92			
18	50,000	100,000	75,000	2	352	0.56	98.32	0.04	304.88	0.01	101.87	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	13.92			
19	100,000	500,000	300,000	5	357	1.40	99.72	3.00	301.89	1.00	100.87	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.06			
20	500,000	UP		1	358	0.28	100.00	2.59	299.30	0.87	100.00	0	1	0.00	100.00	0.00	42.44	0.00	100.00	0.00	14.18			
				358					299.30					1					42.44					14.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	5.82	5.82	0.21	0.21	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	13	1.06	6.88	0.00	0.21	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	15	1.06	7.94	0.00	0.22	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.53	8.47	0.21	0.00	0.05	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	26	5.29	13.76	0.17	0.17	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	28	1.06	14.81	0.03	0.20	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	33	2.65	17.46	0.37	0.57	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	39	3.17	20.63	0.99	1.56	0.25	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	0.53	21.16	0.04	1.60	0.01	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	42	1.06	22.22	0.09	1.69	0.02	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	46	2.12	24.34	0.23	1.93	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	56	5.29	29.63	0.59	2.52	0.15	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	63	3.70	33.33	1.13	3.64	0.29	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	69	3.17	36.51	8.63	4.98	2.20	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	71	1.06	37.57	1.18	3.80	0.30	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	85	7.41	44.97	6.02	2.22	1.53	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	105	10.58	55.56	111.08	113.30	28.30	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	126	11.11	66.67	5.36	118.65	1.36	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	53	179	28.04	94.71	68.52	187.18	17.46	47.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		10	189	5.29	100.00	205.30	392.48	52.31	100.00	3	3	100.00	100.00	30.69	30.69	100.00	100.00	14.95	7.82			
				189					392.48					3					30.69					7.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	143	143	6.85	6.85	78.06	78.06	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	79	222	3.78	10.63	10.92	88.98	0.13	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	123	345	5.89	16.52	21.78	110.76	0.26	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	68	413	3.26	19.78	25.91	136.67	0.30	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	111	524	5.32	25.10	75.71	212.38	0.89	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	69	593	3.30	28.40	48.19	260.57	0.56	3.05	1	1	3.70	3.70	0.02	0.02	0.00	0.00	0.04	0.04	0.01	0.01			
7	750	1,000	875	60	653	2.87	31.27	52.12	312.69	0.61	3.67	0	1	0.00	3.70	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.01			
8	1,000	1,500	1,250	99	752	4.74	36.02	131.97	444.66	1.55	5.21	0	1	0.00	3.70	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	76	828	3.64	39.66	115.06	559.71	1.35	6.56	0	1	0.00	3.70	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	51	879	2.44	42.10	83.42	643.13	0.98	7.54	0	1	0.00	3.70	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	50	929	2.39	44.49	118.90	762.03	1.39	8.93	0	1	0.00	3.70	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	77	1,006	3.69	48.18	230.24	992.27	2.70	11.63	1	2	3.70	7.41	47.41	47.43	4.04	4.04	20.59	4.78	4.78	4.78			
13	4,000	5,000	4,500	55	1,061	2.63	50.81	193.92	1,186.19	2.27	13.90	0	2	0.00	7.41	2.27	47.43	0.00	4.04	0.00	4.04	0.00	4.00			
14	5,000	7,500	6,250	98	1,159	4.69	55.51	449.63	1,635.82	5.27	19.18	2	4	7.41	14.81	0.36	47.79	0.03	4.07	0.08	0.08	2.92	2.92			
15	7,500	10,000	8,750	61	1,220	2.92	58.43	387.40	2,023.22	4.54	23.72	2	6	7.41	22.22	36.45	84.23	3.11	7.18	9.41	9.41	4.16	4.16			
16	10,000	20,000	15,000	201	1,421	9.63	68.06	1,341.71	3,364.93	15.73	39.44	0	6	0.00	22.22	0.00	84.23	0.00	7.18	0.00	7.18	0.00	2.50			
17	20,000	50,000	35,000	242	1,663	11.59	79.65	1,718.56	5,083.49	20.15	59.59	6	12	22.22	44.44	104.41	188.64	8.89	16.07	6.08	6.08	3.71	3.71			
18	50,000	100,000	75,000	134	1,797	6.42	86.06	1,329.90	6,413.39	15.59	75.18	7	19	25.93	70.37	57.49	246.13	4.90	20.97	4.32	4.32	3.84	3.84			
19	100,000	500,000	300,000	208	2,005	9.96	96.02	1,660.08	8,073.47	19.46	94.64	6	25	22.22	92.59	927.00	1,173.13	78.97	99.94	55.84	55.84	14.53	14.53			
20	500,000	UP		83	2,088	3.98	100.00	457.25	8,530.72	5.36	100.00	2	27	7.41	100.00	0.70	1,173.83	0.06	100.00	0.15	0.15	13.76	13.76			
				2,088					8,530.72					27					1,173.83					13.76		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	11.11	11.11	3.15	3.15	4.30	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.56	16.67	2.52	5.67	3.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.56	22.22	3.13	8.80	4.27	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.56	27.78	1.76	10.56	2.40	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.56	33.33	0.15	10.71	0.20	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.56	38.89	23.61	34.32	32.21	46.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.56	44.44	7.91	42.23	10.78	57.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.56	50.00	1.76	43.98	2.40	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.56	55.56	3.51	47.50	4.79	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.56	61.11	6.26	53.76	8.54	73.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.56	66.67	5.04	58.80	6.88	80.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.56	72.22	6.26	65.07	8.54	88.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.56	77.78	0.00	65.07	0.00	88.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.56	83.33	1.23	66.29	1.67	90.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	5.55	71.84	7.57	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.56	94.44	0.90	72.74	1.22	99.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.56	100.00	0.57	73.31	0.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	73.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					73.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	2.20	2.20	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.10	3.30	0.50	0.57	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.10	4.40	0.66	1.24	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	10	6.59	10.99	1.77	3.01	0.26	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	12	2.20	13.19	0.46	3.47	0.07	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	14	2.20	15.38	0.69	4.16	0.10	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	1.10	16.48	0.98	5.14	0.15	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	1.10	17.58	2.64	7.78	0.39	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	1.10	18.68	1.88	9.66	0.28	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	19	2.20	20.88	1.86	11.52	0.27	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	1.10	21.98	6.19	17.70	0.92	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	24	4.40	26.37	7.27	24.97	1.08	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	34	10.99	37.36	31.35	56.32	4.64	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	36	2.20	39.56	7.59	63.90	1.12	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	48	13.19	52.75	81.12	145.02	12.01	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	56	8.79	61.54	70.48	215.50	10.43	31.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	65	9.89	71.43	107.59	323.10	15.92	47.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	73	8.79	80.22	94.98	418.07	14.06	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	91	19.78	100.00	257.57	675.65	38.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				91					675.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	12.50	12.50	6.42	6.42	3.29	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	41	21.67	34.17	2.92	9.34	1.50	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	51	8.33	42.50	2.42	11.76	1.24	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	63	10.00	52.50	4.13	15.90	2.12	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	71	6.67	59.17	4.16	20.06	2.13	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	77	5.00	64.17	5.33	25.39	2.73	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	85	6.67	70.83	10.41	35.80	5.33	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	91	5.00	75.83	10.83	46.63	5.55	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	93	1.67	77.50	0.43	47.05	0.22	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	94	0.83	78.33	3.56	50.61	1.82	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	99	4.17	82.50	19.58	70.20	10.03	35.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	100	0.83	83.33	0.26	70.46	0.14	36.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	101	0.83	84.17	2.95	73.41	1.51	37.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	102	0.83	85.00	6.18	79.60	3.17	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	103	0.83	85.83	6.31	85.91	3.23	44.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	108	4.17	90.00	24.25	110.16	12.42	56.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	109	0.83	90.83	0.89	111.05	0.46	56.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	111	1.67	92.50	22.09	133.14	11.32	68.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	9	120	7.50	100.00	62.06	195.21	31.79	100.00	2	2	100.00	100.00	0.49	0.49	100.00	100.00	0.79	0.25
20	500,000	UP		0	120	0.00	100.00	0.00	195.21	0.00	100.00	0	2	0.00	100.00	0.00	0.49	0.00	100.00	0.00	0.25
				120				195.21				2				0.49				0.25	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	20.00	20.00	13.24	13.24	25.05	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	10.00	30.00	0.73	13.98	1.38	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	10.00	40.00	3.57	17.54	6.74	33.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	10.00	50.00	0.99	18.53	1.88	35.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	10.00	60.00	2.19	20.73	4.15	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	10.00	70.00	3.25	23.98	6.16	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	10.00	80.00	8.38	32.36	15.84	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	10.00	90.00	0.00	32.36	0.00	61.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	10.00	100.00	20.51	52.87	38.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	52.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					52.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	6	20.00	30.00	0.24	0.24	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	5.00	35.00	3.88	4.12	8.34	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	5.00	40.00	1.45	5.57	3.11	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	5.00	45.00	2.50	8.07	5.38	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	5.00	50.00	1.50	9.57	3.23	20.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	5.00	55.00	4.65	14.21	10.00	30.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	5.00	60.00	4.50	18.71	9.69	40.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	5.00	65.00	5.79	24.50	12.45	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	5.00	70.00	6.43	30.93	13.84	66.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	5.00	75.00	0.00	30.93	0.01	66.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	5.00	80.00	0.00	30.94	0.01	66.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	5.00	85.00	10.29	41.22	22.14	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	5.00	90.00	0.04	41.27	0.10	88.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.00	95.00	5.14	46.41	11.07	99.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	5.00	100.00	0.06	46.47	0.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	46.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					46.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	14.29	14.29	11.22	11.22	9.22	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	14.29	28.57	35.04	46.25	28.82	38.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	4.76	33.33	0.74	46.99	0.61	38.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	4.76	38.10	4.14	51.14	3.41	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	4.76	42.86	2.37	53.51	1.95	44.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	4.76	47.62	9.04	62.55	7.44	51.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.76	52.38	6.80	69.35	5.59	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.76	57.14	6.98	76.32	5.74	62.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.76	61.90	9.98	66.34	8.21	54.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.76	66.67	6.88	73.22	5.66	60.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.76	71.43	1.86	75.08	1.53	61.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.76	76.19	2.17	77.25	1.79	63.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.76	80.95	11.84	89.09	9.74	73.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.76	85.71	6.92	96.01	5.69	78.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.76	90.48	6.97	102.98	5.73	84.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	4.76	95.24	11.55	114.53	9.50	94.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	4.76	100.00	7.06	121.59	5.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	121.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	121.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	121.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					121.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	286	286	9.95	9.95	202.20	202.20	3.85	3.85	3	3	9.38	9.38	0.02	0.02	0.00	0.00	0.01	0.01			
2	50	100	75	36	322	1.25	11.21	0.66	202.86	0.01	3.86	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
3	100	200	150	54	376	1.88	13.09	4.28	207.14	0.08	3.94	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
4	200	300	250	42	418	1.46	14.55	6.17	213.31	0.12	4.06	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
5	300	500	400	67	485	2.33	16.88	8.98	222.29	0.17	4.23	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
6	500	750	625	77	562	2.68	19.56	12.24	234.52	0.23	4.46	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
7	750	1,000	875	77	639	2.68	22.24	26.92	261.45	0.51	4.98	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
8	1,000	1,500	1,250	130	769	4.52	26.77	78.39	339.84	1.49	6.47	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
9	1,500	2,000	1,750	87	856	3.03	29.79	74.52	414.36	1.42	7.89	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
10	2,000	2,500	2,250	43	899	1.50	31.29	45.52	459.88	0.87	8.75	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
11	2,500	3,000	2,750	60	959	2.09	33.38	39.51	499.39	0.75	9.50	0	3	0.00	9.38	0.00	0.02	0.00	0.00	0.00	0.01	0.01		
12	3,000	4,000	3,500	136	1,095	4.73	38.11	177.42	676.81	3.38	12.88	1	4	3.13	12.50	14.34	14.36	2.38	2.38	8.08	2.12			
13	4,000	5,000	4,500	100	1,195	3.48	41.59	108.64	785.44	2.07	14.95	0	4	0.00	12.50	2.07	14.36	0.00	2.38	0.00	1.83	1.83		
14	5,000	7,500	6,250	233	1,428	8.11	49.70	332.94	1,118.38	6.34	21.29	3	7	9.38	21.88	33.23	47.59	5.51	7.89	9.98	4.26			
15	7,500	10,000	8,750	116	1,544	4.04	53.74	256.29	1,374.67	4.88	26.16	3	10	9.38	31.25	312.66	360.25	51.83	59.72	121.99	26.21			
16	10,000	20,000	15,000	334	1,878	11.63	65.37	804.28	2,178.95	15.31	41.47	3	13	9.38	40.63	144.66	504.92	23.98	83.71	17.99	23.17			
17	20,000	50,000	35,000	333	2,211	11.59	76.96	1,167.65	3,346.60	22.22	63.70	0	13	0.00	40.63	0.00	504.92	0.00	83.71	0.00	15.09	15.09		
18	50,000	100,000	75,000	224	2,435	7.80	84.75	897.15	4,243.75	17.08	80.77	0	13	0.00	40.63	0.00	504.92	0.00	83.71	0.00	11.90	11.90		
19	100,000	500,000	300,000	318	2,753	11.07	95.82	794.02	5,037.77	15.11	95.88	1	14	3.13	43.75	18.42	523.34	3.05	86.76	2.32	10.39	10.39		
20	500,000	UP		120	2,873	4.18	100.00	216.32	5,254.09	4.12	100.00	18	32	56.25	100.00	79.85	603.19	13.24	100.00	36.91	11.48	11.48		
				2,873					5,254.09					32					603.19					11.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	13.19	13.19	14.36	14.36	4.01	4.01	1	1	10.00	10.00	0.98	0.98	2.27	2.27	6.82	6.82			
2	50	100	75	7	19	7.69	20.88	16.23	30.59	4.53	8.54	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	3.20			
3	100	200	150	7	26	7.69	28.57	1.31	31.90	0.36	8.90	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	3.07			
4	200	300	250	2	28	2.20	30.77	0.96	32.86	0.27	9.17	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	2.98			
5	300	500	400	6	34	6.59	37.36	1.36	34.22	0.38	9.55	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	2.86			
6	500	750	625	3	37	3.30	40.66	1.27	35.49	0.35	9.91	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	2.76			
7	750	1,000	875	4	41	4.40	45.05	4.18	39.66	1.17	11.07	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	2.47			
8	1,000	1,500	1,250	3	44	3.30	48.35	9.44	49.10	2.63	13.71	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.99			
9	1,500	2,000	1,750	2	46	2.20	50.55	2.48	51.59	0.69	14.40	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.90			
10	2,000	2,500	2,250	7	53	7.69	58.24	3.80	55.39	1.06	15.46	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.77			
11	2,500	3,000	2,750	2	55	2.20	60.44	4.46	59.85	1.24	16.71	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.64			
12	3,000	4,000	3,500	3	58	3.30	63.74	3.20	63.04	0.89	17.60	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.55			
13	4,000	5,000	4,500	1	59	1.10	64.84	9.44	72.48	2.63	20.23	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.35			
14	5,000	7,500	6,250	4	63	4.40	69.23	22.45	94.93	6.27	26.50	0	1	0.00	10.00	0.00	0.98	0.00	2.27	0.00	1.03			
15	7,500	10,000	8,750	12	75	13.19	82.42	114.16	209.09	31.87	58.37	6	7	60.00	70.00	21.05	22.03	48.84	51.11	18.44	10.54			
16	10,000	20,000	15,000	12	87	13.19	95.60	97.92	307.01	27.34	85.71	0	7	0.00	70.00	0.00	22.03	0.00	51.11	0.00	7.18			
17	20,000	50,000	35,000	2	89	2.20	97.80	6.42	313.43	1.79	87.50	1	8	10.00	80.00	4.89	26.93	11.35	62.47	76.29	8.59			
18	50,000	100,000	75,000	1	90	1.10	98.90	25.58	339.01	7.14	94.64	0	8	0.00	80.00	0.00	26.93	0.00	62.47	0.00	7.94			
19	100,000	500,000	300,000	1	91	1.10	100.00	19.19	358.19	5.36	100.00	2	10	20.00	100.00	16.18	43.11	37.53	100.00	84.34	12.03			
20	500,000	UP		0	91	0.00	100.00	0.00	358.19	0.00	100.00	0	10	0.00	100.00	0.00	43.11	0.00	100.00	0.00	12.03			
				91					358.19					10					43.11					12.03



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	25.00	25.00	39.76	39.76	12.96	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	24	8.33	33.33	0.51	40.27	0.17	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	4.17	37.50	0.80	41.07	0.26	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	1.39	38.89	1.74	42.80	0.57	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	30	2.78	41.67	0.40	43.21	0.13	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	34	5.56	47.22	1.59	44.80	0.52	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	35	1.39	48.61	1.63	46.43	0.53	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	40	6.94	55.56	14.42	60.85	4.70	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	54	19.44	75.00	47.67	108.52	15.54	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	57	4.17	79.17	47.45	155.98	15.46	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.39	80.56	0.19	156.17	0.06	50.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	61	4.17	84.72	39.71	195.88	12.94	63.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	62	1.39	86.11	6.40	202.28	2.09	65.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	64	2.78	88.89	5.48	207.76	1.78	67.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	65	1.39	90.28	7.61	215.37	2.48	70.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	70	6.94	97.22	45.02	260.39	14.67	84.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	72	2.78	100.00	46.45	306.84	15.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	72	0.00	100.00	0.00	306.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	306.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	72	0.00	100.00	0.00	306.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				72					306.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	14	14	3.55	3.55	12.50	12.50	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	17	0.76	4.31	0.21	12.71	0.01	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	15	32	3.81	8.12	11.78	24.49	0.55	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	49	4.31	12.44	65.45	89.93	3.04	4.18	3	3	50.00	50.00	202.53	202.53	14.85	14.85	309.46	225.20
5	300	500	400	12	61	3.05	15.48	4.49	94.42	0.21	4.39	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	214.49
6	500	750	625	22	83	5.58	21.07	25.79	120.22	1.20	5.59	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	168.47
7	750	1,000	875	23	106	5.84	26.90	27.15	147.37	1.26	6.85	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	137.43
8	1,000	1,500	1,250	29	135	7.36	34.26	57.43	204.80	2.67	9.52	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	98.89
9	1,500	2,000	1,750	28	163	7.11	41.37	60.16	264.95	2.80	12.32	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	76.44
10	2,000	2,500	2,250	17	180	4.31	45.69	51.18	316.13	2.38	14.70	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	64.07
11	2,500	3,000	2,750	21	201	5.33	51.02	61.79	377.92	2.87	17.57	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	53.59
12	3,000	4,000	3,500	33	234	8.38	59.39	175.09	553.00	8.14	25.71	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	36.62
13	4,000	5,000	4,500	28	262	7.11	66.50	152.24	705.24	7.08	32.79	0	3	0.00	50.00	0.00	202.53	0.00	14.85	0.00	28.72
14	5,000	7,500	6,250	46	308	11.68	78.17	281.75	986.99	13.10	45.89	3	6	50.00	100.00	1,161.46	1,363.99	85.15	100.00	412.23	138.20
15	7,500	10,000	8,750	20	328	5.08	83.25	220.67	1,207.66	10.26	56.15	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	112.95
16	10,000	20,000	15,000	21	349	5.33	88.58	337.13	1,544.79	15.67	71.82	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	88.30
17	20,000	50,000	35,000	34	383	8.63	97.21	469.68	2,014.47	21.84	93.66	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	67.71
18	50,000	100,000	75,000	5	388	1.27	98.48	135.67	2,150.15	6.31	99.97	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	63.44
19	100,000	500,000	300,000	1	389	0.25	98.73	0.02	2,150.17	0.00	99.97	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	63.44
20	500,000	UP		5	394	1.27	100.00	0.65	2,150.81	0.03	100.00	0	6	0.00	100.00	0.00	1,363.99	0.00	100.00	0.00	63.42
				394				2,150.81				6				1,363.99				63.42	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.71	10.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.57	14.29	0.08	0.08	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	6	7.14	21.43	0.16	0.24	0.05	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	3.57	25.00	0.06	0.29	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	3.57	28.57	0.95	1.24	0.31	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	3.57	32.14	3.56	4.80	1.14	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	3.57	35.71	4.71	9.52	1.51	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	3.57	39.29	3.48	13.00	1.12	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	3.57	42.86	0.00	13.00	0.00	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	3.57	46.43	0.00	13.00	0.00	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.57	50.00	6.02	19.02	1.93	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.57	53.57	4.90	23.92	1.57	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	3.57	57.14	2.86	26.78	0.92	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	3.57	60.71	2.00	28.78	0.64	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	3.57	64.29	1.50	30.28	0.48	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	3.57	67.86	46.68	76.96	14.99	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	24	17.86	85.71	156.65	233.61	50.29	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	25	3.57	89.29	37.64	271.25	12.09	87.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	26	3.57	92.86	37.64	308.90	12.09	99.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	28	7.14	100.00	2.58	311.48	0.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					311.48					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	13.45	13.45	71.27	71.27	7.21	7.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	33	0.42	13.87	0.29	71.56	0.03	7.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	34	0.42	14.29	0.27	71.83	0.03	7.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	35	0.42	14.71	0.81	72.64	0.08	7.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	36	0.42	15.13	0.60	73.24	0.06	7.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	41	2.10	17.23	0.30	73.54	0.03	7.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	47	2.52	19.75	4.71	78.25	0.48	7.92	1	1	2.33	2.33	789.37	789.37	42.35	42.35	16755.95	1008.82			
8	1,000	1,500	1,250	1	48	0.42	20.17	0.24	78.49	0.02	7.94	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	1005.69			
9	1,500	2,000	1,750	2	50	0.84	21.01	1.00	78.49	0.00	7.94	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	1005.66			
10	2,000	2,500	2,250	1	51	0.42	21.43	0.71	79.21	0.07	8.02	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	996.58			
11	2,500	3,000	2,750	3	54	1.26	22.69	3.05	82.26	0.31	8.33	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	959.62			
12	3,000	4,000	3,500	2	56	0.84	23.53	6.50	88.76	0.66	8.98	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	889.30			
13	4,000	5,000	4,500	1	57	0.42	23.95	0.92	89.68	0.09	9.08	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	880.19			
14	5,000	7,500	6,250	1	58	0.42	24.37	8.80	98.48	0.89	9.97	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	801.56			
15	7,500	10,000	8,750	3	61	1.26	25.63	16.42	114.90	1.66	11.63	0	1	0.00	2.33	0.00	789.37	0.00	42.35	0.00	687.00			
16	10,000	20,000	15,000	10	71	4.20	29.83	71.24	186.14	7.21	18.84	2	3	4.65	6.98	106.41	895.78	5.71	48.06	149.36	481.23			
17	20,000	50,000	35,000	36	107	15.13	44.96	78.32	264.47	7.93	26.77	2	5	4.65	11.63	8.65	904.44	0.46	48.53	11.05	341.98			
18	50,000	100,000	75,000	30	137	12.61	57.56	130.45	394.92	13.20	39.97	0	5	0.00	11.63	0.00	904.44	0.00	48.53	0.00	229.02			
19	100,000	500,000	300,000	72	209	30.25	87.82	452.44	847.36	45.79	85.76	38	43	88.37	100.00	959.32	1,863.75	51.47	100.00	212.03	219.95			
20	500,000	UP		29	238	12.18	100.00	140.71	988.07	14.24	100.00	0	43	0.00	100.00	0.00	1,863.75	0.00	100.00	0.00	188.63			
				238					988.07					43					1,863.75					188.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.75	1.75	25.38	25.38	13.96	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.75	3.51	0.05	25.43	0.03	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.75	5.26	0.83	26.25	0.46	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.75	7.02	0.02	26.27	0.01	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.75	8.77	0.65	26.92	0.36	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	7	3.51	12.28	0.04	26.96	0.02	14.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	12	8.77	21.05	1.86	28.82	1.02	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.75	22.81	0.04	28.86	0.02	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.75	24.56	0.09	28.76	0.05	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.75	26.32	6.08	34.85	3.35	19.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.75	28.07	0.16	35.00	0.09	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.75	29.82	0.96	35.96	0.53	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.75	31.58	0.95	36.91	0.52	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	1.75	33.33	1.47	38.38	0.81	21.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	1.75	35.09	0.16	38.53	0.09	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	21	1.75	36.84	1.07	39.60	0.59	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	33	21.05	57.89	46.98	86.58	25.85	47.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	39	10.53	68.42	29.85	116.44	16.43	64.08	2	2	22.22	22.22	10.87	10.87	20.35	20.35	36.42	9.34	29.66	29.66	
19	100,000	500,000	300,000	11	50	19.30	87.72	63.70	180.14	35.05	99.13	7	9	77.78	100.00	42.56	53.43	79.65	100.00	66.82	29.66	29.66		
20	500,000	UP		7	57	12.28	100.00	1.58	181.72	0.87	100.00	0	9	0.00	100.00	0.00	53.43	0.00	100.00	0.00	0.00	29.41	29.41	
				57					181.72					9					53.43					29.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	29	29	7.69	7.69	60.53	60.53	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	30	0.27	7.96	0.13	60.67	0.01	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	35	1.33	9.28	1.34	62.00	0.06	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	37	0.53	9.81	0.36	62.37	0.02	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	39	0.53	10.34	0.69	63.06	0.03	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	40	0.27	10.61	0.90	63.96	0.04	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	41	0.27	10.88	1.52	65.47	0.07	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	42	0.27	11.14	0.42	65.06	0.02	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	43	0.27	11.41	0.23	65.29	0.01	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	45	0.53	11.94	3.24	68.53	0.14	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	46	0.27	12.20	4.51	73.04	0.20	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	47	0.27	12.47	3.20	76.24	0.14	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	51	1.06	13.53	22.48	98.72	0.97	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	55	1.06	14.59	3.33	102.06	0.14	4.42	1	1	1.59	1.59	136.50	136.50	3.21	3.21	4093.65	133.75			
15	7,500	10,000	8,750	1	56	0.27	14.85	1.21	100.85	0.05	4.37	0	1	0.00	1.59	0.00	136.50	0.00	3.21	0.00	0.00	135.35		
16	10,000	20,000	15,000	14	70	3.71	18.57	44.63	145.48	1.93	6.30	3	4	4.76	6.35	31.19	167.69	0.73	3.94	69.89	115.27			
17	20,000	50,000	35,000	102	172	27.06	45.62	334.39	479.87	14.48	20.78	7	11	11.11	17.46	433.81	601.50	10.19	14.13	129.73	125.35			
18	50,000	100,000	75,000	57	229	15.12	60.74	251.05	730.91	10.87	31.65	6	17	9.52	26.98	559.12	1,160.62	13.13	27.27	222.71	158.79			
19	100,000	500,000	300,000	135	364	35.81	96.55	1,454.76	2,185.68	63.00	94.66	42	59	66.67	93.65	320.32	1,480.94	7.52	34.79	22.02	67.76			
20	500,000	UP		13	377	3.45	100.00	123.39	2,309.06	5.34	100.00	4	63	6.35	100.00	2,775.77	4,256.71	65.21	100.00	2249.67	184.35			
				377					2,309.06					63					4,256.71					184.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	130	130	15.91	15.91	79.74	79.74	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	134	0.49	16.40	0.62	80.36	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	140	0.73	17.14	0.50	80.85	0.01	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	146	0.73	17.87	2.93	83.79	0.05	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	161	1.84	19.71	5.46	89.24	0.08	1.37	2	2	5.88	5.88	351.86	351.86	6.27	6.27	6449.88	394.28			
6	500	750	625	5	166	0.61	20.32	1.13	90.37	0.02	1.39	0	2	0.00	5.88	0.00	351.86	0.00	6.27	0.00	389.34			
7	750	1,000	875	20	186	2.45	22.77	17.78	108.15	0.27	1.66	1	3	2.94	8.82	4.39	356.25	0.08	6.35	24.70	329.41			
8	1,000	1,500	1,250	21	207	2.57	25.34	27.60	135.75	0.42	2.09	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	262.43			
9	1,500	2,000	1,750	11	218	1.35	26.68	83.38	219.13	1.28	3.37	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	162.58			
10	2,000	2,500	2,250	12	230	1.47	28.15	12.65	231.78	0.19	3.56	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	153.70			
11	2,500	3,000	2,750	7	237	0.86	29.01	22.18	253.96	0.34	3.91	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	140.28			
12	3,000	4,000	3,500	9	246	1.10	30.11	16.92	270.88	0.26	4.17	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	131.52			
13	4,000	5,000	4,500	21	267	2.57	32.68	61.27	332.14	0.94	5.11	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	107.26			
14	5,000	7,500	6,250	19	286	2.33	35.01	78.37	410.52	1.21	6.31	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	86.78			
15	7,500	10,000	8,750	56	342	6.85	41.86	281.70	692.22	4.33	10.65	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	51.47			
16	10,000	20,000	15,000	87	429	10.65	52.51	626.60	1,318.82	9.64	20.28	0	3	0.00	8.82	0.00	356.25	0.00	6.35	0.00	27.01			
17	20,000	50,000	35,000	81	510	9.91	62.42	1,099.87	2,418.69	16.91	37.19	1	4	2.94	11.76	4,918.76	5,275.01	87.63	93.97	447.21	218.09			
18	50,000	100,000	75,000	63	573	7.71	70.13	913.41	3,332.10	14.05	51.24	0	4	0.00	11.76	0.00	5,275.01	0.00	93.97	0.00	158.31			
19	100,000	500,000	300,000	115	688	14.08	84.21	2,283.30	5,615.40	35.11	86.35	8	12	23.53	35.29	171.95	5,446.96	3.06	97.04	7.53	97.00			
20	500,000	UP		129	817	15.79	100.00	887.36	6,502.76	13.65	100.00	22	34	64.71	100.00	166.30	5,613.26	2.96	100.00	18.74	86.32			
				817					6,502.76					34					5,613.26					86.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	0.22	0.22	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	0.80	1.02	0.73	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	0.29	1.31	0.27	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	0.00	1.31	0.00	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	0.30	1.62	0.28	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	8.31	9.93	7.57	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	0.49	10.42	0.45	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	0.06	10.48	0.05	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	1.30	11.78	1.18	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	67.77	79.55	61.68	72.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	0.24	79.79	0.22	72.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	2.54	82.32	2.31	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	0.66	82.99	0.60	75.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	8.20	91.19	7.47	83.00	2	2	100.00	100.00	8.12	8.12	100.00	100.00	98.95	8.90			
16	10,000	20,000	15,000	1	15	5.26	78.95	8.65	99.84	7.87	90.88	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	8.13			
17	20,000	50,000	35,000	1	16	5.26	84.21	8.47	108.31	7.71	98.59	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.49			
18	50,000	100,000	75,000	1	17	5.26	89.47	0.48	108.79	0.43	99.02	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.46			
19	100,000	500,000	300,000	1	18	5.26	94.74	0.57	109.36	0.52	99.54	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.42			
20	500,000	UP		1	19	5.26	100.00	0.50	109.86	0.46	100.00	0	2	0.00	100.00	0.00	8.12	0.00	100.00	0.00	7.39			
				19					109.86					2					8.12					7.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	11.76	11.76	69.28	69.28	3.88	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	33	0.37	12.13	89.64	158.92	5.02	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	34	0.37	12.50	0.05	158.97	0.00	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	35	0.37	12.87	0.33	159.30	0.02	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	36	0.37	13.24	0.12	159.42	0.01	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	37	0.37	13.60	1.34	160.76	0.08	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	38	0.37	13.97	0.21	160.97	0.01	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	40	0.74	14.71	0.92	161.90	0.05	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	43	1.10	15.81	4.52	166.41	0.25	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	44	0.37	16.18	0.13	166.29	0.01	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	46	0.74	16.91	0.00	166.29	0.00	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	48	0.74	17.65	0.00	166.29	0.00	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	49	0.37	18.01	0.01	166.30	0.00	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	52	1.10	19.12	20.20	146.09	1.13	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	58	2.21	21.32	2.24	148.33	0.13	8.31	2	2	10.00	10.00	37.66	37.66	3.34	3.34	1684.41	25.39			
16	10,000	20,000	15,000	27	85	9.93	31.25	41.52	189.85	2.33	10.64	0	2	0.00	10.00	0.00	37.66	0.00	3.34	0.00	19.84			
17	20,000	50,000	35,000	16	101	5.88	37.13	90.32	280.17	5.06	15.70	0	2	0.00	10.00	0.00	37.66	0.00	3.34	0.00	13.44			
18	50,000	100,000	75,000	33	134	12.13	49.26	157.82	437.99	8.85	24.55	0	2	0.00	10.00	0.00	37.66	0.00	3.34	0.00	8.60			
19	100,000	500,000	300,000	74	208	27.21	76.47	688.52	1,126.51	38.59	63.14	4	6	20.00	30.00	18.01	55.67	1.60	4.93	2.62	4.94			
20	500,000	<b>UP</b>		64	272	23.53	100.00	657.68	1,784.19	36.86	100.00	14	20	70.00	100.00	1,072.57	1,128.25	95.07	100.00	163.08	63.24			
				272					1,784.19					20					1,128.25					63.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	8.21	8.21	49.62	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	8.34	16.55	50.38	100.00	7	7	100.00	100.00	1.34	1.34	100.00	100.00	16.02	16.02	8.07	8.07	
4	200	300	250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
5	300	500	400	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
6	500	750	625	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
7	750	1,000	875	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
20	500,000	UP		0	2	0.00	100.00	0.00	16.55	0.00	100.00	0	7	0.00	100.00	0.00	1.34	0.00	100.00	0.00	0.00	8.07	8.07	
				2					16.55					7					1.34					8.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	27	27	7.71	7.71	51.74	51.74	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	28	0.29	8.00	0.16	51.90	0.01	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	29	0.29	8.29	0.78	52.68	0.03	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	30	0.29	8.57	0.88	53.56	0.03	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	41	3.14	11.71	13.62	67.18	0.52	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	48	2.00	13.71	15.64	82.82	0.60	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	61	3.71	17.43	44.47	127.29	1.71	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	67	1.71	19.14	7.05	134.34	0.27	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	69	0.57	19.71	5.43	139.77	0.21	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	71	0.57	20.29	7.29	147.06	0.28	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	73	0.57	20.86	3.04	150.10	0.12	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	74	0.29	21.14	1.43	151.53	0.05	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	75	0.29	21.43	0.00	151.53	0.00	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	83	2.29	23.71	9.50	161.02	0.36	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	88	1.43	25.14	62.39	223.41	2.40	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	101	3.71	28.86	178.48	401.89	6.86	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	52	153	14.86	43.71	525.63	927.52	20.19	35.63	2	2	13.33	13.33	23.44	23.44	45.34	45.34	4.46	2.53			
18	50,000	100,000	75,000	38	191	10.86	54.57	312.76	1,240.28	12.01	47.64	4	6	26.67	40.00	3.45	26.89	6.67	52.01	1.10	2.17			
19	100,000	500,000	300,000	128	319	36.57	91.14	1,191.58	2,431.86	45.77	93.41	9	15	60.00	100.00	24.81	51.70	47.99	100.00	2.08	2.13			
20	500,000	UP		31	350	8.86	100.00	171.49	2,603.34	6.59	100.00	0	15	0.00	100.00	0.00	51.70	0.00	100.00	0.00	1.99			
				350					2,603.34					15					51.70					1.99





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	8.20	8.20	20.46	20.46	8.81	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.64	9.84	0.01	20.46	0.00	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.64	11.48	0.01	20.48	0.00	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.64	13.11	7.53	28.00	3.24	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.64	14.75	2.50	30.51	1.08	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.64	16.39	8.10	38.60	3.49	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.64	18.03	0.00	38.60	0.00	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.64	19.67	15.34	53.94	6.60	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	1.64	21.31	0.12	54.05	0.05	23.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	1.64	22.95	1.85	55.90	0.80	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	1.64	24.59	5.36	61.26	2.31	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	1.64	26.23	9.25	70.51	3.98	30.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	1.64	27.87	26.79	97.30	11.54	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	1.64	29.51	1.43	98.73	0.62	42.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	1.64	31.15	0.49	99.22	0.21	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	1.64	32.79	0.16	99.39	0.07	42.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	1.64	34.43	2.33	101.71	1.00	43.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	1.64	36.07	2.25	103.96	0.97	44.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	23	1.64	37.70	4.90	108.86	2.11	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		38	61	62.30	100.00	123.36	232.22	53.12	100.00	2	2	100.00	100.00	0.33	0.33	100.00	100.00	0.27	0.14			
				61					232.22					2					0.33					0.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89	89	13.46	13.46	58.94	58.94	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	112	3.48	16.94	2.43	56.51	0.08	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	131	2.87	19.82	3.55	52.96	0.11	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	137	0.91	20.73	2.60	55.56	0.08	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	156	2.87	23.60	9.72	45.84	0.31	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	176	3.03	26.63	13.06	32.78	0.41	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	184	1.21	27.84	14.81	17.97	0.47	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	198	2.12	29.95	30.20	12.23	0.95	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	214	2.42	32.38	22.90	35.14	0.72	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	245	4.69	37.07	73.17	108.31	2.30	3.40	1	1	50.00	50.00	85.69	85.69	100.00	100.00	117.11	79.12			
11	2,500	3,000	2,750	4	249	0.61	37.67	27.23	135.54	0.86	4.26	0	1	0.00	50.00	0.00	85.69	0.00	100.00	0.00	63.22			
12	3,000	4,000	3,500	22	271	3.33	41.00	34.10	169.64	1.07	5.33	0	1	0.00	50.00	0.00	85.69	0.00	100.00	0.00	50.51			
13	4,000	5,000	4,500	38	309	5.75	46.75	147.15	316.79	4.62	9.95	0	1	0.00	50.00	0.00	85.69	0.00	100.00	0.00	27.05			
14	5,000	7,500	6,250	25	334	3.78	50.53	310.69	627.48	9.76	19.72	0	1	0.00	50.00	0.00	85.69	0.00	100.00	0.00	13.66			
15	7,500	10,000	8,750	58	392	8.77	59.30	196.57	824.05	6.18	25.90	0	1	0.00	50.00	0.00	85.69	0.00	100.00	0.00	10.40			
16	10,000	20,000	15,000	72	464	10.89	70.20	516.37	1,340.42	16.23	42.12	1	2	50.00	100.00	0.00	85.69	0.00	100.00	0.00	6.39			
17	20,000	50,000	35,000	63	527	9.53	79.73	828.80	2,169.22	26.04	68.17	0	2	0.00	100.00	0.00	85.69	0.00	100.00	0.00	3.95			
18	50,000	100,000	75,000	42	569	6.35	86.08	535.59	2,704.82	16.83	85.00	0	2	0.00	100.00	0.00	85.69	0.00	100.00	0.00	3.17			
19	100,000	500,000	300,000	63	632	9.53	95.61	442.55	3,147.37	13.91	98.90	0	2	0.00	100.00	0.00	85.69	0.00	100.00	0.00	2.72			
20	500,000	UP		29	661	4.39	100.00	34.89	3,182.26	1.10	100.00	0	2	0.00	100.00	0.00	85.69	0.00	100.00	0.00	2.69			
				661					3,182.26					2					85.69					2.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	16	16	9.64	9.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	22	3.61	13.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	24	1.20	14.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	1.81	16.27	1.01	1.01	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	47	12.05	28.31	0.00	1.01	0.00	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	48	0.60	28.92	0.79	1.80	0.10	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	57	5.42	34.34	11.23	13.03	1.46	1.69	1	1	100.00	100.00	17.62	17.62	100.00	100.00	156.97	135.24			
8	1,000	1,500	1,250	8	65	4.82	39.16	11.58	24.61	1.50	3.19	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	71.62			
9	1,500	2,000	1,750	1	66	0.60	39.76	0.23	24.83	0.03	3.22	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	70.96			
10	2,000	2,500	2,250	1	67	0.60	40.36	0.23	25.06	0.03	3.25	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	70.32			
11	2,500	3,000	2,750	1	68	0.60	40.96	0.00	25.06	0.00	3.25	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	70.32			
12	3,000	4,000	3,500	1	69	0.60	41.57	0.34	25.40	0.04	3.29	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	69.38			
13	4,000	5,000	4,500	3	72	1.81	43.37	13.27	38.67	1.72	5.02	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	45.57			
14	5,000	7,500	6,250	3	75	1.81	45.18	0.10	38.77	0.01	5.03	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	45.45			
15	7,500	10,000	8,750	1	76	0.60	45.78	0.17	38.95	0.02	5.05	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	45.25			
16	10,000	20,000	15,000	2	78	1.20	46.99	0.45	39.40	0.06	5.11	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	44.73			
17	20,000	50,000	35,000	14	92	8.43	55.42	149.60	189.00	19.41	24.52	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	9.32			
18	50,000	100,000	75,000	21	113	12.65	68.07	87.13	276.13	11.30	35.82	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	6.38			
19	100,000	500,000	300,000	18	131	10.84	78.92	11.25	287.37	1.46	37.28	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	6.13			
20	500,000	UP		35	166	21.08	100.00	483.51	770.88	62.72	100.00	0	1	0.00	100.00	0.00	17.62	0.00	100.00	0.00	2.29			
				166					770.88					1					17.62					2.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.76	4.76	57.91	57.91	21.88	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	11	2.72	7.48	0.08	57.99	0.03	21.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	32	14.29	21.77	1.83	59.83	0.69	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	34	1.36	23.13	0.24	60.07	0.09	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	35	0.68	23.81	0.00	60.07	0.00	22.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	47	8.16	31.97	10.40	70.47	3.93	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	52	3.40	35.37	11.58	82.05	4.38	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	63	7.48	42.86	34.35	116.40	12.98	43.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	68	3.40	46.26	24.85	141.25	9.39	53.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	72	2.72	48.98	23.22	164.47	8.78	62.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	74	1.36	50.34	13.08	177.56	4.94	67.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	77	2.04	52.38	7.65	185.20	2.89	69.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	78	0.68	53.06	22.29	207.49	8.42	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	79	0.68	53.74	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	80	0.68	54.42	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	84	2.72	57.14	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	86	1.36	58.50	0.00	207.49	0.00	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	94	5.44	63.95	45.37	252.86	17.14	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	123	19.73	83.67	11.31	264.18	4.28	99.83	7	7	87.50	87.50	0.01	0.01	5.41	5.41	0.07	0.00			
20	500,000	UP		24	147	16.33	100.00	0.46	264.63	0.17	100.00	1	8	12.50	100.00	0.14	0.14	94.59	100.00	29.79	0.05			
				147					264.63					8					0.14					0.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.92	1.92	5.52	5.52	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	3.85	5.77	1.11	6.63	0.22	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.92	7.69	1.39	8.02	0.28	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.92	9.62	0.50	8.52	0.10	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	3.85	13.46	1.99	10.51	0.40	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	13	11.54	25.00	25.87	36.38	5.16	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	18	9.62	34.62	43.43	79.81	8.66	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	30	23.08	57.69	103.69	183.49	20.67	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	31	1.92	59.62	21.56	205.05	4.30	40.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	33	3.85	63.46	32.78	237.83	6.54	47.42	1	1	25.00	25.00	200.00	200.00	66.08	66.08	610.14	84.09	84.09	84.09	
11	2,500	3,000	2,750	1	34	1.92	65.38	0.00	237.83	0.00	47.42	0	1	0.00	25.00	0.00	200.00	0.00	66.08	0.00	84.09	84.09		
12	3,000	4,000	3,500	1	35	1.92	67.31	43.51	281.34	8.68	56.09	0	1	0.00	25.00	0.00	200.00	0.00	66.08	0.00	71.09	71.09		
13	4,000	5,000	4,500	3	38	5.77	73.08	29.44	310.78	5.87	61.96	0	1	0.00	25.00	0.00	200.00	0.00	66.08	0.00	64.35	64.35		
14	5,000	7,500	6,250	1	39	1.92	75.00	6.16	316.94	1.23	63.19	0	1	0.00	25.00	0.00	200.00	0.00	66.08	0.00	63.10	63.10		
15	7,500	10,000	8,750	1	40	1.92	76.92	3.42	320.36	0.68	63.87	0	1	0.00	25.00	0.00	200.00	0.00	66.08	0.00	62.43	62.43		
16	10,000	20,000	15,000	1	41	1.92	78.85	119.40	439.76	23.81	87.68	3	4	75.00	100.00	102.69	302.69	33.92	100.00	86.00	68.83	68.83		
17	20,000	50,000	35,000	1	42	1.92	80.77	5.16	444.92	1.03	88.71	0	4	0.00	100.00	0.00	302.69	0.00	100.00	0.00	68.03	68.03		
18	50,000	100,000	75,000	1	43	1.92	82.69	3.25	448.17	0.65	89.36	0	4	0.00	100.00	0.00	302.69	0.00	100.00	0.00	67.54	67.54		
19	100,000	500,000	300,000	1	44	1.92	84.62	2.94	451.10	0.59	89.94	0	4	0.00	100.00	0.00	302.69	0.00	100.00	0.00	67.10	67.10		
20	500,000	UP		8	52	15.38	100.00	50.45	501.55	10.06	100.00	0	4	0.00	100.00	0.00	302.69	0.00	100.00	0.00	60.35	60.35		
				52					501.55					4					302.69					60.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	12.90	12.90	0.03	0.03	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	8	12.90	25.81	0.16	0.18	0.09	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	3.23	29.03	0.00	0.18	0.00	0.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	13	12.90	41.94	6.48	6.66	3.91	4.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	14	3.23	45.16	3.45	10.11	2.08	6.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	3.23	48.39	2.60	7.51	1.57	4.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	3.23	51.61	4.56	12.07	2.75	7.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	17	3.23	54.84	0.00	12.07	0.00	7.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	18	3.23	58.06	0.10	12.17	0.06	7.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	19	3.23	61.29	1.58	13.75	0.95	8.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	20	3.23	64.52	2.12	15.87	1.28	9.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	21	3.23	67.74	3.99	19.86	2.41	11.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	22	3.23	70.97	3.24	23.10	1.96	13.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	23	3.23	74.19	22.22	45.32	13.42	27.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	24	3.23	77.42	12.94	58.26	7.81	35.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	25	3.23	80.65	86.26	144.52	52.07	87.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	5	30	16.13	96.77	19.22	163.74	11.60	98.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	1.91	165.65	1.15	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	165.65	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	165.65	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31					165.65					0					0.00			0.00	



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.53	3.53	40.87	40.87	2.17	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	15	1.77	5.30	12.60	53.47	0.67	2.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	17	0.71	6.01	0.93	54.40	0.05	2.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	19	0.71	6.71	1.25	55.65	0.07	2.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	28	3.18	9.89	11.62	67.27	0.62	3.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	38	3.53	13.43	11.27	78.53	0.60	4.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	50	4.24	17.67	18.03	96.56	0.96	5.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	54	1.41	19.08	10.51	107.07	0.56	5.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	59	1.77	20.85	21.48	128.55	1.14	6.82	2	2	100.00	100.00	198.67	198.67	100.00	100.00	924.96	154.54	154.54	154.54	
10	2,000	2,500	2,250	5	64	1.77	22.61	8.95	137.50	0.47	7.29	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	144.49	144.49	144.49	
11	2,500	3,000	2,750	4	68	1.41	24.03	6.39	143.89	0.34	7.63	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	138.07	138.07	138.07	
12	3,000	4,000	3,500	14	82	4.95	28.98	83.50	227.39	4.43	12.06	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	87.37	87.37	87.37	
13	4,000	5,000	4,500	10	92	3.53	32.51	46.05	273.44	2.44	14.50	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	72.66	72.66	72.66	
14	5,000	7,500	6,250	30	122	10.60	43.11	173.57	447.01	9.21	23.71	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	44.44	44.44	44.44	
15	7,500	10,000	8,750	15	137	5.30	48.41	159.37	606.38	8.45	32.17	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	32.76	32.76	32.76	
16	10,000	20,000	15,000	32	169	11.31	59.72	420.27	1,026.65	22.29	54.46	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	19.35	19.35	19.35	
17	20,000	50,000	35,000	23	192	8.13	67.84	327.59	1,354.24	17.38	71.84	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	14.67	14.67	14.67	
18	50,000	100,000	75,000	16	208	5.65	73.50	202.37	1,556.61	10.73	82.57	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	12.76	12.76	12.76	
19	100,000	500,000	300,000	50	258	17.67	91.17	234.56	1,791.17	12.44	95.01	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	11.09	11.09	11.09	
20	500,000	<b>UP</b>		25	283	8.83	100.00	93.99	1,885.16	4.99	100.00	0	2	0.00	100.00	0.00	198.67	0.00	100.00	0.00	10.54	10.54	10.54	
				283					1,885.16					2					198.67					10.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	3.23	3.23	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	5.00	8.22	4.92	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	13.18	21.40	12.98	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	4.18	25.59	4.12	25.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	5.36	30.95	5.28	30.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	16.92	47.87	16.66	47.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	45.98	93.85	45.28	92.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	5.65	99.50	5.56	97.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	2.05	101.55	2.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	101.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				101.55				0				0.00							0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2862

LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.16	0.16	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	1.48	1.64	2.78	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	0.46	2.10	0.87	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	10.24	12.34	19.22	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	40.93	53.26	76.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	53.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					53.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	7.38	7.38	45.44	45.44	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	24	81	3.11	10.49	4.79	50.22	0.19	2.00	1	1	2.63	2.63	2.09	2.09	0.12	0.12	43.67	4.16	0.00	0.00	
3	100	200	150	15	96	1.94	12.44	1.34	51.56	0.05	2.05	0	1	0.00	2.63	0.00	2.09	0.00	0.12	0.00	0.00	4.06		
4	200	300	250	14	110	1.81	14.25	6.43	57.99	0.26	2.31	0	1	0.00	2.63	0.00	2.09	0.00	0.12	0.00	0.00	3.61		
5	300	500	400	23	133	2.98	17.23	17.08	75.07	0.68	2.99	3	4	7.89	10.53	4.79	6.88	0.28	0.41	28.06	9.17	0.00	0.00	
6	500	750	625	19	152	2.46	19.69	21.78	96.85	0.87	3.85	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	7.11		
7	750	1,000	875	18	170	2.33	22.02	9.79	106.64	0.39	4.24	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	6.45		
8	1,000	1,500	1,250	55	225	7.12	29.15	20.01	126.65	0.80	5.04	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	5.43		
9	1,500	2,000	1,750	16	241	2.07	31.22	41.96	168.61	1.67	6.71	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	4.08		
10	2,000	2,500	2,250	16	257	2.07	33.29	26.64	195.25	1.06	7.77	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	3.53		
11	2,500	3,000	2,750	30	287	3.89	37.18	30.74	225.98	1.22	8.99	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	3.05		
12	3,000	4,000	3,500	27	314	3.50	40.67	49.09	275.07	1.95	10.94	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	2.50		
13	4,000	5,000	4,500	14	328	1.81	42.49	37.91	312.98	1.51	12.45	0	4	0.00	10.53	0.00	6.88	0.00	0.41	0.00	0.00	2.20		
14	5,000	7,500	6,250	31	359	4.02	46.50	59.21	372.19	2.36	14.81	4	8	10.53	21.05	108.85	115.73	6.43	6.84	183.84	31.09	0.00	0.00	
15	7,500	10,000	8,750	41	400	5.31	51.81	157.92	530.10	6.28	21.09	0	8	0.00	21.05	0.00	115.73	0.00	6.84	0.00	0.00	21.83		
16	10,000	20,000	15,000	97	497	12.56	64.38	362.54	892.65	14.43	35.52	8	16	21.05	42.11	518.81	634.54	30.64	37.48	143.10	71.08	0.00	0.00	
17	20,000	50,000	35,000	124	621	16.06	80.44	673.50	1,566.15	26.80	62.32	8	24	21.05	63.16	170.58	805.12	10.07	47.55	25.33	51.41	0.00	0.00	
18	50,000	100,000	75,000	57	678	7.38	87.82	231.79	1,797.94	9.22	71.54	0	24	0.00	63.16	0.00	805.12	0.00	47.55	0.00	0.00	44.78		
19	100,000	500,000	300,000	77	755	9.97	97.80	512.95	2,310.89	20.41	91.95	14	38	36.84	100.00	888.07	1,693.19	52.45	100.00	173.13	73.27	0.00	0.00	
20	500,000	UP		17	772	2.20	100.00	202.32	2,513.21	8.05	100.00	0	38	0.00	100.00	0.00	1,693.19	0.00	100.00	0.00	0.00	67.37		
				772					2,513.21					38					1,693.19					67.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	20.00	20.00	42.80	42.80	76.84	76.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	20.00	40.00	0.05	42.85	0.09	76.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	20.00	60.00	0.06	42.91	0.10	77.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	20.00	80.00	0.06	42.97	0.11	77.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	20.00	100.00	12.73	55.70	22.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	55.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					55.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	12.37	12.37	2.86	2.86	2.49	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	17	5.15	17.53	0.39	3.26	0.34	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	19	2.06	19.59	0.71	3.97	0.62	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	36	55	37.11	56.70	12.97	16.94	11.28	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	57	2.06	58.76	1.51	18.45	1.31	16.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	58	1.03	59.79	0.61	19.06	0.53	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	61	3.09	62.89	3.55	22.61	3.09	19.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	76	15.46	78.35	6.81	29.42	5.93	25.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	81	5.15	83.51	11.46	40.88	9.97	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	83	2.06	85.57	6.06	46.95	5.28	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	85	2.06	87.63	3.26	50.21	2.84	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	87	2.06	89.69	12.57	62.78	10.93	54.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	89	2.06	91.75	28.63	91.40	24.90	79.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	90	1.03	92.78	12.02	103.42	10.45	89.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	91	1.03	93.81	5.68	109.10	4.94	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	92	1.03	94.85	0.31	109.41	0.27	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	93	1.03	95.88	0.62	110.02	0.54	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	95	2.06	97.94	1.22	111.24	1.06	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	96	1.03	98.97	1.31	112.56	1.14	97.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	97	1.03	100.00	2.40	114.96	2.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					114.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	50.00	50.00	24.83	24.83	13.37	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	109	11.93	61.93	1.72	26.55	0.93	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	130	11.93	73.86	3.10	29.65	1.67	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	150	11.36	85.23	4.27	33.93	2.30	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	154	2.27	87.50	1.30	35.23	0.70	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	155	0.57	88.07	0.00	35.23	0.00	18.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	156	0.57	88.64	3.61	38.84	1.94	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	157	0.57	89.20	10.08	48.92	5.43	26.34	7	7	63.64	63.64	0.05	0.05	20.14	20.14	0.49	0.10			
9	1,500	2,000	1,750	1	158	0.57	89.77	20.02	68.94	10.78	37.12	0	7	0.00	63.64	0.00	0.05	0.00	20.14	0.00	0.07			
10	2,000	2,500	2,250	1	159	0.57	90.34	4.32	73.26	2.33	39.45	2	9	18.18	81.82	0.02	0.07	8.63	28.77	0.49	0.10			
11	2,500	3,000	2,750	1	160	0.57	90.91	8.58	81.84	4.62	44.07	0	9	0.00	81.82	0.00	0.07	0.00	28.77	0.00	0.09			
12	3,000	4,000	3,500	1	161	0.57	91.48	3.17	85.01	1.71	45.77	1	10	9.09	90.91	0.17	0.24	70.32	99.10	5.41	0.28			
13	4,000	5,000	4,500	1	162	0.57	92.05	6.05	91.06	3.26	49.03	0	10	0.00	90.91	0.00	0.24	0.00	99.10	0.00	0.27			
14	5,000	7,500	6,250	1	163	0.57	92.61	1.76	92.82	0.95	49.98	1	11	9.09	100.00	0.00	0.24	0.90	100.00	0.13	0.26			
15	7,500	10,000	8,750	1	164	0.57	93.18	2.48	95.30	1.34	51.31	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.26			
16	10,000	20,000	15,000	1	165	0.57	93.75	15.20	110.50	8.18	59.50	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.22			
17	20,000	50,000	35,000	1	166	0.57	94.32	2.48	112.98	1.34	60.83	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.22			
18	50,000	100,000	75,000	1	167	0.57	94.89	15.20	128.18	8.18	69.02	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.19			
19	100,000	500,000	300,000	1	168	0.57	95.45	1.15	129.33	0.62	69.64	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.19			
20	500,000	UP		8	176	4.55	100.00	56.38	185.71	30.36	100.00	0	11	0.00	100.00	0.00	0.24	0.00	100.00	0.00	0.13			
				176					185.71					11					0.24					0.13



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	8.88	8.88	44.55	44.55	10.80	10.80	2	2	15.38	15.38	14.51	14.51	15.53	15.53	32.57	32.57			
2	50	100	75	6	72	0.81	9.69	0.27	44.82	0.06	10.87	0	2	0.00	15.38	0.00	14.51	0.00	15.53	0.00	32.38			
3	100	200	150	16	88	2.15	11.84	0.95	45.76	0.23	11.10	0	2	0.00	15.38	0.00	14.51	0.00	15.53	0.00	31.71			
4	200	300	250	8	96	1.08	12.92	0.80	46.56	0.19	11.29	0	2	0.00	15.38	0.00	14.51	0.00	15.53	0.00	31.16			
5	300	500	400	77	173	10.36	23.28	3.98	50.54	0.96	12.26	0	2	0.00	15.38	0.00	14.51	0.00	15.53	0.00	28.71			
6	500	750	625	66	239	8.88	32.17	5.42	55.96	1.32	13.57	3	5	23.08	38.46	3.92	18.43	4.19	19.72	72.27	32.93			
7	750	1,000	875	84	323	11.31	43.47	8.08	64.04	1.96	15.53	0	5	0.00	38.46	0.00	18.43	0.00	19.72	0.00	28.78			
8	1,000	1,500	1,250	82	405	11.04	54.51	14.72	78.76	3.57	19.10	0	5	0.00	38.46	0.00	18.43	0.00	19.72	0.00	23.40			
9	1,500	2,000	1,750	67	472	9.02	63.53	13.61	92.37	3.30	22.40	0	5	0.00	38.46	0.00	18.43	0.00	19.72	0.00	19.95			
10	2,000	2,500	2,250	16	488	2.15	65.68	10.46	102.83	2.54	24.94	0	5	0.00	38.46	0.00	18.43	0.00	19.72	0.00	17.92			
11	2,500	3,000	2,750	23	511	3.10	68.78	7.87	110.70	1.91	26.85	5	10	38.46	76.92	52.61	71.04	56.30	76.02	668.49	64.18			
12	3,000	4,000	3,500	45	556	6.06	74.83	15.86	126.56	3.85	30.70	0	10	0.00	76.92	0.00	71.04	0.00	76.02	0.00	56.13			
13	4,000	5,000	4,500	37	593	4.98	79.81	20.94	147.50	5.08	35.77	0	10	0.00	76.92	0.00	71.04	0.00	76.02	0.00	48.16			
14	5,000	7,500	6,250	34	627	4.58	84.39	33.53	181.03	8.13	43.91	0	10	0.00	76.92	0.00	71.04	0.00	76.02	0.00	39.24			
15	7,500	10,000	8,750	24	651	3.23	87.62	19.98	201.01	4.85	48.75	0	10	0.00	76.92	0.00	71.04	0.00	76.02	0.00	35.34			
16	10,000	20,000	15,000	44	695	5.92	93.54	77.51	278.53	18.80	67.55	0	10	0.00	76.92	0.00	71.04	0.00	76.02	0.00	25.51			
17	20,000	50,000	35,000	26	721	3.50	97.04	86.07	364.59	20.87	88.43	3	13	23.08	100.00	22.41	93.46	23.98	100.00	26.04	25.63			
18	50,000	100,000	75,000	16	737	2.15	99.19	44.18	408.77	10.71	99.14	0	13	0.00	100.00	0.00	93.46	0.00	100.00	0.00	22.86			
19	100,000	500,000	300,000	6	743	0.81	100.00	3.54	412.31	0.86	100.00	0	13	0.00	100.00	0.00	93.46	0.00	100.00	0.00	22.67			
20	500,000	UP		0	743	0.00	100.00	0.00	412.31	0.00	100.00	0	13	0.00	100.00	0.00	93.46	0.00	100.00	0.00	22.67			
				743					412.31					13					93.46					22.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	47	47	9.33	9.33	22.87	22.87	2.62	2.62	3	3	5.08	5.08	0.91	0.91	0.21	0.21	3.97	3.97			
2	50	100	75	14	61	2.78	12.10	0.34	22.52	0.04	2.58	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.03	4.03		
3	100	200	150	14	75	2.78	14.88	0.36	22.16	0.04	2.54	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.09	4.09		
4	200	300	250	3	78	0.60	15.48	0.25	21.91	0.03	2.51	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.14	4.14		
5	300	500	400	9	87	1.79	17.26	1.46	20.45	0.17	2.34	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.44	4.44		
6	500	750	625	6	93	1.19	18.45	1.00	19.44	0.11	2.23	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.67	4.67		
7	750	1,000	875	3	96	0.60	19.05	1.05	18.39	0.12	2.11	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.93	4.93		
8	1,000	1,500	1,250	7	103	1.39	20.44	2.81	15.59	0.32	1.78	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	5.82	5.82		
9	1,500	2,000	1,750	8	111	1.59	22.02	4.66	10.92	0.53	1.25	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	8.31	8.31		
10	2,000	2,500	2,250	3	114	0.60	22.62	3.36	7.56	0.38	0.87	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	12.00	12.00		
11	2,500	3,000	2,750	3	117	0.60	23.21	2.82	4.74	0.32	0.54	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	19.12	19.12		
12	3,000	4,000	3,500	18	135	3.57	26.79	24.08	19.33	2.76	2.21	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	4.69	4.69		
13	4,000	5,000	4,500	17	152	3.37	30.16	23.29	42.62	2.67	4.88	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	2.13	2.13		
14	5,000	7,500	6,250	21	173	4.17	34.33	37.06	79.68	4.24	9.12	0	3	0.00	5.08	0.00	0.91	0.00	0.21	0.00	1.14	1.14		
15	7,500	10,000	8,750	29	202	5.75	40.08	40.54	120.22	4.64	13.77	35	38	59.32	64.41	156.84	157.74	36.40	36.61	386.85	131.21			
16	10,000	20,000	15,000	97	299	19.25	59.33	144.84	265.06	16.59	30.35	0	38	0.00	64.41	0.00	157.74	0.00	36.61	0.00	59.51	59.51		
17	20,000	50,000	35,000	78	377	15.48	74.80	287.88	552.93	32.97	63.32	4	42	6.78	71.19	228.04	385.78	52.92	89.53	79.21	69.77			
18	50,000	100,000	75,000	27	404	5.36	80.16	67.88	620.81	7.77	71.09	3	45	5.08	76.27	1.88	387.67	0.44	89.96	2.77	62.45	62.45		
19	100,000	500,000	300,000	50	454	9.92	90.08	80.36	701.17	9.20	80.29	6	51	10.17	86.44	24.77	412.44	5.75	95.71	30.83	58.82	58.82		
20	500,000	UP		50	504	9.92	100.00	172.10	873.27	19.71	100.00	8	59	13.56	100.00	18.48	430.92	4.29	100.00	10.74	49.35	49.35		
				504					873.27					59					430.92					49.35





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.51	0.51	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.85	11.54	0.06	0.58	0.08	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.85	15.38	0.09	0.67	0.11	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.85	19.23	0.11	0.77	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	7	7.69	26.92	0.23	1.00	0.28	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.85	30.77	0.13	1.13	0.15	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	10	7.69	38.46	0.39	1.52	0.47	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.85	42.31	0.42	1.94	0.51	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.85	46.15	0.45	2.39	0.55	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.85	50.00	0.90	3.29	1.09	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.85	53.85	0.95	4.25	1.15	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	3.85	57.69	0.48	4.73	0.58	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	3.85	61.54	1.01	5.74	1.22	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	3.85	65.38	0.51	6.24	0.61	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	23	23.08	88.46	9.38	15.62	11.33	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	24	3.85	92.31	25.41	41.03	30.70	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	3.85	96.15	27.81	68.83	33.60	83.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	26	3.85	100.00	13.93	82.76	16.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	82.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					82.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	10.42	10.42	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	2.08	12.50	0.18	0.26	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	2.08	14.58	0.17	0.43	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	2.08	16.67	0.55	0.98	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	2.08	18.75	0.60	1.58	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	2.08	20.83	0.64	2.22	0.07	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	2.08	22.92	1.65	3.87	0.19	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	2.08	25.00	0.80	4.66	0.09	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	2.08	27.08	1.06	5.72	0.12	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	2.08	29.17	2.26	7.98	0.27	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	16	4.17	33.33	6.70	14.68	0.79	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	18	4.17	37.50	7.74	22.42	0.91	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	2.08	39.58	3.98	26.40	0.47	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	2.08	41.67	10.16	36.56	1.20	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	22	4.17	45.83	24.73	61.29	2.91	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	26	8.33	54.17	60.87	122.16	7.16	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	30	8.33	62.50	187.46	309.62	22.04	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	37	14.58	77.08	265.42	575.03	31.21	67.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	42	10.42	87.50	115.28	690.31	13.56	81.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	48	12.50	100.00	160.09	850.41	18.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				48					850.41					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.69	4.69	26.10	26.10	4.98	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.56	6.25	0.12	26.22	0.02	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	3.13	9.38	0.00	26.22	0.00	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.56	10.94	2.04	28.26	0.39	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	12	7.81	18.75	2.63	30.88	0.50	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	16	6.25	25.00	9.01	39.90	1.72	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	17	1.56	26.56	8.28	48.17	1.58	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	22	7.81	34.38	5.50	53.67	1.05	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	24	3.13	37.50	3.62	57.29	0.69	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	1.56	39.06	4.19	61.48	0.80	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	1.56	40.63	7.20	68.68	1.37	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	29	4.69	45.31	12.12	80.81	2.31	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	32	4.69	50.00	15.42	96.23	2.95	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	35	4.69	54.69	13.55	109.78	2.59	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	45	15.63	70.31	67.49	177.26	12.89	33.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	47	3.13	73.44	10.21	187.47	1.95	35.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	54	10.94	84.38	184.85	372.33	35.29	71.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	60	9.38	93.75	113.51	485.84	21.67	92.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	62	3.13	96.88	29.33	515.17	5.60	98.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	64	3.13	100.00	8.58	523.75	1.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					523.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.02	0.02	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	1.24	1.26	12.47	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	8.66	9.92	87.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	9.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					9.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	26.97	26.97	13.58	13.58	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	73	3.32	30.29	57.59	71.16	13.48	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	88	6.22	36.51	5.20	76.36	1.22	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	93	2.07	38.59	0.95	77.32	0.22	18.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	107	5.81	44.40	4.00	81.32	0.94	19.03	1	1	6.67	6.67	9.21	9.21	9.03	9.03	230.33	11.33			
6	500	750	625	3	110	1.24	45.64	1.01	82.33	0.24	19.27	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	11.19			
7	750	1,000	875	6	116	2.49	48.13	0.87	81.46	0.20	19.07	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	11.31			
8	1,000	1,500	1,250	11	127	4.56	52.70	8.20	89.66	1.92	20.99	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	10.27			
9	1,500	2,000	1,750	2	129	0.83	53.53	1.24	90.90	0.29	21.28	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	10.13			
10	2,000	2,500	2,250	1	130	0.41	53.94	0.01	90.91	0.00	21.28	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	10.13			
11	2,500	3,000	2,750	2	132	0.83	54.77	0.01	90.92	0.00	21.28	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	10.13			
12	3,000	4,000	3,500	10	142	4.15	58.92	5.42	96.34	1.27	22.55	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	9.56			
13	4,000	5,000	4,500	2	144	0.83	59.75	0.04	96.38	0.01	22.56	0	1	0.00	6.67	0.00	9.21	0.00	9.03	0.00	9.56			
14	5,000	7,500	6,250	7	151	2.90	62.66	24.09	120.46	5.64	28.20	2	3	13.33	20.00	88.49	97.70	86.71	95.74	367.41	81.11			
15	7,500	10,000	8,750	6	157	2.49	65.15	0.11	120.58	0.03	28.22	0	3	0.00	20.00	0.00	97.70	0.00	95.74	0.00	81.03			
16	10,000	20,000	15,000	21	178	8.71	73.86	70.12	190.70	16.41	44.64	5	8	33.33	53.33	3.36	101.06	3.29	99.03	4.79	53.00			
17	20,000	50,000	35,000	21	199	8.71	82.57	35.32	226.01	8.27	52.91	1	9	6.67	60.00	0.04	101.10	0.04	99.07	0.12	44.73			
18	50,000	100,000	75,000	7	206	2.90	85.48	0.57	226.59	0.13	53.04	0	9	0.00	60.00	0.00	101.10	0.00	99.07	0.00	44.62			
19	100,000	500,000	300,000	24	230	9.96	95.44	66.51	293.10	15.57	68.61	1	10	6.67	66.67	0.35	101.45	0.34	99.41	0.52	34.61			
20	500,000	UP		11	241	4.56	100.00	134.10	427.20	31.39	100.00	5	15	33.33	100.00	0.60	102.06	0.59	100.00	0.45	23.89			
				241					427.20					15					102.06					23.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.50	5.50	0.66	0.66	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	33	9.63	15.14	1.70	2.36	0.26	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	55	10.09	25.23	3.66	6.02	0.56	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	83	12.84	38.07	7.69	13.70	1.18	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	108	11.47	49.54	10.68	24.38	1.63	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	124	7.34	56.88	9.45	33.83	1.45	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	155	14.22	71.10	24.96	58.79	3.82	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	164	4.13	75.23	14.58	73.37	2.23	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	167	1.38	76.61	5.01	78.38	0.77	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	172	2.29	78.90	3.89	82.27	0.60	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	179	3.21	82.11	8.89	91.16	1.36	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	185	2.75	84.86	11.73	102.89	1.80	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	187	0.92	85.78	4.69	107.58	0.72	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	189	0.92	86.70	6.23	113.81	0.95	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	191	0.92	87.61	31.82	145.63	4.87	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	198	3.21	90.83	159.52	305.15	24.43	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	202	1.83	92.66	95.75	400.90	14.66	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	207	2.29	94.95	67.76	468.67	10.38	71.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	215	3.67	98.62	129.09	597.76	19.77	91.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	218	1.38	100.00	55.35	653.10	8.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				218					653.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	6.45	9.68	0.43	0.43	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.23	12.90	0.34	0.77	0.40	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	9.68	22.58	1.66	2.43	1.97	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	11	12.90	35.48	3.59	6.02	4.26	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	13	6.45	41.94	2.64	8.66	3.13	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	15	6.45	48.39	6.28	14.94	7.45	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	19	12.90	61.29	8.55	23.49	10.15	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	20	3.23	64.52	1.00	23.49	0.00	27.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	22	6.45	70.97	6.96	30.45	8.26	36.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	3.23	74.19	6.32	36.77	7.50	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	26	9.68	83.87	10.08	46.84	11.96	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	28	6.45	90.32	10.20	57.05	12.11	67.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	3.23	93.55	16.44	73.48	19.51	87.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	3.23	96.77	8.66	82.15	10.28	97.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	31	3.23	100.00	2.10	84.25	2.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	84.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					84.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2911

CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.19	7.19	1.20	1.20	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	12	1.44	8.63	0.08	1.28	0.02	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	25	9.35	17.99	2.47	3.75	0.59	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	39	10.07	28.06	7.58	11.33	1.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	47	5.76	33.81	4.78	16.11	1.15	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	52	3.60	37.41	4.56	20.68	1.10	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	59	5.04	42.45	8.96	29.64	2.15	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	70	7.91	50.36	17.95	47.59	4.31	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	77	5.04	55.40	14.67	62.26	3.52	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	85	5.76	61.15	26.04	88.30	6.25	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	89	2.88	64.03	17.91	106.21	4.30	25.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	97	5.76	69.78	25.40	131.60	6.10	31.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	103	4.32	74.10	19.36	150.96	4.65	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	116	9.35	83.45	74.68	225.64	17.93	54.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	122	4.32	87.77	45.51	271.15	10.92	65.09	3	3	23.08	23.08	264.24	264.24	2.46	2.46	580.64	97.45	0.00	0.00	
16	10,000	20,000	15,000	5	127	3.60	91.37	43.56	314.71	10.46	75.54	0	3	0.00	23.08	0.00	264.24	0.00	2.46	0.00	0.00	0.00	83.97	
17	20,000	50,000	35,000	7	134	5.04	96.40	84.90	399.61	20.38	95.92	3	6	23.08	46.15	10,456.50	10,720.75	97.53	100.00	12315.98	2682.81	0.00	0.00	
18	50,000	100,000	75,000	1	135	0.72	97.12	0.85	398.76	0.20	95.72	0	6	0.00	46.15	0.00	10,720.75	0.00	100.00	0.00	0.00	0.00	2688.54	
19	100,000	500,000	300,000	1	136	0.72	97.84	6.80	405.56	1.63	97.35	0	6	0.00	46.15	0.00	10,720.75	0.00	100.00	0.00	0.00	0.00	2643.46	
20	500,000	<b>UP</b>		3	139	2.16	100.00	11.03	416.59	2.65	100.00	7	13	53.85	100.00	0.23	10,720.97	0.00	100.00	2.04	2573.53	0.00	0.00	
				139					416.59					13					10,720.97					2573.53





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.56	5.56	0.57	0.57	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	5.56	11.11	1.85	2.42	0.99	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	5.56	16.67	1.37	3.79	0.73	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	5.56	22.22	3.18	6.97	1.70	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	5.56	27.78	3.00	9.97	1.60	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	5.56	33.33	4.49	14.46	2.40	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	5.56	38.89	3.43	17.89	1.83	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	5.56	44.44	6.49	24.38	3.47	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	5.56	50.00	5.89	30.27	3.15	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	5.56	55.56	5.76	36.03	3.08	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	5.56	61.11	21.78	57.81	11.64	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	5.56	66.67	11.73	69.54	6.27	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	5.56	72.22	13.73	83.27	7.34	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	5.56	77.78	22.27	105.53	11.90	56.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	16	11.11	88.89	58.54	164.07	31.28	87.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	2	18	11.11	100.00	23.04	187.11	12.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	18	0.00	100.00	0.00	187.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				18					187.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	26.92	26.92	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	3.85	30.77	0.17	0.21	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	3.85	34.62	0.68	0.89	1.06	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	3.85	38.46	0.94	1.83	1.46	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	3.85	42.31	1.28	3.12	1.98	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	3.85	46.15	1.77	4.89	2.73	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	3.85	50.00	3.44	8.33	5.31	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	19	23.08	73.08	9.05	17.38	13.97	26.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.85	76.92	4.44	21.82	6.84	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	22	7.69	84.62	6.06	27.88	9.35	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	24	7.69	92.31	8.36	36.24	12.90	55.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	3.85	96.15	6.06	42.30	9.36	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	3.85	100.00	22.51	64.81	34.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					64.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	18	18	26.47	26.47	4.69	4.69	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	1.47	27.94	0.06	4.75	0.02	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	1.47	29.41	1.81	6.56	0.59	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	1.47	30.88	3.80	10.36	1.24	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	22	1.47	32.35	1.13	11.48	0.37	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	30	11.76	44.12	10.87	22.36	3.54	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	37	10.29	54.41	3.08	25.44	1.00	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	40	4.41	58.82	6.89	32.33	2.24	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	51	16.18	75.00	36.97	69.30	12.03	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	52	1.47	76.47	4.13	73.43	1.34	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	55	4.41	80.88	13.20	86.63	4.29	28.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	57	2.94	83.82	4.58	91.20	1.49	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	58	1.47	85.29	6.28	97.49	2.04	31.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	59	1.47	86.76	40.00	137.49	13.02	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	62	4.41	91.18	75.70	213.19	24.63	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	65	4.41	95.59	55.04	268.23	17.91	87.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	68	4.41	100.00	39.11	307.34	12.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	68	0.00	100.00	0.00	307.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	68	0.00	100.00	0.00	307.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	307.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					307.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	328	328	14.03	14.03	284.63	284.63	3.56	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	176	504	7.53	21.56	201.86	486.50	2.52	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	253	757	10.82	32.38	139.59	626.09	1.74	7.82	1	1	12.50	12.50	32.84	32.84	9.08	9.08	23.53	5.25			
4	200	300	250	178	935	7.61	39.99	163.89	789.97	2.05	9.87	0	1	0.00	12.50	0.00	32.84	0.00	9.08	0.00	4.16			
5	300	500	400	243	1,178	10.39	50.38	298.34	1,088.31	3.73	13.60	0	1	0.00	12.50	0.00	32.84	0.00	9.08	0.00	3.02			
6	500	750	625	175	1,353	7.49	57.87	289.09	1,377.40	3.61	17.21	0	1	0.00	12.50	0.00	32.84	0.00	9.08	0.00	2.38			
7	750	1,000	875	214	1,567	9.15	67.02	426.85	1,804.25	5.33	22.54	0	1	0.00	12.50	0.00	32.84	0.00	9.08	0.00	1.82			
8	1,000	1,500	1,250	167	1,734	7.14	74.17	504.94	2,309.18	6.31	28.85	1	2	12.50	25.00	26.30	59.14	7.27	16.35	5.21	2.56			
9	1,500	2,000	1,750	128	1,862	5.47	79.64	459.49	2,768.68	5.74	34.59	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	2.14			
10	2,000	2,500	2,250	67	1,929	2.87	82.51	336.22	3,104.89	4.20	38.79	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	1.90			
11	2,500	3,000	2,750	66	1,995	2.82	85.33	345.32	3,450.21	4.31	43.11	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	1.71			
12	3,000	4,000	3,500	84	2,079	3.59	88.92	564.97	4,015.18	7.06	50.17	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	1.47			
13	4,000	5,000	4,500	43	2,122	1.84	90.76	420.44	4,435.61	5.25	55.42	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	1.33			
14	5,000	7,500	6,250	70	2,192	2.99	93.76	901.95	5,337.57	11.27	66.69	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	1.11			
15	7,500	10,000	8,750	46	2,238	1.97	95.72	690.66	6,028.23	8.63	75.32	0	2	0.00	25.00	0.00	59.14	0.00	16.35	0.00	0.98			
16	10,000	20,000	15,000	58	2,296	2.48	98.20	1,219.27	7,247.50	15.23	90.55	6	8	75.00	100.00	302.64	361.78	83.65	100.00	24.82	4.99			
17	20,000	50,000	35,000	26	2,322	1.11	99.32	524.96	7,772.46	6.56	97.11	0	8	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.65			
18	50,000	100,000	75,000	7	2,329	0.30	99.62	165.80	7,938.26	2.07	99.18	0	8	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.56			
19	100,000	500,000	300,000	6	2,335	0.26	99.87	51.48	7,989.73	0.64	99.83	0	8	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.53			
20	500,000	UP		3	2,338	0.13	100.00	13.83	8,003.56	0.17	100.00	0	8	0.00	100.00	0.00	361.78	0.00	100.00	0.00	4.52			
				2,338					8,003.56					8					361.78					4.52



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	11.49	11.49	3.70	3.70	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	2.30	13.79	0.50	4.20	0.15	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	15	3.45	17.24	1.35	5.55	0.42	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	22	8.05	25.29	4.16	9.71	1.29	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	32	11.49	36.78	11.19	20.90	3.47	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	40	9.20	45.98	13.52	34.42	4.20	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	48	9.20	55.17	19.22	53.64	5.96	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	53	5.75	60.92	14.73	68.37	4.57	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	61	9.20	70.11	12.46	80.83	3.87	25.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	63	2.30	72.41	10.66	91.49	3.31	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	69	6.90	79.31	22.45	113.94	6.97	35.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	72	3.45	82.76	31.83	145.77	9.88	45.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	74	2.30	85.06	17.11	162.89	5.31	50.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	77	3.45	88.51	34.96	197.85	10.85	61.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	78	1.15	89.66	23.50	221.35	7.29	68.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	79	1.15	90.80	7.60	228.95	2.36	71.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	81	2.30	93.10	64.13	293.08	19.90	90.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	84	3.45	96.55	10.56	303.64	3.28	94.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	87	3.45	100.00	18.64	322.28	5.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	87	0.00	100.00	0.00	322.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				87					322.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	21.43	21.43	1.18	1.18	3.98	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	14.29	35.71	0.34	1.52	1.14	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	7.14	42.86	1.84	3.36	6.20	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	7.14	50.00	1.13	4.49	3.81	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	7.14	57.14	3.05	7.54	10.26	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	7.14	64.29	3.08	10.61	10.37	35.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	7.14	71.43	6.15	4.46	20.74	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	7.14	78.57	6.14	10.60	20.69	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	7.14	85.71	0.00	10.60	0.00	35.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	7.14	92.86	8.29	18.88	27.93	63.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	7.14	100.00	10.79	29.67	36.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	29.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					29.67					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,871	7,871	40.49	40.49	53.00	53.00	4.20	4.20	137	137	62.84	62.84	426.04	426.04	56.94	56.94	803.82	803.82			
2	50	100	75	1,307	9,178	6.72	47.22	13.35	66.35	1.06	5.26	3	140	1.38	64.22	3.88	429.92	0.52	57.45	29.08	647.91			
3	100	200	150	2,457	11,635	12.64	59.86	89.72	156.07	7.11	12.37	6	146	2.75	66.97	73.13	503.05	9.77	67.23	81.51	322.32			
4	200	300	250	1,424	13,059	7.33	67.18	25.94	182.01	2.06	14.42	16	162	7.34	74.31	19.18	522.23	2.56	69.79	73.93	286.92			
5	300	500	400	4,464	17,523	22.97	90.15	143.98	325.99	11.41	25.83	16	178	7.34	81.65	26.22	548.45	3.50	73.29	18.21	168.24			
6	500	750	625	506	18,029	2.60	92.75	33.60	359.59	2.66	28.50	3	181	1.38	83.03	13.62	562.06	1.82	75.11	40.53	156.31			
7	750	1,000	875	576	18,605	2.96	95.71	51.38	410.96	4.07	32.57	2	183	0.92	83.94	1.09	563.16	0.15	75.26	2.13	137.03			
8	1,000	1,500	1,250	489	19,094	2.52	98.23	50.50	461.46	4.00	36.57	1	184	0.46	84.40	2.85	566.01	0.38	75.64	5.64	122.66			
9	1,500	2,000	1,750	61	19,155	0.31	98.54	46.73	508.19	3.70	40.27	0	184	0.00	84.40	0.00	566.01	0.00	75.64	0.00	111.38			
10	2,000	2,500	2,250	36	19,191	0.19	98.73	22.45	530.65	1.78	42.05	0	184	0.00	84.40	0.00	566.01	0.00	75.64	0.00	106.66			
11	2,500	3,000	2,750	22	19,213	0.11	98.84	10.94	541.58	0.87	42.92	0	184	0.00	84.40	0.00	566.01	0.00	75.64	0.00	104.51			
12	3,000	4,000	3,500	35	19,248	0.18	99.02	32.50	574.08	2.58	45.49	3	187	1.38	85.78	113.08	679.09	15.11	90.75	347.96	118.29			
13	4,000	5,000	4,500	19	19,267	0.10	99.12	43.32	617.40	3.43	48.93	0	187	0.00	85.78	0.00	679.09	0.00	90.75	0.00	109.99			
14	5,000	7,500	6,250	47	19,314	0.24	99.36	20.19	637.59	1.60	50.53	5	192	2.29	88.07	33.98	713.07	4.54	95.29	168.34	111.84			
15	7,500	10,000	8,750	21	19,335	0.11	99.47	15.68	653.27	1.24	51.77	0	192	0.00	88.07	0.00	713.07	0.00	95.29	0.00	109.15			
16	10,000	20,000	15,000	54	19,389	0.28	99.75	323.83	977.09	25.66	77.43	0	192	0.00	88.07	0.00	713.07	0.00	95.29	0.00	72.98			
17	20,000	50,000	35,000	19	19,408	0.10	99.85	112.87	1,089.96	8.94	86.38	0	192	0.00	88.07	0.00	713.07	0.00	95.29	0.00	65.42			
18	50,000	100,000	75,000	7	19,415	0.04	99.88	75.24	1,165.20	5.96	92.34	0	192	0.00	88.07	0.00	713.07	0.00	95.29	0.00	61.20			
19	100,000	500,000	300,000	18	19,433	0.09	99.97	84.40	1,249.60	6.69	99.03	4	196	1.83	89.91	1.95	715.02	0.26	95.56	2.31	57.22			
20	500,000	UP		5	19,438	0.03	100.00	12.26	1,261.86	0.97	100.00	22	218	10.09	100.00	33.26	748.28	4.44	100.00	271.30	59.30			
				19,438					1,261.86					218					748.28					59.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	12.02	12.02	1.59	1.59	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	21	49	9.01	21.03	3.98	5.57	0.87	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	32	81	13.73	34.76	9.84	15.41	2.15	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	22	103	9.44	44.21	10.21	25.62	2.23	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	128	10.73	54.94	15.13	40.75	3.30	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	143	6.44	61.37	16.21	56.96	3.54	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	164	9.01	70.39	24.37	81.34	5.32	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	179	6.44	76.82	21.32	102.65	4.65	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	193	6.01	82.83	33.97	136.62	7.41	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	197	1.72	84.55	12.56	149.18	2.74	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	203	2.58	87.12	34.77	183.94	7.58	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	212	3.86	90.99	37.86	221.81	8.26	48.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	213	0.43	91.42	4.46	226.26	0.97	49.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	218	2.15	93.56	33.86	260.12	7.38	56.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	221	1.29	94.85	34.29	294.42	7.48	64.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	224	1.29	96.14	30.92	325.34	6.74	70.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	229	2.15	98.28	64.79	390.13	14.13	85.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	230	0.43	98.71	24.48	414.61	5.34	90.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	231	0.43	99.14	19.68	434.29	4.29	94.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	233	0.86	100.00	24.27	458.55	5.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				233					458.55					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	8.11	8.11	9.86	9.86	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	69	1.71	9.82	4.74	14.60	0.17	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	93	3.41	13.23	6.90	21.50	0.25	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	111	2.56	15.79	7.19	28.69	0.26	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	43	154	6.12	21.91	23.50	52.20	0.85	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	40	194	5.69	27.60	33.28	85.47	1.20	3.09	1	1	33.33	33.33	3.20	3.20	23.02	23.02	9.62	3.74			
7	750	1,000	875	44	238	6.26	33.85	46.49	131.97	1.68	4.76	1	2	33.33	66.67	10.17	13.37	73.13	96.15	21.87	10.13			
8	1,000	1,500	1,250	53	291	7.54	41.39	67.51	199.48	2.44	7.20	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	6.70			
9	1,500	2,000	1,750	30	321	4.27	45.66	47.20	246.68	1.70	8.91	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	5.42			
10	2,000	2,500	2,250	29	350	4.13	49.79	50.44	297.12	1.82	10.73	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	4.50			
11	2,500	3,000	2,750	26	376	3.70	53.49	53.60	350.71	1.94	12.66	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	3.81			
12	3,000	4,000	3,500	41	417	5.83	59.32	91.28	441.99	3.30	15.96	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	3.02			
13	4,000	5,000	4,500	29	446	4.13	63.44	61.13	503.12	2.21	18.16	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	2.66			
14	5,000	7,500	6,250	34	480	4.84	68.28	119.94	623.06	4.33	22.49	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	2.15			
15	7,500	10,000	8,750	26	506	3.70	71.98	87.29	710.35	3.15	25.65	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.88			
16	10,000	20,000	15,000	93	599	13.23	85.21	594.30	1,304.65	21.46	47.10	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	1.02			
17	20,000	50,000	35,000	96	695	13.66	98.86	1,299.95	2,604.61	46.93	94.04	0	2	0.00	66.67	0.00	13.37	0.00	96.15	0.00	0.51			
18	50,000	100,000	75,000	8	703	1.14	100.00	165.20	2,769.81	5.96	100.00	1	3	33.33	100.00	0.54	13.90	3.85	100.00	0.32	0.50			
19	100,000	500,000	300,000	0	703	0.00	100.00	0.00	2,769.81	0.00	100.00	0	3	0.00	100.00	0.00	13.90	0.00	100.00	0.00	0.50			
20	500,000	UP		0	703	0.00	100.00	0.00	2,769.81	0.00	100.00	0	3	0.00	100.00	0.00	13.90	0.00	100.00	0.00	0.50			
				703					2,769.81					3					13.90					0.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	16.17	16.17	66.74	66.74	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	56	2.31	18.48	0.44	67.18	0.01	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	60	1.32	19.80	0.88	68.06	0.02	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	61	0.33	20.13	0.22	68.28	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	65	1.32	21.45	1.55	69.83	0.03	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	67	0.66	22.11	1.67	71.50	0.04	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	69	0.66	22.77	72.86	144.36	1.59	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	76	2.31	25.08	16.50	160.86	0.36	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	87	3.63	28.71	5.33	166.19	0.12	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	92	1.65	30.36	11.27	177.46	0.25	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	93	0.33	30.69	4.10	181.56	0.09	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	94	0.33	31.02	0.00	181.56	0.00	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	95	0.33	31.35	0.00	181.56	0.00	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	96	0.33	31.68	21.95	203.51	0.48	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	100	1.32	33.00	45.65	249.16	1.00	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	109	2.97	35.97	166.69	415.85	3.65	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	123	232	40.59	76.57	1,021.28	1,437.13	22.34	31.44	2	2	50.00	50.00	11.03	11.03	80.54	80.54	1.08	0.77			
18	50,000	100,000	75,000	59	291	19.47	96.04	3,049.17	4,486.30	66.71	98.15	2	4	50.00	100.00	2.66	13.69	19.46	100.00	0.09	0.31			
19	100,000	500,000	300,000	12	303	3.96	100.00	84.69	4,570.99	1.85	100.00	0	4	0.00	100.00	0.00	13.69	0.00	100.00	0.00	0.30			
20	500,000	UP		0	303	0.00	100.00	0.00	4,570.99	0.00	100.00	0	4	0.00	100.00	0.00	13.69	0.00	100.00	0.00	0.30			
				303					4,570.99					4					13.69					0.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	32.28	32.28	0.79	0.79	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	46	3.94	36.22	0.43	1.22	0.25	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	68	17.32	53.54	5.24	6.45	3.06	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	83	11.81	65.35	3.93	10.39	2.30	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	94	8.66	74.02	7.15	17.54	4.18	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	95	0.79	74.80	0.00	17.54	0.00	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	96	0.79	75.59	0.00	17.54	0.00	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	97	0.79	76.38	3.49	21.03	2.04	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	101	3.15	79.53	9.69	30.71	5.66	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	103	1.57	81.10	0.72	31.44	0.42	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	104	0.79	81.89	0.00	31.44	0.00	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	105	0.79	82.68	6.89	38.33	4.03	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	106	0.79	83.46	0.50	38.83	0.29	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	110	3.15	86.61	11.45	50.28	6.69	29.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	112	1.57	88.19	19.94	70.22	11.66	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	117	3.94	92.13	10.02	80.23	5.86	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	127	7.87	100.00	90.75	170.98	53.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	127	0.00	100.00	0.00	170.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	170.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	127	0.00	100.00	0.00	170.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				127					170.98					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	28.28	28.28	0.75	0.75	5.07	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	34	6.06	34.34	0.01	0.76	0.07	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	15	49	15.15	49.49	0.06	0.82	0.37	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	55	6.06	55.56	0.03	0.85	0.19	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	73	18.18	73.74	0.16	1.00	1.04	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	80	7.07	80.81	0.09	1.09	0.61	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	81	1.01	81.82	3.17	4.26	21.34	28.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	88	7.07	88.89	1.09	5.36	7.37	36.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	90	2.02	90.91	2.13	7.49	14.35	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	92	2.02	92.93	0.28	7.77	1.90	52.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	94	2.02	94.95	1.96	9.73	13.21	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	95	1.01	95.96	0.74	10.47	5.02	70.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	97	2.02	97.98	0.55	11.03	3.73	74.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	99	2.02	100.00	3.82	14.85	25.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	99	0.00	100.00	0.00	14.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				99					14.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	7.74	7.74	17.50	17.50	2.32	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	141	214	14.95	22.69	18.52	36.02	2.45	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	132	346	14.00	36.69	41.67	77.69	5.52	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	99	445	10.50	47.19	51.78	129.47	6.85	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	167	612	17.71	64.90	116.56	246.03	15.43	32.56	2	2	66.67	66.67	149.31	149.31	86.55	86.55	128.10	60.69			
6	500	750	625	166	778	17.60	82.50	195.82	441.84	25.92	58.48	1	3	33.33	100.00	23.20	172.52	13.45	100.00	11.85	39.04			
7	750	1,000	875	107	885	11.35	93.85	151.33	593.18	20.03	78.51	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	29.08			
8	1,000	1,500	1,250	21	906	2.23	96.08	36.77	629.95	4.87	83.38	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	27.39			
9	1,500	2,000	1,750	9	915	0.95	97.03	32.77	662.72	4.34	87.72	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	26.03			
10	2,000	2,500	2,250	3	918	0.32	97.35	9.71	672.44	1.29	89.00	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	25.66			
11	2,500	3,000	2,750	3	921	0.32	97.67	15.71	688.14	2.08	91.08	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	25.07			
12	3,000	4,000	3,500	4	925	0.42	98.09	15.53	703.67	2.06	93.14	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	24.52			
13	4,000	5,000	4,500	2	927	0.21	98.30	8.37	712.04	1.11	94.24	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	24.23			
14	5,000	7,500	6,250	8	935	0.85	99.15	49.91	761.95	6.61	100.85	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	22.64			
15	7,500	10,000	8,750	1	936	0.11	99.26	22.71	784.66	3.01	103.86	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	21.99			
16	10,000	20,000	15,000	1	937	0.11	99.36	38.46	823.12	5.09	108.95	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	20.96			
17	20,000	50,000	35,000	3	940	0.32	99.68	14.68	837.80	1.94	110.89	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	20.59			
18	50,000	100,000	75,000	1	941	0.11	99.79	82.57	755.23	10.93	99.96	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	22.84			
19	100,000	500,000	300,000	1	942	0.11	99.89	0.00	755.23	0.00	99.96	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	22.84			
20	500,000	UP		1	943	0.11	100.00	0.30	755.53	0.04	100.00	0	3	0.00	100.00	0.00	172.52	0.00	100.00	0.00	22.83			
				943					755.53					3					172.52					22.83



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2927 RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24,699	24,699	21.20	21.20	636.56	636.56	2.70	2.70	277	277	24.30	24.30	1,781.01	1,781.01	15.21	15.21	279.79	279.79			
2	50	100	75	7,708	32,407	6.61	27.81	467.36	1,103.92	1.99	4.69	12	289	1.05	25.35	287.29	2,068.30	2.45	17.66	61.47	187.36			
3	100	200	150	19,209	51,616	16.48	44.29	1,550.47	2,654.39	6.59	11.28	144	433	12.63	37.98	1,968.18	4,036.47	16.81	34.47	126.94	152.07			
4	200	300	250	14,636	66,252	12.56	56.85	1,826.10	4,480.49	7.76	19.03	135	568	11.84	49.82	1,197.91	5,234.38	10.23	44.70	65.60	116.83			
5	300	500	400	24,726	90,978	21.22	78.07	4,572.42	9,052.91	19.42	38.46	317	885	27.81	77.63	3,903.66	9,138.04	33.34	78.04	85.37	100.94			
6	500	750	625	10,188	101,166	8.74	86.81	3,219.84	12,272.74	13.68	52.14	25	910	2.19	79.82	353.38	9,491.41	3.02	81.06	10.97	77.34			
7	750	1,000	875	7,806	108,972	6.70	93.51	1,630.93	13,903.67	6.93	59.07	12	922	1.05	80.88	46.85	9,538.27	0.40	81.46	2.87	68.60			
8	1,000	1,500	1,250	4,331	113,303	3.72	97.23	2,038.94	15,942.61	8.66	67.73	11	933	0.96	81.84	1,011.48	10,549.75	8.64	90.10	49.61	66.17			
9	1,500	2,000	1,750	1,309	114,612	1.12	98.35	1,699.19	17,641.81	7.22	74.95	1	934	0.09	81.93	13.13	10,562.88	0.11	90.21	0.77	59.87			
10	2,000	2,500	2,250	346	114,958	0.30	98.65	482.83	18,124.64	2.05	77.00	2	936	0.18	82.11	0.34	10,563.21	0.00	90.21	0.07	58.28			
11	2,500	3,000	2,750	166	115,124	0.14	98.79	268.29	18,392.93	1.14	78.14	5	941	0.44	82.54	278.55	10,841.76	2.38	92.59	103.82	58.95			
12	3,000	4,000	3,500	169	115,293	0.15	98.94	832.94	19,225.87	3.54	81.68	0	941	0.00	82.54	0.00	10,841.76	0.00	92.59	0.00	56.39			
13	4,000	5,000	4,500	130	115,423	0.11	99.05	289.27	19,515.15	1.23	82.90	1	942	0.09	82.63	7.50	10,849.26	0.06	92.66	2.59	55.59			
14	5,000	7,500	6,250	286	115,709	0.25	99.29	1,321.14	20,836.29	5.61	88.52	5	947	0.44	83.07	429.57	11,278.83	3.67	96.33	32.52	54.13			
15	7,500	10,000	8,750	123	115,832	0.11	99.40	399.04	21,235.33	1.70	90.21	1	948	0.09	83.16	24.39	11,303.22	0.21	96.53	6.11	53.23			
16	10,000	20,000	15,000	209	116,041	0.18	99.58	3,264.68	24,500.01	13.87	104.08	6	954	0.53	83.68	106.82	11,410.04	0.91	97.45	3.27	46.57			
17	20,000	50,000	35,000	122	116,163	0.10	99.68	1,287.35	23,212.66	5.47	98.61	2	956	0.18	83.86	0.00	11,410.04	0.00	97.45	0.00	49.15			
18	50,000	100,000	75,000	54	116,217	0.05	99.73	238.92	23,451.57	1.01	99.63	1	957	0.09	83.95	0.00	11,410.04	0.00	97.45	0.00	48.65			
19	100,000	500,000	300,000	132	116,349	0.11	99.84	623.26	24,074.83	2.65	102.28	178	1,135	15.61	99.56	298.70	11,708.74	2.55	100.00	47.93	48.63			
20	500,000	UP		183	116,532	0.16	100.00	535.57	23,539.27	2.28	100.00	5	1,140	0.44	100.00	0.30	11,709.04	0.00	100.00	0.06	49.74			
				116,532					23,539.27					1,140					11,709.04					49.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	83	83	14.00	14.00	30.81	30.81	12.05	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	60	143	10.12	24.11	5.58	36.38	2.18	14.23	1	1	0.23	0.23	12.18	12.18	2.74	2.74	218.52	33.48
3	100	200	150	75	218	12.65	36.76	23.71	60.09	9.27	23.50	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	20.27
4	200	300	250	91	309	15.35	52.11	29.52	89.61	11.54	35.04	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	13.60
5	300	500	400	83	392	14.00	66.10	39.97	129.58	15.63	50.67	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	9.40
6	500	750	625	73	465	12.31	78.41	61.45	191.04	24.03	74.69	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	6.38
7	750	1,000	875	56	521	9.44	87.86	49.30	240.34	19.28	93.97	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	5.07
8	1,000	1,500	1,250	25	546	4.22	92.07	27.52	267.86	10.76	104.73	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	4.55
9	1,500	2,000	1,750	8	554	1.35	93.42	14.31	282.17	5.59	110.32	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	4.32
10	2,000	2,500	2,250	4	558	0.67	94.10	7.52	289.69	2.94	113.26	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	4.21
11	2,500	3,000	2,750	3	561	0.51	94.60	6.87	296.55	2.68	115.95	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	4.11
12	3,000	4,000	3,500	11	572	1.85	96.46	22.48	319.03	8.79	124.74	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	3.82
13	4,000	5,000	4,500	1	573	0.17	96.63	7.61	326.64	2.98	127.71	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	3.73
14	5,000	7,500	6,250	1	574	0.17	96.80	2.69	329.33	1.05	128.76	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	3.70
15	7,500	10,000	8,750	1	575	0.17	96.96	11.44	340.77	4.47	133.24	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	3.58
16	10,000	20,000	15,000	1	576	0.17	97.13	5.42	346.19	2.12	135.36	0	1	0.00	0.23	0.00	12.18	0.00	2.74	0.00	3.52
17	20,000	50,000	35,000	1	577	0.17	97.30	3.22	349.41	1.26	136.61	9	10	2.11	2.35	14.66	26.85	3.30	6.05	455.40	7.68
18	50,000	100,000	75,000	1	578	0.17	97.47	1.40	350.81	0.55	137.16	0	10	0.00	2.35	0.00	26.85	0.00	6.05	0.00	7.65
19	100,000	500,000	300,000	1	579	0.17	97.64	0.67	351.48	0.26	137.42	0	10	0.00	2.35	0.00	26.85	0.00	6.05	0.00	7.64
20	500,000	UP		14	593	2.36	100.00	607.24	255.76	237.42	100.00	416	426	97.65	100.00	417.14	443.98	93.95	100.00	68.69	173.59
				593				255.76				426				443.98				173.59	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	157	157	83.51	83.51	19.16	19.16	5.58	5.58	2	2	8.70	8.70	33.24	33.24	84.69	84.69	173.46	173.46			
2	50	100	75	14	171	7.45	90.96	1.76	20.92	0.51	6.09	1	3	4.35	13.04	0.00	33.24	0.00	84.69	0.00	158.87			
3	100	200	150	12	183	6.38	97.34	26.71	47.63	7.78	13.87	2	5	8.70	21.74	6.01	39.25	15.31	100.00	22.49	82.40			
4	200	300	250	3	186	1.60	98.94	0.21	47.41	0.06	13.81	0	5	0.00	21.74	0.00	39.25	0.00	100.00	0.00	82.77			
5	300	500	400	1	187	0.53	99.47	105.82	153.23	30.81	44.62	0	5	0.00	21.74	0.00	39.25	0.00	100.00	0.00	25.61			
6	500	750	625	1	188	0.53	100.00	190.18	343.41	55.38	100.00	18	23	78.26	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
7	750	1,000	875	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
8	1,000	1,500	1,250	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
9	1,500	2,000	1,750	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
10	2,000	2,500	2,500	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
11	2,500	3,000	2,750	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
12	3,000	4,000	3,500	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
13	4,000	5,000	4,500	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
14	5,000	7,500	6,250	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
15	7,500	10,000	8,750	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
16	10,000	20,000	15,000	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
17	20,000	50,000	35,000	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
18	50,000	100,000	75,000	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
19	100,000	500,000	300,000	0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
20	500,000	UP		0	188	0.00	100.00	0.00	343.41	0.00	100.00	0	23	0.00	100.00	0.00	39.25	0.00	100.00	0.00	11.43			
				188					343.41					23					39.25					11.43





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	12.50	12.50	0.88	0.88	6.43	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.85	1.73	6.16	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.61	2.34	4.43	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	0.94	3.28	6.87	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	0.69	3.97	4.99	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	2.12	6.08	15.40	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	3.06	9.14	22.27	66.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	4.60	13.74	33.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	13.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					13.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	7.81	7.81	0.46	0.46	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	12	1.56	9.38	0.25	0.72	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	18	4.69	14.06	2.03	2.74	0.32	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	27	7.03	21.09	5.01	7.75	0.80	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	32	3.91	25.00	4.39	12.14	0.70	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	37	3.91	28.91	4.23	16.37	0.67	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	38	0.78	29.69	2.85	19.22	0.45	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	50	9.38	39.06	21.63	40.85	3.44	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	54	3.13	42.19	13.82	54.67	2.20	8.70	3	3	75.00	75.00	137.38	137.38	87.12	87.12	994.20	251.28			
10	2,000	2,500	2,250	6	60	4.69	46.88	26.03	80.70	4.14	12.84	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	170.24			
11	2,500	3,000	2,750	4	64	3.13	50.00	21.30	101.99	3.39	16.23	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	134.69			
12	3,000	4,000	3,500	3	67	2.34	52.34	28.06	130.05	4.47	20.70	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	105.63			
13	4,000	5,000	4,500	5	72	3.91	56.25	25.48	155.54	4.06	24.75	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	88.32			
14	5,000	7,500	6,250	6	78	4.69	60.94	45.25	200.79	7.20	31.95	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	68.42			
15	7,500	10,000	8,750	7	85	5.47	66.41	47.25	248.03	7.52	39.47	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	55.39			
16	10,000	20,000	15,000	25	110	19.53	85.94	161.58	409.62	25.71	65.18	0	3	0.00	75.00	0.00	137.38	0.00	87.12	0.00	33.54			
17	20,000	50,000	35,000	17	127	13.28	99.22	212.27	621.89	33.78	98.96	1	4	25.00	100.00	20.31	157.69	12.88	100.00	9.57	25.36			
18	50,000	100,000	75,000	1	128	0.78	100.00	6.52	628.41	1.04	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	25.09			
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	628.41	0.00	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	25.09			
20	500,000	UP		0	128	0.00	100.00	0.00	628.41	0.00	100.00	0	4	0.00	100.00	0.00	157.69	0.00	100.00	0.00	25.09			
				128					628.41					4					157.69					25.09



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,282	5,282	45.48	45.48	176.41	176.41	3.93	3.93	9	9	34.62	34.62	86.81	86.81	6.88	6.88	49.21	49.21			
2	50	100	75	1,806	7,088	15.55	61.02	102.26	278.67	2.28	6.20	3	12	11.54	46.15	101.94	188.75	8.08	14.96	99.68	67.73			
3	100	200	150	1,471	8,559	12.66	73.69	176.67	455.34	3.93	10.13	4	16	15.38	61.54	67.59	256.34	5.36	20.32	38.26	56.30			
4	200	300	250	567	9,126	4.88	78.57	148.41	603.74	3.30	13.43	0	16	0.00	61.54	0.00	256.34	0.00	20.32	0.00	42.46			
5	300	500	400	701	9,827	6.04	84.61	371.29	975.03	8.26	21.70	1	17	3.85	65.38	20.00	276.34	1.58	21.90	5.39	28.34			
6	500	750	625	491	10,318	4.23	88.83	390.63	1,365.67	8.69	30.39	3	20	11.54	76.92	768.54	1,044.89	60.91	82.81	196.74	76.51			
7	750	1,000	875	374	10,692	3.22	92.05	484.17	1,849.84	10.77	41.16	4	24	15.38	92.31	209.56	1,254.45	16.61	99.41	43.28	67.81			
8	1,000	1,500	1,250	354	11,046	3.05	95.10	600.73	2,450.57	13.37	54.53	0	24	0.00	92.31	0.00	1,254.45	0.00	99.41	0.00	51.19			
9	1,500	2,000	1,750	188	11,234	1.62	96.72	409.94	2,860.51	9.12	63.65	0	24	0.00	92.31	0.00	1,254.45	0.00	99.41	0.00	43.85			
10	2,000	2,500	2,250	98	11,332	0.84	97.56	296.16	3,156.67	6.59	70.24	0	24	0.00	92.31	0.00	1,254.45	0.00	99.41	0.00	39.74			
11	2,500	3,000	2,750	88	11,420	0.76	98.32	272.16	3,428.82	6.06	76.29	0	24	0.00	92.31	0.00	1,254.45	0.00	99.41	0.00	36.59			
12	3,000	4,000	3,500	54	11,474	0.46	98.79	240.33	3,669.15	5.35	81.64	1	25	3.85	96.15	1.72	1,256.17	0.14	99.55	0.71	34.24			
13	4,000	5,000	4,500	46	11,520	0.40	99.18	289.98	3,959.13	6.45	88.09	0	25	0.00	96.15	0.00	1,256.17	0.00	99.55	0.00	31.73			
14	5,000	7,500	6,250	60	11,580	0.52	99.70	296.51	4,255.63	6.60	94.69	1	26	3.85	100.00	5.68	1,261.84	0.45	100.00	1.91	29.65			
15	7,500	10,000	8,750	8	11,588	0.07	99.77	62.53	4,318.17	1.39	96.08	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	29.22			
16	10,000	20,000	15,000	10	11,598	0.09	99.85	118.66	4,436.82	2.64	98.72	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	28.44			
17	20,000	50,000	35,000	5	11,603	0.04	99.90	32.56	4,469.38	0.72	99.45	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	28.23			
18	50,000	100,000	75,000	5	11,608	0.04	99.94	3.16	4,472.54	0.07	99.52	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	28.21			
19	100,000	500,000	300,000	4	11,612	0.03	99.97	15.77	4,488.31	0.35	99.87	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	28.11			
20	500,000	UP		3	11,615	0.03	100.00	5.96	4,494.27	0.13	100.00	0	26	0.00	100.00	0.00	1,261.84	0.00	100.00	0.00	28.08			
				11,615					4,494.27					26					1,261.84					28.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2931

DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	2,911	2,911	19.98	19.98	968.72	968.72	3.45	3.45	6	6	2.65	2.65	7.87	7.87	0.06	0.06	0.81	0.81	
2	50	100	75	980	3,891	6.73	26.71	220.32	1,189.04	0.79	4.24	9	15	3.98	6.64	24.54	16.67	0.18	0.12	11.14	1.40	
3	100	200	150	1,575	5,466	10.81	37.52	416.25	1,605.29	1.48	5.72	0	15	0.00	6.64	0.00	16.67	0.00	0.12	0.00	1.04	
4	200	300	250	1,071	6,537	7.35	44.88	503.39	2,108.68	1.80	7.52	2	17	0.88	7.52	219.55	236.22	1.59	1.71	43.61	11.20	
5	300	500	400	1,134	7,671	7.78	52.66	809.25	2,917.93	2.89	10.41	1	18	0.44	7.96	0.00	236.22	0.00	1.71	0.00	8.10	
6	500	750	625	718	8,389	4.93	57.59	638.90	3,556.83	2.28	12.68	6	24	2.65	10.62	36.65	272.87	0.27	1.98	5.74	7.67	
7	750	1,000	875	702	9,091	4.82	62.41	848.12	4,404.95	3.02	15.71	3	27	1.33	11.95	5.31	278.18	0.04	2.02	0.63	6.32	
8	1,000	1,500	1,250	924	10,015	6.34	68.75	1,412.62	5,817.58	5.04	20.75	4	31	1.77	13.72	474.99	753.17	3.45	5.47	33.62	12.95	
9	1,500	2,000	1,750	555	10,570	3.81	72.56	1,088.37	6,905.94	3.88	24.63	1	32	0.44	14.16	4.70	757.87	0.03	5.50	0.43	10.97	
10	2,000	2,500	2,250	300	10,870	2.06	74.62	767.40	7,673.34	2.74	27.36	0	32	0.00	14.16	0.00	757.87	0.00	5.50	0.00	9.88	
11	2,500	3,000	2,750	329	11,199	2.26	76.88	959.56	8,632.91	3.42	30.79	1	33	0.44	14.60	12.90	770.77	0.09	5.60	1.34	8.93	
12	3,000	4,000	3,500	344	11,543	2.36	79.24	1,270.19	9,903.10	4.53	35.31	11	44	4.87	19.47	46.22	816.99	0.34	5.93	3.64	8.25	
13	4,000	5,000	4,500	305	11,848	2.09	81.33	1,092.26	10,995.36	3.90	39.21	2	46	0.88	20.35	89.65	906.64	0.65	6.58	8.21	8.25	
14	5,000	7,500	6,250	531	12,379	3.65	84.98	2,037.30	13,032.66	7.27	46.48	6	52	2.65	23.01	44.02	950.65	0.32	6.90	2.16	7.29	
15	7,500	10,000	8,750	405	12,784	2.78	87.76	1,236.81	14,269.47	4.41	50.89	4	56	1.77	24.78	7,904.48	8,855.14	57.38	64.28	639.10	62.06	
16	10,000	20,000	15,000	571	13,355	3.92	91.68	3,716.38	17,985.86	13.25	64.14	16	72	7.08	31.86	4,121.45	12,976.59	29.92	94.20	110.90	72.15	
17	20,000	50,000	35,000	433	13,788	2.97	94.65	4,079.38	22,065.24	14.55	78.69	23	95	10.18	42.04	86.32	13,062.91	0.63	94.83	2.12	59.20	
18	50,000	100,000	75,000	278	14,066	1.91	96.56	2,937.48	25,002.71	10.48	89.16	13	108	5.75	47.79	23.87	13,086.78	0.17	95.00	0.81	52.34	
19	100,000	500,000	300,000	343	14,409	2.35	98.92	2,642.13	27,644.84	9.42	98.58	87	195	38.50	86.28	450.59	13,537.37	3.27	98.27	17.05	48.97	
20	500,000	<b>UP</b>		158	14,567	1.08	100.00	397.39	28,042.23	1.42	100.00	31	226	13.72	100.00	237.81	13,775.19	1.73	100.00	59.84	49.12	
				14,567					28,042.23					226					13,775.19			49.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,221	1,221	27.28	27.28	114.57	114.57	1.96	1.96	1	1	2.33	2.33	26.73	26.73	4.21	4.21	23.33	23.33			
2	50	100	75	577	1,798	12.89	40.18	42.71	157.28	0.73	2.69	3	4	6.98	9.30	35.18	61.91	5.55	9.76	82.37	39.37			
3	100	200	150	1,038	2,836	23.20	63.37	112.20	269.48	1.92	4.62	14	18	32.56	41.86	180.12	242.03	28.39	38.14	160.54	89.82			
4	200	300	250	156	2,992	3.49	66.86	31.92	301.40	0.55	5.16	0	18	0.00	41.86	0.00	242.03	0.00	38.14	0.00	80.30			
5	300	500	400	145	3,137	3.24	70.10	27.38	328.78	0.47	5.63	1	19	2.33	44.19	4.00	238.03	0.63	37.51	14.61	72.40			
6	500	750	625	91	3,228	2.03	72.13	58.52	387.30	1.00	6.63	0	19	0.00	44.19	0.00	238.03	0.00	37.51	0.00	61.46			
7	750	1,000	875	82	3,310	1.83	73.97	87.90	475.19	1.51	8.14	0	19	0.00	44.19	0.00	238.03	0.00	37.51	0.00	50.09			
8	1,000	1,500	1,250	103	3,413	2.30	76.27	83.15	558.35	1.42	9.57	3	22	6.98	51.16	112.47	350.50	17.73	55.24	135.26	62.78			
9	1,500	2,000	1,750	99	3,512	2.21	78.48	161.94	720.29	2.77	12.34	0	22	0.00	51.16	0.00	350.50	0.00	55.24	0.00	48.66			
10	2,000	2,500	2,250	56	3,568	1.25	79.73	100.53	820.82	1.72	14.06	1	23	2.33	53.49	0.61	351.11	0.10	55.34	0.60	42.78			
11	2,500	3,000	2,750	70	3,638	1.56	81.30	137.20	958.01	2.35	16.41	0	23	0.00	53.49	0.00	351.11	0.00	55.34	0.00	36.65			
12	3,000	4,000	3,500	89	3,727	1.99	83.28	266.88	1,224.89	4.57	20.98	1	24	2.33	55.81	0.16	351.27	0.03	55.36	0.06	28.68			
13	4,000	5,000	4,500	100	3,827	2.23	85.52	237.14	1,462.03	4.06	25.05	0	24	0.00	55.81	0.00	351.27	0.00	55.36	0.00	24.03			
14	5,000	7,500	6,250	104	3,931	2.32	87.84	570.28	2,032.31	9.77	34.82	2	26	4.65	60.47	53.80	405.06	8.48	63.84	9.43	19.93			
15	7,500	10,000	8,750	62	3,993	1.39	89.23	507.04	2,539.35	8.69	43.50	0	26	0.00	60.47	0.00	405.06	0.00	63.84	0.00	15.95			
16	10,000	20,000	15,000	129	4,122	2.88	92.11	1,091.87	3,631.22	18.70	62.21	5	31	11.63	72.09	205.23	610.29	32.34	96.18	18.80	16.81			
17	20,000	50,000	35,000	172	4,294	3.84	95.96	1,260.26	4,891.48	21.59	83.80	7	38	16.28	88.37	4.32	614.61	0.68	96.86	0.34	12.56			
18	50,000	100,000	75,000	62	4,356	1.39	97.34	318.79	5,210.27	5.46	89.26	1	39	2.33	90.70	2.16	616.77	0.34	97.20	0.68	11.84			
19	100,000	500,000	300,000	86	4,442	1.92	99.26	472.40	5,682.67	8.09	97.35	3	42	6.98	97.67	17.74	634.51	2.80	100.00	3.75	11.17			
20	500,000	UP		33	4,475	0.74	100.00	154.68	5,837.34	2.65	100.00	1	43	2.33	100.00	0.00	634.51	0.00	100.00	0.00	10.87			
				4,475					5,837.34					43					634.51					10.87



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	790	790	29.63	29.63	209.41	209.41	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	153	943	5.74	35.37	53.35	262.76	0.47	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	161	1,104	6.04	41.41	25.41	288.16	0.22	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	55	1,159	2.06	43.47	54.98	343.14	0.49	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	75	1,234	2.81	46.29	53.14	396.29	0.47	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	92	1,326	3.45	49.74	55.33	451.61	0.49	4.00	1	1	2.94	2.94	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	77	1,403	2.89	52.63	121.45	573.06	1.07	5.07	0	1	0.00	2.94	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	1,485	3.08	55.70	223.82	796.88	1.98	7.05	0	1	0.00	2.94	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	71	1,556	2.66	58.36	249.85	1,046.74	2.21	9.26	0	1	0.00	2.94	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	76	1,632	2.85	61.22	335.75	1,382.49	2.97	12.23	1	2	2.94	5.88	10.46	10.46	0.15	0.15	3.11	0.76			
11	2,500	3,000	2,750	38	1,670	1.43	62.64	112.03	1,494.52	0.99	13.23	0	2	0.00	5.88	0.00	10.46	0.00	0.15	0.00	0.70			
12	3,000	4,000	3,500	72	1,742	2.70	65.34	263.12	1,757.64	2.33	15.55	0	2	0.00	5.88	0.00	10.46	0.00	0.15	0.00	0.59			
13	4,000	5,000	4,500	84	1,826	3.15	68.49	439.38	2,197.02	3.89	19.44	0	2	0.00	5.88	0.00	10.46	0.00	0.15	0.00	0.48			
14	5,000	7,500	6,250	117	1,943	4.39	72.88	767.49	2,964.51	6.79	26.23	0	2	0.00	5.88	0.00	10.46	0.00	0.15	0.00	0.35			
15	7,500	10,000	8,750	173	2,116	6.49	79.37	1,599.34	4,563.85	14.15	40.39	2	4	5.88	11.76	48.05	58.51	0.70	0.85	3.00	1.28			
16	10,000	20,000	15,000	339	2,455	12.72	92.09	4,653.70	9,217.55	41.18	81.57	11	15	32.35	44.12	2,470.00	2,528.50	35.77	36.61	53.08	27.43			
17	20,000	50,000	35,000	120	2,575	4.50	96.59	1,560.25	10,777.80	13.81	95.37	2	17	5.88	50.00	118.49	2,647.00	1.72	38.33	7.59	24.56			
18	50,000	100,000	75,000	43	2,618	1.61	98.20	248.80	11,026.60	2.20	97.57	5	22	14.71	64.71	2,017.74	4,664.74	29.22	67.55	810.99	42.30			
19	100,000	500,000	300,000	42	2,660	1.58	99.77	273.73	11,300.34	2.42	100.00	11	33	32.35	97.06	2,241.02	6,905.76	32.45	100.00	818.69	61.11			
20	500,000	<b>UP</b>		6	2,666	0.23	100.00	0.34	11,300.67	0.00	100.00	1	34	2.94	100.00	0.02	6,905.78	0.00	100.00	4.78	61.11			
				2,666					11,300.67					34					6,905.78					61.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15,882	15,882	23.46	23.46	2,238.57	2,238.57	2.78	2.78	15	15	15	15	121.55	121.55	0.25	0.25	5.43	5.43			
2	50	100	75	6,235	22,117	9.21	32.67	892.76	3,131.33	1.11	3.89	15	30	2.33	4.66	286.08	407.63	0.59	0.84	32.04	13.02			
3	100	200	150	9,131	31,248	13.49	46.16	1,598.54	4,729.87	1.98	5.87	42	72	6.52	11.18	999.53	1,407.16	2.07	2.91	62.53	29.75			
4	200	300	250	5,257	36,505	7.77	53.93	1,528.00	6,257.87	1.90	7.77	13	85	2.02	13.20	720.54	2,127.70	1.49	4.41	47.16	34.00			
5	300	500	400	5,921	42,426	8.75	62.68	3,073.63	9,331.50	3.81	11.58	12	97	1.86	15.06	579.64	2,707.34	1.20	5.61	18.86	29.01			
6	500	750	625	3,328	45,754	4.92	67.59	2,879.00	12,210.50	3.57	15.15	19	116	2.95	18.01	717.89	3,425.23	1.49	7.09	24.94	28.05			
7	750	1,000	875	3,461	49,215	5.11	72.70	3,300.41	15,510.91	4.10	19.25	2	118	0.31	18.32	10.64	3,435.87	0.02	7.12	0.32	22.15			
8	1,000	1,500	1,250	3,320	52,535	4.90	77.61	3,749.98	19,260.89	4.65	23.90	26	144	4.04	22.36	350.39	3,786.25	0.73	7.84	9.34	19.66			
9	1,500	2,000	1,750	2,006	54,541	2.96	80.57	2,835.03	22,095.92	3.52	27.42	8	152	1.24	23.60	1,993.09	5,779.34	4.13	11.97	70.30	26.16			
10	2,000	2,500	2,250	1,022	55,563	1.51	82.08	2,131.55	24,227.47	2.65	30.06	6	158	0.93	24.53	104.57	5,883.92	0.22	12.19	4.91	24.29			
11	2,500	3,000	2,750	905	56,468	1.34	83.42	1,728.73	25,956.20	2.15	32.21	8	166	1.24	25.78	337.10	6,221.02	0.70	12.88	19.50	23.97			
12	3,000	4,000	3,500	1,429	57,897	2.11	85.53	2,632.97	28,589.17	3.27	35.48	14	180	2.17	27.95	150.35	6,371.37	0.31	13.19	5.71	22.29			
13	4,000	5,000	4,500	1,153	59,050	1.70	87.23	2,077.57	30,666.73	2.58	38.06	10	190	1.55	29.50	68.78	6,440.14	0.14	13.34	3.31	21.00			
14	5,000	7,500	6,250	2,216	61,266	3.27	90.51	3,707.61	34,374.34	4.60	42.66	9	199	1.40	30.90	325.12	6,765.26	0.67	14.01	8.77	19.68			
15	7,500	10,000	8,750	1,465	62,731	2.16	92.67	4,157.15	38,531.50	5.16	47.81	10	209	1.55	32.45	199.02	6,964.28	0.41	14.42	4.79	18.07			
16	10,000	20,000	15,000	1,788	64,519	2.64	95.31	12,661.02	51,192.51	15.71	63.53	15	224	2.33	34.78	537.75	7,502.04	1.11	15.54	4.25	14.65			
17	20,000	50,000	35,000	894	65,413	1.32	96.63	10,821.16	62,013.68	13.43	76.95	19	243	2.95	37.73	8,491.76	15,993.80	17.59	33.12	78.47	25.79			
18	50,000	100,000	75,000	735	66,148	1.09	97.72	8,453.73	70,467.41	10.49	87.45	20	263	3.11	40.84	19,255.47	35,249.26	39.88	73.00	227.77	50.02			
19	100,000	500,000	300,000	989	67,137	1.46	99.18	7,933.58	78,400.99	9.85	97.29	173	436	26.86	67.70	12,351.21	47,600.47	25.58	98.58	155.68	60.71			
20	500,000	UP		555	67,692	0.82	100.00	2,183.58	80,584.57	2.71	100.00	208	644	32.30	100.00	687.55	48,288.03	1.42	100.00	31.49	59.92			
				67,692					80,584.57					644					48,288.03					59.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	74	74	14.29	14.29	1.40	1.40	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	35	109	6.76	21.04	3.72	5.11	0.84	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	65	174	12.55	33.59	13.57	18.68	3.08	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	88	262	16.99	50.58	31.21	49.89	7.09	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	104	366	20.08	70.66	62.63	112.52	14.23	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	399	6.37	77.03	39.48	152.00	8.97	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	43	442	8.30	85.33	52.55	204.55	11.94	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	480	7.34	92.66	62.95	267.51	14.30	60.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	491	2.12	94.79	21.53	289.03	4.89	65.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	492	0.19	94.98	5.55	294.58	1.26	66.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	494	0.39	95.37	5.96	300.54	1.35	68.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	498	0.77	96.14	24.56	325.10	5.58	73.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	500	0.39	96.53	6.75	331.85	1.53	75.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	501	0.19	96.72	11.63	343.48	2.64	78.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	503	0.39	97.10	36.27	379.75	8.24	86.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	513	1.93	99.03	40.77	420.52	9.26	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	516	0.58	99.61	19.69	440.21	4.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	518	0.39	100.00	0.00	440.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	518	0.00	100.00	0.00	440.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	518	0.00	100.00	0.00	440.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				518					440.21					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2932

MAIL ORDER HOUSESUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	12.12	12.12	0.67	0.67	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	21	3.79	15.91	0.75	1.42	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	32	8.33	24.24	5.43	6.85	3.15	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	39	5.30	29.55	6.89	13.74	4.00	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	48	6.82	36.36	8.18	21.93	4.75	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	54	4.55	40.91	8.60	30.53	4.99	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	67	9.85	50.76	30.10	60.63	17.47	35.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	74	5.30	56.06	12.67	73.30	7.35	42.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	85	8.33	64.39	24.78	98.08	14.38	56.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	91	4.55	68.94	10.27	108.36	5.96	62.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	99	6.06	75.00	12.17	120.53	7.06	69.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	103	3.03	78.03	16.18	136.71	9.39	79.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	105	1.52	79.55	0.41	137.11	0.24	79.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	116	8.33	87.88	20.51	157.62	11.90	91.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	119	2.27	90.15	1.83	159.45	1.06	92.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	124	3.79	93.94	10.06	169.51	5.83	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	127	2.27	96.21	0.09	169.60	0.06	98.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	128	0.76	96.97	1.62	171.22	0.94	99.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	132	3.03	100.00	1.13	172.35	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	132	0.00	100.00	0.00	172.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				132					172.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,366	2,366	24.85	24.85	249.15	249.15	1.50	1.50	1	1	5.26	5.26	4.50	4.50	0.13	0.13	1.81	1.81			
2	50	100	75	429	2,795	4.51	29.36	246.07	495.22	1.48	2.98	2	3	10.53	15.79	105.28	109.78	3.07	3.20	42.78	22.17			
3	100	200	150	1,171	3,966	12.30	41.66	1,041.14	1,536.36	6.27	9.25	0	3	0.00	15.79	0.00	109.78	0.00	3.20	0.00	7.15			
4	200	300	250	961	4,927	10.09	51.75	1,220.51	2,756.87	7.35	16.59	1	4	5.26	21.05	7.80	117.58	0.23	3.43	0.64	4.27			
5	300	500	400	1,430	6,357	15.02	66.77	2,164.54	4,921.41	13.03	29.62	3	7	15.79	36.84	424.89	542.47	12.38	15.81	19.63	11.02			
6	500	750	625	894	7,251	9.39	76.16	1,496.47	6,417.88	9.01	38.63	1	8	5.26	42.11	561.83	1,104.30	16.37	32.18	37.54	17.21			
7	750	1,000	875	812	8,063	8.53	84.69	1,799.91	8,217.79	10.83	49.46	3	11	15.79	57.89	1.62	1,105.92	0.05	32.23	0.09	13.46			
8	1,000	1,500	1,250	501	8,564	5.26	89.95	1,387.48	9,605.27	8.35	57.81	1	12	5.26	63.16	0.21	1,106.13	0.01	32.24	0.02	11.52			
9	1,500	2,000	1,750	286	8,850	3.00	92.95	967.71	10,572.98	5.82	63.64	1	13	5.26	68.42	9.56	1,115.69	0.28	32.51	0.99	10.55			
10	2,000	2,500	2,250	115	8,965	1.21	94.16	538.09	11,111.06	3.24	66.87	0	13	0.00	68.42	0.00	1,115.69	0.00	32.51	0.00	10.04			
11	2,500	3,000	2,750	100	9,065	1.05	95.21	534.91	11,645.97	3.22	70.09	2	15	10.53	78.95	2,290.18	3,405.86	66.74	99.26	428.14	29.25			
12	3,000	4,000	3,500	85	9,150	0.89	96.10	583.66	12,229.64	3.51	73.61	0	15	0.00	78.95	0.00	3,405.86	0.00	99.26	0.00	27.85			
13	4,000	5,000	4,500	58	9,208	0.61	96.71	472.58	12,702.21	2.84	76.45	0	15	0.00	78.95	2.84	3,405.86	0.00	99.26	0.00	26.81			
14	5,000	7,500	6,250	75	9,283	0.79	97.50	949.83	13,652.04	5.72	82.17	1	16	5.26	84.21	4.08	3,409.94	0.12	99.38	0.43	24.98			
15	7,500	10,000	8,750	34	9,317	0.36	97.86	416.62	14,068.66	2.51	84.68	0	16	0.00	84.21	0.00	3,409.94	0.00	99.38	0.00	24.24			
16	10,000	20,000	15,000	35	9,352	0.37	98.22	681.01	14,749.67	4.10	88.77	0	16	0.00	84.21	0.00	3,409.94	0.00	99.38	0.00	23.12			
17	20,000	50,000	35,000	43	9,395	0.45	98.68	609.03	15,358.70	3.67	92.44	1	17	5.26	89.47	15.97	3,425.91	0.47	99.84	2.62	22.31			
18	50,000	100,000	75,000	35	9,430	0.37	99.04	327.22	15,685.92	1.97	94.41	1	18	5.26	94.74	3.48	3,429.39	0.10	99.94	1.06	21.86			
19	100,000	500,000	300,000	81	9,511	0.85	99.89	901.97	16,587.89	5.43	99.84	1	19	5.26	100.00	1.94	3,431.34	0.06	100.00	0.22	20.69			
20	500,000	UP		10	9,521	0.11	100.00	26.92	16,614.82	0.16	100.00	0	19	0.00	100.00	0.00	3,431.34	0.00	100.00	0.00	20.65			
				9,521					16,614.82					19					3,431.34					20.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	73,178	73,178	16.62	16.62	16,073.82	16,073.82	3.01	3.01	345	345	9.63	9.63	4,196.47	4,196.47	2.35	2.35	26.11	26.11	
2	50	100	75	30,657	103,835	6.96	23.58	3,160.05	19,233.87	0.59	3.60	120	465	3.35	12.99	3,217.53	7,414.01	1.80	4.16	101.82	38.55	
3	100	200	150	49,185	153,020	11.17	34.75	15,476.98	34,710.85	2.90	6.49	118	583	3.30	16.28	4,172.52	11,586.52	2.34	6.50	26.96	33.38	
4	200	300	250	34,163	187,183	7.76	42.51	25,015.74	59,726.59	4.68	11.17	117	700	3.27	19.55	5,601.85	17,188.37	3.14	9.64	22.39	28.78	
5	300	500	400	57,694	244,877	13.10	55.61	53,930.33	113,656.92	10.09	21.26	292	992	8.15	27.70	8,811.14	25,999.51	4.94	14.58	16.34	22.88	
6	500	750	625	48,482	293,359	11.01	66.62	53,768.61	167,425.54	10.06	31.32	407	1,399	11.37	39.07	13,897.23	39,896.74	7.79	22.37	25.85	23.83	
7	750	1,000	875	50,703	344,062	11.52	78.14	60,490.22	227,915.76	11.32	42.64	879	2,278	24.55	63.61	23,644.48	63,541.23	13.26	35.63	39.09	27.88	
8	1,000	1,500	1,250	41,412	385,474	9.41	87.54	66,417.61	294,333.37	12.43	55.06	713	2,991	19.91	83.52	29,820.39	93,361.62	16.72	52.35	44.90	31.72	
9	1,500	2,000	1,750	18,432	403,906	4.19	91.73	51,270.13	345,603.50	9.59	64.66	243	3,234	6.79	90.31	23,885.48	117,247.09	13.39	65.75	46.59	33.93	
10	2,000	2,500	2,250	8,553	412,459	1.94	93.67	27,414.14	373,017.64	5.13	69.79	103	3,337	2.88	93.19	7,636.01	124,883.10	4.28	70.03	27.85	33.48	
11	2,500	3,000	2,750	6,163	418,622	1.40	95.07	23,672.96	396,690.60	4.43	74.21	46	3,383	1.28	94.47	5,852.77	130,735.86	3.28	73.31	24.72	32.96	
12	3,000	4,000	3,500	6,601	425,223	1.50	96.57	34,197.78	430,888.38	6.40	80.61	48	3,431	1.34	95.81	14,428.34	145,164.21	8.09	81.40	42.19	33.69	
13	4,000	5,000	4,500	3,948	429,171	0.90	97.47	26,057.69	456,946.07	4.87	85.49	35	3,466	0.98	96.79	2,889.52	148,053.73	1.62	83.02	11.09	32.40	
14	5,000	7,500	6,250	4,161	433,332	0.94	98.41	26,879.60	483,825.67	5.03	90.52	29	3,495	0.81	97.60	3,095.65	151,149.38	1.74	84.76	11.52	31.24	
15	7,500	10,000	8,750	2,128	435,460	0.48	98.90	20,047.88	503,873.55	3.75	94.27	25	3,520	0.70	98.30	7,583.58	158,732.97	4.25	89.01	37.83	31.50	
16	10,000	20,000	15,000	2,495	437,955	0.57	99.46	27,405.66	531,279.21	5.13	99.39	29	3,549	0.81	99.11	1,184.50	159,917.46	0.66	89.67	4.32	30.10	
17	20,000	50,000	35,000	1,356	439,311	0.31	99.77	10,957.41	542,236.62	2.05	101.44	13	3,562	0.36	99.47	493.27	160,410.73	0.28	89.95	4.50	29.58	
18	50,000	100,000	75,000	513	439,824	0.12	99.89	2,611.54	544,848.16	0.49	101.93	11	3,573	0.31	99.78	17,854.41	178,265.14	10.01	99.96	683.67	32.72	
19	100,000	500,000	300,000	302	440,126	0.07	99.96	1,266.08	546,114.24	0.24	102.17	2	3,575	0.06	99.83	18.72	178,283.86	0.01	99.97	1.48	32.65	
20	500,000	UP		192	440,318	0.04	100.00	11,590.50	534,523.74	2.17	100.00	6	3,581	0.17	100.00	50.37	178,334.23	0.03	100.00	0.43	33.36	
				440,318					534,523.74					3,581					178,334.23			33.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,233	4,233	16.65	16.65	3,824.60	3,824.60	8.18	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,443	5,676	5.68	22.33	812.50	4,637.10	1.74	9.91	8	8	3.09	3.09	393.29	393.29	4.73	4.73	48.40	8.48			
3	100	200	150	2,586	8,262	10.17	32.50	1,377.06	6,014.16	2.94	12.86	6	14	2.32	5.41	456.13	849.42	5.48	10.21	33.12	14.12			
4	200	300	250	2,280	10,542	8.97	41.47	1,628.15	7,642.31	3.48	16.34	2	16	0.77	6.18	135.49	984.91	1.63	11.84	8.32	12.89			
5	300	500	400	3,795	14,337	14.93	56.40	3,815.57	11,457.88	8.16	24.50	3	19	1.16	7.34	102.75	1,087.65	1.23	13.07	2.69	9.49			
6	500	750	625	2,483	16,820	9.77	66.17	3,532.90	14,990.78	7.55	32.05	4	23	1.54	8.88	55.50	1,143.16	0.67	13.74	1.57	7.63			
7	750	1,000	875	2,345	19,165	9.23	75.40	4,423.41	19,414.19	9.46	41.50	16	39	6.18	15.06	1,731.12	2,874.28	20.81	34.55	39.14	14.81			
8	1,000	1,500	1,250	1,892	21,057	7.44	82.84	4,804.57	24,218.76	10.27	51.78	9	48	3.47	18.53	559.35	3,433.63	6.72	41.27	11.64	14.18			
9	1,500	2,000	1,750	1,246	22,303	4.90	87.74	4,516.38	28,735.14	9.66	61.43	15	63	5.79	24.32	2,565.89	5,999.52	30.84	72.11	56.81	20.88			
10	2,000	2,500	2,250	620	22,923	2.44	90.18	2,407.06	31,142.20	5.15	66.58	2	65	0.77	25.10	115.88	6,115.40	1.39	73.50	4.81	19.64			
11	2,500	3,000	2,750	460	23,383	1.81	91.99	2,105.67	33,247.87	4.50	71.08	3	68	1.16	26.25	1,197.09	7,312.49	14.39	87.89	56.85	21.99			
12	3,000	4,000	3,500	521	23,904	2.05	94.04	2,911.77	36,159.64	6.22	77.30	7	75	2.70	28.96	51.31	7,363.81	0.62	88.51	1.76	20.36			
13	4,000	5,000	4,500	292	24,196	1.15	95.19	2,118.70	38,278.34	4.53	81.83	3	78	1.16	30.12	431.92	7,795.72	5.19	93.70	20.39	20.37			
14	5,000	7,500	6,250	363	24,559	1.43	96.62	2,578.03	40,856.37	5.51	87.34	2	80	0.77	30.89	4.16	7,799.88	0.05	93.75	0.16	19.09			
15	7,500	10,000	8,750	220	24,779	0.87	97.49	1,719.20	42,575.57	3.68	91.02	1	81	0.39	31.27	5.72	7,805.60	0.07	93.82	0.33	18.33			
16	10,000	20,000	15,000	215	24,994	0.85	98.33	2,496.66	45,072.23	5.34	96.36	2	83	0.77	32.05	24.35	7,829.95	0.29	94.11	0.98	17.37			
17	20,000	50,000	35,000	153	25,147	0.60	98.93	1,113.16	46,185.40	2.38	98.74	3	86	1.16	33.20	424.32	8,254.27	5.10	99.21	38.12	17.87			
18	50,000	100,000	75,000	54	25,201	0.21	99.15	209.08	46,394.47	0.45	99.18	15	101	5.79	39.00	22.91	8,277.18	0.28	99.49	10.96	17.84			
19	100,000	500,000	300,000	94	25,295	0.37	99.52	134.66	46,529.13	0.29	99.47	35	136	13.51	52.51	6.93	8,284.11	0.08	99.57	5.15	17.80			
20	500,000	UP		123	25,418	0.48	100.00	247.25	46,776.38	0.53	100.00	123	259	47.49	100.00	35.74	8,319.85	0.43	100.00	14.45	17.79			
				25,418					46,776.38					259					8,319.85					17.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	73	73	11.34	11.34	54.94	54.94	3.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	93	3.11	14.44	8.79	63.73	0.58	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	46	139	7.14	21.58	18.10	81.84	1.20	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	53	192	8.23	29.81	29.12	110.95	1.93	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	96	288	14.91	44.72	82.67	193.62	5.49	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	72	360	11.18	55.90	98.90	292.52	6.56	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	71	431	11.02	66.93	114.45	406.97	7.59	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	61	492	9.47	76.40	162.08	569.04	10.76	37.76	2	2	40.00	40.00	905.50	905.50	64.78	64.78	558.68	159.13			
9	1,500	2,000	1,750	42	534	6.52	82.92	159.37	728.41	10.58	48.34	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	124.31			
10	2,000	2,500	2,250	21	555	3.26	86.18	82.64	811.05	5.48	53.82	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	111.64			
11	2,500	3,000	2,750	29	584	4.50	90.68	174.72	985.77	11.59	65.41	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	91.86			
12	3,000	4,000	3,500	23	607	3.57	94.25	121.33	1,107.10	8.05	73.47	0	2	0.00	40.00	0.00	905.50	0.00	64.78	0.00	81.79			
13	4,000	5,000	4,500	14	621	2.17	96.43	80.03	1,187.14	5.31	78.78	2	4	40.00	80.00	491.90	1,397.40	35.19	99.97	614.61	117.71			
14	5,000	7,500	6,250	13	634	2.02	98.45	121.34	1,308.48	8.05	86.83	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	106.80			
15	7,500	10,000	8,750	5	639	0.78	99.22	92.12	1,400.60	6.11	92.94	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	99.77			
16	10,000	20,000	15,000	3	642	0.47	99.69	62.42	1,463.01	4.14	97.08	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	95.52			
17	20,000	50,000	35,000	1	643	0.16	99.84	30.40	1,493.41	2.02	99.10	0	4	0.00	80.00	0.00	1,397.40	0.00	99.97	0.00	93.57			
18	50,000	100,000	75,000	1	644	0.16	100.00	13.55	1,506.96	0.90	100.00	1	5	20.00	100.00	0.45	1,397.85	0.03	100.00	3.31	92.76			
19	100,000	500,000	300,000	0	644	0.00	100.00	0.00	1,506.96	0.00	100.00	0	5	0.00	100.00	0.00	1,397.85	0.00	100.00	0.00	92.76			
20	500,000	UP		0	644	0.00	100.00	0.00	1,506.96	0.00	100.00	0	5	0.00	100.00	0.00	1,397.85	0.00	100.00	0.00	92.76			
				644					1,506.96					5					1,397.85					92.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	58	58	15.30	15.30	46.95	46.95	6.18	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	16	74	4.22	19.53	9.42	56.37	1.24	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	94	5.28	24.80	14.75	71.12	1.94	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	43	137	11.35	36.15	34.24	105.35	4.51	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	47	184	12.40	48.55	54.59	159.94	7.19	21.06	1	1	11.11	11.11	1.70	1.70	0.12	0.12	3.11	1.06
6	500	750	625	39	223	10.29	58.84	54.40	214.34	7.16	28.22	0	1	0.00	11.11	0.00	1.70	0.00	0.12	0.00	0.79
7	750	1,000	875	42	265	11.08	69.92	82.86	297.20	10.91	39.13	0	1	0.00	11.11	0.00	1.70	0.00	0.12	0.00	0.57
8	1,000	1,500	1,250	49	314	12.93	82.85	135.53	432.72	17.84	56.98	3	4	33.33	44.44	1,209.66	1,211.35	83.99	84.11	892.57	279.94
9	1,500	2,000	1,750	28	342	7.39	90.24	91.65	524.37	12.07	69.04	0	4	0.00	44.44	0.00	1,211.35	0.00	84.11	0.00	231.01
10	2,000	2,500	2,250	7	349	1.85	92.08	25.94	550.31	3.42	72.46	5	9	55.56	100.00	228.90	1,440.25	15.89	100.00	882.44	261.72
11	2,500	3,000	2,750	9	358	2.37	94.46	51.24	601.55	6.75	79.21	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	239.42
12	3,000	4,000	3,500	9	367	2.37	96.83	57.13	658.68	7.52	86.73	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	218.66
13	4,000	5,000	4,500	5	372	1.32	98.15	36.50	695.18	4.81	91.54	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	207.18
14	5,000	7,500	6,250	2	374	0.53	98.68	23.97	719.15	3.16	94.69	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	200.27
15	7,500	10,000	8,750	1	375	0.26	98.94	18.00	737.15	2.37	97.06	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	195.38
16	10,000	20,000	15,000	4	379	1.06	100.00	22.32	759.47	2.94	100.00	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	189.64
17	20,000	50,000	35,000	0	379	0.00	100.00	0.00	759.47	0.00	100.00	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	189.64
18	50,000	100,000	75,000	0	379	0.00	100.00	0.00	759.47	0.00	100.00	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	189.64
19	100,000	500,000	300,000	0	379	0.00	100.00	0.00	759.47	0.00	100.00	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	189.64
20	500,000	UP		0	379	0.00	100.00	0.00	759.47	0.00	100.00	0	9	0.00	100.00	0.00	1,440.25	0.00	100.00	0.00	189.64
				379				759.47				9				1,440.25				189.64	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.76	4.76	0.07	0.07	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.76	9.52	0.61	0.68	0.60	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	5	14.29	23.81	1.12	1.80	1.12	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.76	28.57	0.91	2.72	0.90	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	19.05	47.62	7.52	10.24	7.46	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	4.76	52.38	10.64	20.88	10.55	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	4.76	57.14	1.42	22.30	1.41	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	4.76	61.90	2.87	25.17	2.85	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	4.76	66.67	3.89	29.06	3.86	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	4.76	71.43	4.39	33.46	4.36	33.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	4.76	76.19	8.81	42.26	8.73	41.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	4.76	80.95	4.72	46.98	4.68	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.76	85.71	8.47	55.45	8.40	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.76	90.48	10.00	65.45	9.92	64.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.76	95.24	9.53	74.99	9.45	74.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	4.76	100.00	25.87	100.86	25.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	100.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					100.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

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





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.26	15.79	0.27	0.27	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.26	21.05	0.05	0.32	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.26	26.32	4.50	4.82	5.56	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	10.53	36.84	10.15	14.97	12.54	18.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	13	31.58	68.42	22.05	7.08	27.24	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	5.26	73.68	18.00	10.92	22.24	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	5.26	78.95	0.07	10.99	0.09	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	5.26	84.21	7.42	18.41	9.16	22.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	5.26	89.47	10.40	28.81	12.84	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	5.26	94.74	1.88	26.92	2.33	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	5.26	100.00	54.03	80.95	66.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	80.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					80.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	30.22	30.22	35.11	35.11	6.15	6.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	68	7.14	37.36	165.61	130.50	29.00	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	87	10.44	47.80	8.10	138.60	1.42	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	94	3.85	51.65	3.10	141.70	0.54	24.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	107	7.14	58.79	21.86	163.56	3.83	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	111	2.20	60.99	11.90	175.46	2.08	30.73	2	2	100.00	100.00	4.08	4.08	100.00	100.00	34.25	2.32			
7	750	1,000	875	1	112	0.55	61.54	0.84	176.30	0.15	30.88	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.31			
8	1,000	1,500	1,250	3	115	1.65	63.19	6.25	182.55	1.10	31.97	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.23			
9	1,500	2,000	1,750	3	118	1.65	64.84	4.72	187.27	0.83	32.80	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.18			
10	2,000	2,500	2,250	1	119	0.55	65.38	0.74	188.01	0.13	32.93	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.17			
11	2,500	3,000	2,750	3	122	1.65	67.03	0.33	188.34	0.06	32.98	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	2.16			
12	3,000	4,000	3,500	4	126	2.20	69.23	29.73	218.07	5.21	38.19	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.87			
13	4,000	5,000	4,500	8	134	4.40	73.63	30.64	248.70	5.37	43.56	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
14	5,000	7,500	6,250	3	137	1.65	75.27	0.00	248.70	0.00	43.56	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
15	7,500	10,000	8,750	2	139	1.10	76.37	0.00	248.70	0.00	43.56	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.64			
16	10,000	20,000	15,000	8	147	4.40	80.77	3.13	251.83	0.55	44.10	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.62			
17	20,000	50,000	35,000	8	155	4.40	85.16	77.21	329.04	13.52	57.63	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	1.24			
18	50,000	100,000	75,000	12	167	6.59	91.76	87.18	416.21	15.27	72.89	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.98			
19	100,000	500,000	300,000	14	181	7.69	99.45	129.85	546.07	22.74	95.63	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.75			
20	500,000	UP		1	182	0.55	100.00	24.93	570.99	4.37	100.00	0	2	0.00	100.00	0.00	4.08	0.00	100.00	0.00	0.71			
				182					570.99					2					4.08					0.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,278	1,278	13.43	13.43	337.39	337.39	1.70	1.70	3	3	4.69	4.69	26.29	26.29	0.12	0.12	7.79	7.79			
2	50	100	75	618	1,896	6.50	19.93	79.51	416.90	0.40	2.10	0	3	0.00	4.69	0.00	26.29	0.00	0.12	0.00	6.31			
3	100	200	150	850	2,746	8.94	28.87	190.78	607.69	0.96	3.07	2	5	3.13	7.81	265.92	292.21	1.24	1.37	139.39	48.09			
4	200	300	250	547	3,293	5.75	34.62	194.62	802.31	0.98	4.05	0	5	0.00	7.81	0.00	292.21	0.00	1.37	0.00	36.42			
5	300	500	400	860	4,153	9.04	43.66	488.06	1,290.37	2.46	6.52	1	6	1.56	9.38	65.55	357.76	0.31	1.67	13.43	27.73			
6	500	750	625	645	4,798	6.78	50.44	511.60	1,801.97	2.58	9.10	0	6	0.00	9.38	0.00	357.76	0.00	1.67	0.00	19.85			
7	750	1,000	875	719	5,517	7.56	57.99	859.50	2,661.47	4.34	13.44	9	15	14.06	23.44	576.84	934.60	2.70	4.37	67.11	35.12			
8	1,000	1,500	1,250	670	6,187	7.04	65.04	1,090.45	3,751.92	5.51	18.94	5	20	7.81	31.25	1,005.08	1,939.68	4.70	9.07	92.17	51.70			
9	1,500	2,000	1,750	528	6,715	5.55	70.59	1,103.64	4,855.56	5.57	24.52	4	24	6.25	37.50	251.49	2,191.16	1.18	10.25	22.79	45.13			
10	2,000	2,500	2,250	319	7,034	3.35	73.94	922.00	5,777.56	4.66	29.17	1	25	1.56	39.06	17.73	2,208.89	0.08	10.33	1.92	38.23			
11	2,500	3,000	2,750	304	7,338	3.20	77.14	932.42	6,709.98	4.71	33.88	2	27	3.13	42.19	35.69	2,244.58	0.17	10.50	3.83	33.45			
12	3,000	4,000	3,500	391	7,729	4.11	81.25	1,311.08	8,021.06	6.62	40.50	3	30	4.69	46.88	36.07	2,280.65	0.17	10.67	2.75	28.43			
13	4,000	5,000	4,500	301	8,030	3.16	84.41	1,109.43	9,130.49	5.60	46.10	5	35	7.81	54.69	1,705.35	3,985.99	7.98	18.64	153.71	43.66			
14	5,000	7,500	6,250	387	8,417	4.07	88.48	1,998.45	11,128.94	10.09	56.19	1	36	1.56	56.25	57.65	4,043.65	0.27	18.91	2.88	36.33			
15	7,500	10,000	8,750	266	8,683	2.80	91.28	1,744.21	12,873.14	8.81	65.00	9	45	14.06	70.31	9,472.56	13,516.21	44.30	63.22	543.09	105.00			
16	10,000	20,000	15,000	352	9,035	3.70	94.98	3,313.19	16,186.34	16.73	81.73	4	49	6.25	76.56	159.05	13,675.25	0.74	63.96	4.80	84.49			
17	20,000	50,000	35,000	292	9,327	3.07	98.04	2,510.27	18,696.61	12.67	94.40	3	52	4.69	81.25	3.99	13,679.25	0.02	63.98	0.16	73.16			
18	50,000	100,000	75,000	115	9,442	1.21	99.25	857.07	19,553.67	4.33	98.73	9	61	14.06	95.31	7,651.43	21,330.67	35.79	99.77	892.74	109.09			
19	100,000	500,000	300,000	54	9,496	0.57	99.82	216.69	19,770.36	1.09	99.82	3	64	4.69	100.00	49.97	21,380.64	0.23	100.00	23.06	108.14			
20	500,000	UP		17	9,513	0.18	100.00	35.49	19,805.84	0.18	100.00	0	64	0.00	100.00	0.00	21,380.64	0.00	100.00	0.00	107.95			
				9,513					19,805.84					64					21,380.64					107.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	22,243	22,243	10.78	10.78	12,933.25	12,933.25	3.02	3.02	38	38	2.34	2.34	682.71	682.71	0.29	0.29	5.28	5.28	
2	50	100	75	8,340	30,583	4.04	14.82	1,234.87	14,168.13	0.29	3.31	23	61	1.42	3.76	283.67	966.38	0.12	0.42	22.97	6.82	
3	100	200	150	11,652	42,235	5.65	20.46	2,990.09	17,158.22	0.70	4.00	25	86	1.54	5.30	856.17	1,822.55	0.37	0.79	28.63	10.62	
4	200	300	250	9,142	51,377	4.43	24.89	3,482.22	20,640.43	0.81	4.82	27	113	1.66	6.97	1,240.31	3,062.87	0.53	1.32	35.62	14.84	
5	300	500	400	15,584	66,961	7.55	32.44	8,612.31	29,252.75	2.01	6.83	41	154	2.53	9.49	1,766.71	4,829.58	0.76	2.08	20.51	16.51	
6	500	750	625	13,737	80,698	6.66	39.10	9,864.71	39,117.45	2.30	9.13	81	235	4.99	14.49	7,972.99	12,802.57	3.44	5.52	80.82	32.73	
7	750	1,000	875	14,848	95,546	7.19	46.29	14,787.49	53,904.94	3.45	12.58	78	313	4.81	19.30	5,053.58	17,856.15	2.18	7.69	34.17	33.13	
8	1,000	1,500	1,250	17,228	112,774	8.35	54.64	22,196.25	76,101.20	5.18	17.76	80	393	4.93	24.23	4,151.51	22,007.66	1.79	9.48	18.70	28.92	
9	1,500	2,000	1,750	12,952	125,726	6.28	60.92	23,528.56	99,629.75	5.49	23.25	69	462	4.25	28.48	3,924.92	25,932.58	1.69	11.17	16.68	26.03	
10	2,000	2,500	2,250	8,713	134,439	4.22	65.14	17,938.44	117,568.19	4.19	27.44	56	518	3.45	31.94	7,784.91	33,717.49	3.35	14.53	43.40	28.68	
11	2,500	3,000	2,750	8,140	142,579	3.94	69.08	20,350.48	137,918.68	4.75	32.19	75	593	4.62	36.56	12,732.63	46,450.12	5.49	20.02	62.57	33.68	
12	3,000	4,000	3,500	10,351	152,930	5.02	74.10	30,644.03	168,562.71	7.15	39.34	98	691	6.04	42.60	9,832.78	56,282.90	4.24	24.25	32.09	33.39	
13	4,000	5,000	4,500	8,125	161,055	3.94	78.03	30,065.42	198,628.13	7.02	46.36	105	796	6.47	49.08	16,075.26	72,358.16	6.93	31.18	53.47	36.43	
14	5,000	7,500	6,250	11,433	172,488	5.54	83.57	50,580.16	249,208.29	11.81	58.17	125	921	7.71	56.78	21,681.82	94,039.98	9.34	40.52	42.87	37.74	
15	7,500	10,000	8,750	7,680	180,168	3.72	87.29	45,658.94	294,867.23	10.66	68.82	145	1,066	8.94	65.72	14,074.70	108,114.68	6.06	46.59	30.83	36.67	
16	10,000	20,000	15,000	12,348	192,516	5.98	93.28	87,274.92	382,142.15	20.37	89.19	174	1,240	10.73	76.45	33,990.16	142,104.84	14.65	61.23	38.95	37.19	
17	20,000	50,000	35,000	8,369	200,885	4.05	97.33	72,822.72	454,964.87	17.00	106.19	207	1,447	12.76	89.21	67,887.58	209,992.42	29.25	90.49	93.22	46.16	
18	50,000	100,000	75,000	2,842	203,727	1.38	98.71	18,780.49	473,745.36	4.38	110.57	82	1,529	5.06	94.27	18,659.14	228,651.56	8.04	98.53	99.35	48.26	
19	100,000	500,000	300,000	2,067	205,794	1.00	99.71	12,411.38	486,156.74	2.90	113.47	54	1,583	3.33	97.60	1,134.40	229,785.96	0.49	99.01	9.14	47.27	
20	500,000	UP		598	206,392	0.29	100.00	57,714.74	428,442.00	13.47	100.00	39	1,622	2.40	100.00	2,287.67	232,073.62	0.99	100.00	3.96	54.17	
				206,392					428,442.00					1,622					232,073.62			54.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	102	102	4.80	4.80	60.20	60.20	1.38	1.38	1	1	2.94	2.94	6.13	6.13	0.14	0.14	10.17	10.17			
2	50	100	75	60	162	2.82	7.62	10.19	70.39	0.23	1.62	0	1	0.00	2.94	0.00	6.13	0.00	0.14	0.00	8.70			
3	100	200	150	98	260	4.61	12.24	14.20	84.59	0.33	1.94	0	1	0.00	2.94	0.00	6.13	0.00	0.14	0.00	7.24			
4	200	300	250	222	482	10.45	22.68	24.83	109.42	0.57	2.51	0	1	0.00	2.94	0.00	6.13	0.00	0.14	0.00	5.60			
5	300	500	400	241	723	11.34	34.02	88.38	197.79	2.03	4.55	0	1	0.00	2.94	0.00	6.13	0.00	0.14	0.00	3.10			
6	500	750	625	169	892	7.95	41.98	65.69	263.48	1.51	6.06	1	2	2.94	5.88	19.67	25.79	0.44	0.58	29.94	9.79			
7	750	1,000	875	143	1,035	6.73	48.71	110.27	373.76	2.53	8.59	0	2	0.00	5.88	0.00	25.79	0.00	0.58	0.00	6.90			
8	1,000	1,500	1,250	131	1,166	6.16	54.87	178.23	551.98	4.10	12.69	3	5	8.82	14.71	78.45	104.24	1.75	2.33	44.02	18.88			
9	1,500	2,000	1,750	99	1,265	4.66	59.53	179.84	731.83	4.13	16.82	0	5	0.00	14.71	0.00	104.24	0.00	2.33	0.00	14.24			
10	2,000	2,500	2,250	74	1,339	3.48	63.01	193.93	925.75	4.46	21.28	2	7	5.88	20.59	124.29	228.53	2.77	5.10	64.09	24.69			
11	2,500	3,000	2,750	78	1,417	3.67	66.68	256.78	1,182.53	5.90	27.18	0	7	0.00	20.59	0.00	228.53	0.00	5.10	0.00	19.33			
12	3,000	4,000	3,500	109	1,526	5.13	71.81	236.09	1,418.62	5.43	32.60	1	8	2.94	23.53	10.49	239.01	0.23	5.33	4.44	16.85			
13	4,000	5,000	4,500	75	1,601	3.53	75.34	249.56	1,668.18	5.74	38.34	7	15	20.59	44.12	4,208.76	4,447.78	93.91	99.25	1686.49	266.63			
14	5,000	7,500	6,250	123	1,724	5.79	81.13	464.35	2,132.52	10.67	49.01	1	16	2.94	47.06	1.36	4,449.13	0.03	99.28	0.29	208.63			
15	7,500	10,000	8,750	71	1,795	3.34	84.47	428.73	2,561.25	9.85	58.86	0	16	0.00	47.06	0.00	4,449.13	0.00	99.28	0.00	173.71			
16	10,000	20,000	15,000	116	1,911	5.46	89.93	674.51	3,235.77	15.50	74.36	4	20	11.76	58.82	3.08	4,452.22	0.07	99.34	0.46	137.59			
17	20,000	50,000	35,000	92	2,003	4.33	94.26	551.83	3,787.60	12.68	87.04	1	21	2.94	61.76	20.39	4,472.61	0.46	99.80	3.70	118.09			
18	50,000	100,000	75,000	54	2,057	2.54	96.80	372.47	4,160.07	8.56	95.60	2	23	5.88	67.65	0.67	4,473.29	0.02	99.81	0.18	107.53			
19	100,000	500,000	300,000	60	2,117	2.82	99.62	128.75	4,288.83	2.96	98.56	11	34	32.35	100.00	8.31	4,481.59	0.19	100.00	6.45	104.49			
20	500,000	UP		8	2,125	0.38	100.00	62.52	4,351.35	1.44	100.00	0	34	0.00	100.00	0.00	4,481.59	0.00	100.00	0.00	102.99			
				2,125					4,351.35					34					4,481.59					102.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	4.65	4.65	229.17	229.17	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	108	0.69	5.34	4.25	233.42	0.06	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	143	1.73	7.08	14.27	247.68	0.20	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	64	207	3.17	10.24	47.81	295.50	0.66	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	181	388	8.96	19.20	141.67	437.17	1.96	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	155	543	7.67	26.87	142.23	579.40	1.97	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	197	740	9.75	36.62	239.56	818.96	3.31	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	200	940	9.90	46.51	327.72	1,146.68	4.53	15.86	1	1	11.11	11.11	6.01	6.01	0.04	0.04	1.83	0.52			
9	1,500	2,000	1,750	195	1,135	9.65	56.16	427.07	1,573.75	5.91	21.76	1	2	11.11	22.22	34.56	40.57	0.20	0.24	8.09	2.58			
10	2,000	2,500	2,250	116	1,251	5.74	61.90	331.54	1,905.29	4.59	26.35	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	2.13			
11	2,500	3,000	2,750	102	1,353	5.05	66.95	348.66	2,253.96	4.82	31.17	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	1.80			
12	3,000	4,000	3,500	145	1,498	7.17	74.12	540.40	2,794.36	7.47	38.65	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	1.45			
13	4,000	5,000	4,500	112	1,610	5.54	79.66	495.58	3,289.94	6.85	45.50	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	1.23			
14	5,000	7,500	6,250	108	1,718	5.34	85.01	677.05	3,966.99	9.36	54.86	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	1.02			
15	7,500	10,000	8,750	91	1,809	4.50	89.51	715.29	4,682.28	9.89	64.76	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	0.87			
16	10,000	20,000	15,000	110	1,919	5.44	94.95	1,104.58	5,786.86	15.28	80.03	0	2	0.00	22.22	0.00	40.57	0.00	0.24	0.00	0.70			
17	20,000	50,000	35,000	73	1,992	3.61	98.57	1,018.37	6,805.23	14.08	94.12	7	9	77.78	100.00	16,937.47	16,978.03	99.76	100.00	1663.19	249.48			
18	50,000	100,000	75,000	13	2,005	0.64	99.21	241.46	7,046.69	3.34	97.46	0	9	0.00	100.00	0.00	16,978.03	0.00	100.00	0.00	240.94			
19	100,000	500,000	300,000	11	2,016	0.54	99.75	131.15	7,177.84	1.81	99.27	0	9	0.00	100.00	0.00	16,978.03	0.00	100.00	0.00	236.53			
20	500,000	<b>UP</b>		5	2,021	0.25	100.00	52.81	7,230.65	0.73	100.00	0	9	0.00	100.00	0.00	16,978.03	0.00	100.00	0.00	234.81			
				2,021					7,230.65					9					16,978.03					234.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.04	13.04	0.86	0.86	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.35	17.39	0.58	1.44	0.82	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.35	21.74	0.41	1.86	0.58	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.35	26.09	0.73	2.59	1.03	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.35	30.43	0.85	3.43	1.19	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.35	34.78	1.58	5.01	2.22	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.35	39.13	1.67	3.35	2.34	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.35	43.48	2.85	6.19	3.99	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.35	47.83	2.24	8.44	3.15	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	14	13.04	60.87	0.96	9.39	1.34	13.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.35	65.22	6.65	16.04	9.33	22.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.35	69.57	7.25	23.29	10.17	32.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	18	8.70	78.26	13.98	37.26	19.61	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	20	8.70	86.96	14.82	52.08	20.79	73.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	4.35	91.30	1.32	53.40	1.85	74.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	23	8.70	100.00	17.86	71.26	25.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	71.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					71.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	159	159	4.88	4.88	280.82	280.82	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	195	1.11	5.99	8.89	289.71	0.07	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	79	274	2.43	8.42	55.00	344.72	0.41	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	77	351	2.36	10.78	55.68	400.40	0.42	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	189	540	5.80	16.58	178.30	578.71	1.34	4.36	1	1	4.76	4.76	1.41	1.41	0.01	0.01	0.79	0.24			
6	500	750	625	199	739	6.11	22.70	173.50	752.21	1.31	5.67	0	1	0.00	4.76	0.00	1.41	0.00	0.01	0.00	0.19			
7	750	1,000	875	275	1,014	8.45	31.14	344.82	1,097.03	2.60	8.27	0	1	0.00	4.76	0.00	1.41	0.00	0.01	0.00	0.13			
8	1,000	1,500	1,250	324	1,338	9.95	41.09	600.82	1,697.85	4.53	12.80	0	1	0.00	4.76	0.00	1.41	0.00	0.01	0.00	0.08			
9	1,500	2,000	1,750	308	1,646	9.46	50.55	720.46	2,418.31	5.43	18.24	5	6	23.81	28.57	1,333.46	1,334.87	14.09	14.10	185.08	55.20			
10	2,000	2,500	2,250	172	1,818	5.28	55.84	489.96	2,908.28	3.69	21.93	1	7	4.76	33.33	6.00	1,340.87	0.06	14.17	1.22	46.11			
11	2,500	3,000	2,750	161	1,979	4.94	60.78	536.27	3,444.55	4.04	25.98	1	8	4.76	38.10	42.25	1,383.12	0.45	14.61	7.88	40.15			
12	3,000	4,000	3,500	217	2,196	6.66	67.44	855.42	4,299.97	6.45	32.43	1	9	4.76	42.86	425.47	1,808.58	4.50	19.11	49.74	42.06			
13	4,000	5,000	4,500	189	2,385	5.80	73.25	906.12	5,206.08	6.83	39.26	1	10	4.76	47.62	52.80	1,861.39	0.56	19.67	5.83	35.75			
14	5,000	7,500	6,250	236	2,621	7.25	80.50	1,403.42	6,609.51	10.58	49.84	0	10	0.00	47.62	0.00	1,861.39	0.00	19.67	0.00	28.16			
15	7,500	10,000	8,750	145	2,766	4.45	84.95	1,314.66	7,924.16	9.91	59.76	0	10	0.00	47.62	0.00	1,861.39	0.00	19.67	0.00	23.49			
16	10,000	20,000	15,000	244	3,010	7.49	92.44	2,596.97	10,521.13	19.58	79.34	5	15	23.81	71.43	7,587.66	9,449.05	80.16	99.83	292.17	89.81			
17	20,000	50,000	35,000	180	3,190	5.53	97.97	1,968.12	12,489.25	14.84	94.18	3	18	14.29	85.71	11.82	9,460.87	0.12	99.96	0.60	75.75			
18	50,000	100,000	75,000	44	3,234	1.35	99.32	573.58	13,062.83	4.33	98.51	3	21	14.29	100.00	4.26	9,465.12	0.04	100.00	0.74	72.46			
19	100,000	500,000	300,000	17	3,251	0.52	99.85	201.41	13,264.24	1.52	100.03	0	21	0.00	100.00	0.00	9,465.12	0.00	100.00	0.00	71.36			
20	500,000	<b>UP</b>		5	3,256	0.15	100.00	3.74	13,260.50	0.03	100.00	0	21	0.00	100.00	0.00	9,465.12	0.00	100.00	0.00	71.38			
				3,256					13,260.50					21					9,465.12					71.38





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	35.57	35.57	2.06	2.06	0.90	0.90	4	4	100.00	100.00	2.86	2.86	100.00	100.00	138.59	138.59			
2	50	100	75	7	60	4.70	40.27	0.21	2.28	0.09	0.99	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	125.62			
3	100	200	150	13	73	8.72	48.99	0.57	2.85	0.25	1.24	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	100.49			
4	200	300	250	4	77	2.68	51.68	1.17	4.02	0.51	1.75	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	71.18			
5	300	500	400	6	83	4.03	55.70	4.13	8.15	1.79	3.54	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	35.12			
6	500	750	625	4	87	2.68	58.39	3.42	11.57	1.49	5.03	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	24.73			
7	750	1,000	875	4	91	2.68	61.07	6.84	18.42	2.97	8.01	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	15.54			
8	1,000	1,500	1,250	6	97	4.03	65.10	9.75	28.16	4.24	12.24	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	10.16			
9	1,500	2,000	1,750	5	102	3.36	68.46	13.00	41.16	5.65	17.89	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	6.95			
10	2,000	2,500	2,250	1	103	0.67	69.13	6.16	47.32	2.68	20.57	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	6.05			
11	2,500	3,000	2,750	6	109	4.03	73.15	14.36	61.68	6.24	26.81	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	4.64			
12	3,000	4,000	3,500	10	119	6.71	79.87	16.00	77.68	6.96	33.77	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	3.68			
13	4,000	5,000	4,500	7	126	4.70	84.56	24.53	102.21	10.66	44.43	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	2.80			
14	5,000	7,500	6,250	8	134	5.37	89.93	32.15	134.36	13.98	58.41	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	2.13			
15	7,500	10,000	8,750	6	140	4.03	93.96	22.08	156.44	9.60	68.01	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.83			
16	10,000	20,000	15,000	3	143	2.01	95.97	15.99	172.43	6.95	74.96	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.66			
17	20,000	50,000	35,000	6	149	4.03	100.00	57.59	230.02	25.04	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.24			
18	50,000	100,000	75,000	0	149	0.00	100.00	0.00	230.02	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.24			
19	100,000	500,000	300,000	0	149	0.00	100.00	0.00	230.02	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.24			
20	500,000	UP		0	149	0.00	100.00	0.00	230.02	0.00	100.00	0	4	0.00	100.00	0.00	2.86	0.00	100.00	0.00	1.24			
				149					230.02					4					2.86					1.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	2.50	2.50	1.27	1.27	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	39	3.60	6.10	4.68	5.95	0.22	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	77	5.95	12.05	17.10	23.05	0.82	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	115	5.95	18.00	21.69	44.74	1.04	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	59	174	9.23	27.23	52.84	97.58	2.53	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	46	220	7.20	34.43	46.78	144.35	2.24	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	51	271	7.98	42.41	43.66	188.01	2.09	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	62	333	9.70	52.11	95.18	283.19	4.56	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	55	388	8.61	60.72	106.22	389.41	5.09	18.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	413	3.91	64.63	78.96	468.37	3.78	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	32	445	5.01	69.64	88.82	557.18	4.26	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	480	5.48	75.12	129.23	686.42	6.19	32.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	506	4.07	79.19	137.84	824.26	6.60	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	539	5.16	84.35	205.29	1,029.55	9.84	49.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	563	3.76	88.11	257.41	1,286.96	12.33	61.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	597	5.32	93.43	463.17	1,750.13	22.19	83.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	625	4.38	97.81	265.39	2,015.52	12.72	96.58	1	1	100.00	100.00	109.18	109.18	100.00	100.00	41.14	5.42			
18	50,000	100,000	75,000	14	639	2.19	100.00	71.42	2,086.94	3.42	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.23			
19	100,000	500,000	300,000	0	639	0.00	100.00	0.00	2,086.94	0.00	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.23			
20	500,000	UP		0	639	0.00	100.00	0.00	2,086.94	0.00	100.00	0	1	0.00	100.00	0.00	109.18	0.00	100.00	0.00	5.23			
				639					2,086.94					1					109.18					5.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	3.70	3.70	7.11	7.11	0.19	0.19	1	1	8.33	8.33	30.36	30.36	5.06	5.06	427.07	427.07			
2	50	100	75	41	75	4.47	8.17	9.11	16.22	0.24	0.43	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	187.23			
3	100	200	150	33	108	3.59	11.76	9.26	25.48	0.25	0.68	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	119.17			
4	200	300	250	32	140	3.49	15.25	13.29	38.77	0.36	1.04	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	78.33			
5	300	500	400	83	223	9.04	24.29	57.06	95.82	1.53	2.57	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	31.69			
6	500	750	625	69	292	7.52	31.81	62.77	158.59	1.68	4.25	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	19.15			
7	750	1,000	875	88	380	9.59	41.39	105.23	263.83	2.82	7.06	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	11.51			
8	1,000	1,500	1,250	82	462	8.93	50.33	121.62	385.45	3.26	10.32	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	7.88			
9	1,500	2,000	1,750	66	528	7.19	57.52	156.30	541.75	4.18	14.50	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	5.60			
10	2,000	2,500	2,250	51	579	5.56	63.07	137.36	679.11	3.68	18.18	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	4.47			
11	2,500	3,000	2,750	37	616	4.03	67.10	122.12	801.24	3.27	21.45	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	3.79			
12	3,000	4,000	3,500	60	676	6.54	73.64	241.38	1,042.62	6.46	27.91	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	2.91			
13	4,000	5,000	4,500	35	711	3.81	77.45	169.70	1,212.32	4.54	32.45	0	1	0.00	8.33	0.00	30.36	0.00	5.06	0.00	2.50			
14	5,000	7,500	6,250	45	756	4.90	82.35	328.07	1,540.39	8.78	41.24	1	2	8.33	16.67	0.00	30.36	0.00	5.06	0.00	1.97			
15	7,500	10,000	8,750	52	808	5.66	88.02	527.02	2,067.41	14.11	55.34	0	2	0.00	16.67	0.00	30.36	0.00	5.06	0.00	1.47			
16	10,000	20,000	15,000	59	867	6.43	94.44	798.19	2,865.60	21.37	76.71	0	2	0.00	16.67	0.00	30.36	0.00	5.06	0.00	1.06			
17	20,000	50,000	35,000	41	908	4.47	98.91	695.71	3,561.31	18.62	95.33	9	11	75.00	91.67	570.23	600.60	94.94	100.00	81.96	16.86			
18	50,000	100,000	75,000	10	918	1.09	100.00	174.27	3,735.58	4.67	100.00	1	12	8.33	100.00	0.00	600.60	0.00	100.00	0.00	16.08			
19	100,000	500,000	300,000	0	918	0.00	100.00	0.00	3,735.58	0.00	100.00	0	12	0.00	100.00	0.00	600.60	0.00	100.00	0.00	16.08			
20	500,000	UP		0	918	0.00	100.00	0.00	3,735.58	0.00	100.00	0	12	0.00	100.00	0.00	600.60	0.00	100.00	0.00	16.08			
				918					3,735.58					12					600.60					16.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.91	2.91	11.01	11.01	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	24	1.74	4.65	0.71	11.72	0.06	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	38	2.71	7.36	3.57	15.29	0.31	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	63	4.84	12.21	6.93	22.22	0.60	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	99	6.98	19.19	17.47	39.69	1.52	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	57	156	11.05	30.23	24.85	64.54	2.16	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	40	196	7.75	37.98	31.13	95.67	2.71	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	232	6.98	44.96	44.45	140.12	3.87	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	64	296	12.40	57.36	88.45	228.57	7.70	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	327	6.01	63.37	43.01	271.59	3.75	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	353	5.04	68.41	45.02	316.61	3.92	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	33	386	6.40	74.81	101.13	417.74	8.81	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	404	3.49	78.29	48.70	466.44	4.24	40.63	2	2	33.33	33.33	22.22	22.22	53.17	53.17	45.62	4.76			
14	5,000	7,500	6,250	39	443	7.56	85.85	158.46	624.89	13.80	54.43	0	2	0.00	33.33	0.00	22.22	0.00	53.17	0.00	3.56			
15	7,500	10,000	8,750	34	477	6.59	92.44	142.98	767.87	12.45	66.88	2	4	33.33	66.67	12.46	34.68	29.82	82.99	8.72	4.52			
16	10,000	20,000	15,000	19	496	3.68	96.12	175.64	943.51	15.30	82.18	0	4	0.00	66.67	0.00	34.68	0.00	82.99	0.00	3.68			
17	20,000	50,000	35,000	13	509	2.52	98.64	147.08	1,090.59	12.81	94.99	0	4	0.00	66.67	0.00	34.68	0.00	82.99	0.00	3.18			
18	50,000	100,000	75,000	5	514	0.97	99.61	57.49	1,148.07	5.01	100.00	2	6	33.33	100.00	7.11	41.79	17.01	100.00	12.37	3.64			
19	100,000	500,000	300,000	2	516	0.39	100.00	0.00	1,148.07	0.00	100.00	0	6	0.00	100.00	0.00	41.79	0.00	100.00	0.00	3.64			
20	500,000	UP		0	516	0.00	100.00	0.00	1,148.07	0.00	100.00	0	6	0.00	100.00	0.00	41.79	0.00	100.00	0.00	3.64			
				516					1,148.07					6					41.79					3.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.23	3.23	0.17	0.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	10	7.53	10.75	0.86	1.02	0.26	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	5.38	16.13	1.08	2.10	0.32	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	18	3.23	19.35	1.02	3.12	0.31	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	6.45	25.81	1.80	4.92	0.54	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	28	4.30	30.11	2.78	7.71	0.83	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	38	10.75	40.86	8.57	16.28	2.57	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	48	10.75	51.61	12.08	28.35	3.62	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	55	7.53	59.14	14.17	42.53	4.25	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	59	4.30	63.44	12.61	55.14	3.78	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	60	1.08	64.52	3.72	58.86	1.12	17.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	63	3.23	67.74	12.10	70.97	3.63	21.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	68	5.38	73.12	15.66	86.63	4.70	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	76	8.60	81.72	23.88	110.51	7.16	33.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	81	5.38	87.10	29.73	140.23	8.92	42.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	89	8.60	95.70	138.68	278.91	41.61	83.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	93	4.30	100.00	54.41	333.32	16.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	333.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	333.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	93	0.00	100.00	0.00	333.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				93					333.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	688	688	15.86	15.86	2,110.31	2,110.31	11.36	11.36	1	1	6.67	6.67	0.51	0.51	0.03	0.03	0.02	0.02			
2	50	100	75	221	909	5.09	20.95	126.48	2,236.79	0.68	12.04	1	2	6.67	13.33	19.66	20.17	1.04	1.07	15.54	0.90			
3	100	200	150	322	1,231	7.42	28.37	159.77	2,396.56	0.86	12.90	0	2	0.00	13.33	0.00	20.17	0.00	1.07	0.00	0.84			
4	200	300	250	203	1,434	4.68	33.05	161.84	2,558.40	0.87	13.77	0	2	0.00	13.33	0.00	20.17	0.00	1.07	0.00	0.79			
5	300	500	400	323	1,757	7.44	40.49	347.12	2,905.52	1.87	15.64	0	2	0.00	13.33	0.00	20.17	0.00	1.07	0.00	0.69			
6	500	750	625	230	1,987	5.30	45.79	264.62	3,170.13	1.42	17.06	1	3	6.67	20.00	0.75	20.91	0.04	1.11	0.28	0.66			
7	750	1,000	875	252	2,239	5.81	51.60	403.74	3,573.87	2.17	19.24	0	3	0.00	20.00	0.00	20.91	0.00	1.11	0.00	0.59			
8	1,000	1,500	1,250	198	2,437	4.56	56.17	458.48	4,032.36	2.47	21.70	0	3	0.00	20.00	0.00	20.91	0.00	1.11	0.00	0.52			
9	1,500	2,000	1,750	196	2,633	4.52	60.68	539.71	4,572.06	2.90	24.61	0	3	0.00	20.00	0.00	20.91	0.00	1.11	0.00	0.46			
10	2,000	2,500	2,250	137	2,770	3.16	63.84	498.28	5,070.34	2.68	27.29	0	3	0.00	20.00	0.00	20.91	0.00	1.11	0.00	0.41			
11	2,500	3,000	2,750	136	2,906	3.13	66.97	443.54	5,513.88	2.39	29.68	2	5	13.33	33.33	161.65	182.56	8.56	9.66	36.44	3.31			
12	3,000	4,000	3,500	151	3,057	3.48	70.45	636.08	6,149.96	3.42	33.10	0	5	0.00	33.33	0.00	182.56	0.00	9.66	0.00	2.97			
13	4,000	5,000	4,500	127	3,184	2.93	73.38	689.60	6,839.56	3.71	36.81	0	5	0.00	33.33	0.00	182.56	0.00	9.66	0.00	2.67			
14	5,000	7,500	6,250	172	3,356	3.96	77.35	1,083.66	7,923.22	5.83	42.64	0	5	0.00	33.33	0.00	182.56	0.00	9.66	0.00	2.30			
15	7,500	10,000	8,750	131	3,487	3.02	80.36	993.56	8,916.79	5.35	47.99	0	5	0.00	33.33	0.00	182.56	0.00	9.66	0.00	2.05			
16	10,000	20,000	15,000	334	3,821	7.70	88.06	2,586.12	11,502.91	13.92	61.91	3	8	20.00	53.33	1,028.73	1,211.29	54.46	64.12	39.78	10.53			
17	20,000	50,000	35,000	321	4,142	7.40	95.46	4,041.31	15,544.22	21.75	83.66	4	12	26.67	80.00	340.37	1,551.66	18.02	82.14	8.42	9.98			
18	50,000	100,000	75,000	117	4,259	2.70	98.16	1,744.15	17,288.37	9.39	93.05	2	14	13.33	93.33	335.85	1,887.51	17.78	99.92	19.26	10.92			
19	100,000	500,000	300,000	65	4,324	1.50	99.65	958.33	18,246.69	5.16	98.21	1	15	6.67	100.00	1.50	1,889.01	0.08	100.00	0.16	10.35			
20	500,000	UP		15	4,339	0.35	100.00	332.96	18,579.65	1.79	100.00	0	15	0.00	100.00	0.00	1,889.01	0.00	100.00	0.00	10.17			
				4,339					18,579.65					15					1,889.01					10.17



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	9.09	9.09	3.26	3.26	6.37	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.02	3.28	0.03	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	4.64	7.91	9.05	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	7.11	15.03	13.89	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	0.17	15.20	0.33	29.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	5.02	20.21	9.79	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	3.63	23.84	7.09	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	0.24	24.08	0.46	47.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	4.17	28.25	8.14	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	10.66	38.91	20.80	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	12.33	51.23	24.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	51.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					51.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	136	136	10.69	10.69	78.33	78.33	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	162	2.04	12.74	6.11	84.44	0.12	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	63	225	4.95	17.69	17.21	101.65	0.33	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	259	2.67	20.36	25.64	127.29	0.48	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	50	309	3.93	24.29	33.08	160.38	0.63	3.03	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	55	364	4.32	28.62	66.81	227.19	1.26	4.30	1	2	5.56	11.11	100.00	100.00	16.00	16.00	149.67	44.02			
7	750	1,000	875	77	441	6.05	34.67	133.55	360.74	2.53	6.82	0	2	0.00	11.11	0.00	100.00	0.00	16.00	0.00	27.72			
8	1,000	1,500	1,250	113	554	8.88	43.55	245.04	605.78	4.63	11.46	3	5	16.67	27.78	151.13	251.13	24.18	40.18	61.68	41.46			
9	1,500	2,000	1,750	131	685	10.30	53.85	399.44	1,005.22	7.55	19.01	1	6	5.56	33.33	6.17	257.30	0.99	41.17	1.55	25.60			
10	2,000	2,500	2,250	81	766	6.37	60.22	239.65	1,244.87	4.53	23.54	0	6	0.00	33.33	0.00	257.30	0.00	41.17	0.00	20.67			
11	2,500	3,000	2,750	82	848	6.45	66.67	352.81	1,597.68	6.67	30.21	3	9	16.67	50.00	175.82	433.12	28.13	69.30	49.83	27.11			
12	3,000	4,000	3,500	98	946	7.70	74.37	567.51	2,165.19	10.73	40.95	2	11	11.11	61.11	5.00	438.12	0.80	70.10	0.88	20.23			
13	4,000	5,000	4,500	89	1,035	7.00	81.37	607.16	2,772.35	11.48	52.43	3	14	16.67	77.78	144.97	583.09	23.19	93.29	23.88	21.03			
14	5,000	7,500	6,250	82	1,117	6.45	87.81	652.82	3,425.17	12.35	64.77	0	14	0.00	77.78	0.00	583.09	0.00	93.29	0.00	17.02			
15	7,500	10,000	8,750	80	1,197	6.29	94.10	732.15	4,157.32	13.85	78.62	1	15	5.56	83.33	7.70	590.78	1.23	94.52	1.05	14.21			
16	10,000	20,000	15,000	49	1,246	3.85	97.96	675.16	4,832.48	12.77	91.39	3	18	16.67	100.00	34.24	625.02	5.48	100.00	5.07	12.93			
17	20,000	50,000	35,000	16	1,262	1.26	99.21	379.10	5,211.57	7.17	98.55	0	18	0.00	100.00	0.00	625.02	0.00	100.00	0.00	11.99			
18	50,000	100,000	75,000	5	1,267	0.39	99.61	69.30	5,280.87	1.31	99.87	0	18	0.00	100.00	0.00	625.02	0.00	100.00	0.00	11.84			
19	100,000	500,000	300,000	3	1,270	0.24	99.84	7.14	5,288.01	0.13	100.00	0	18	0.00	100.00	0.00	625.02	0.00	100.00	0.00	11.82			
20	500,000	UP		2	1,272	0.16	100.00	0.00	5,288.01	0.00	100.00	0	18	0.00	100.00	0.00	625.02	0.00	100.00	0.00	11.82			
				1,272					5,288.01					18					625.02					11.82





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.32	1.32	4.62	4.62	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.32	2.63	2.54	7.16	0.58	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.32	3.95	0.00	7.16	0.00	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.32	5.26	0.00	7.16	0.00	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	8	5.26	10.53	0.54	7.70	0.12	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	15	9.21	19.74	7.71	15.41	1.75	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	1.32	21.05	0.40	15.81	0.09	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	22	7.89	28.95	11.90	27.70	2.70	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	29	9.21	38.16	18.23	45.94	4.13	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	30	1.32	39.47	3.10	49.03	0.70	11.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	32	2.63	42.11	11.74	60.78	2.66	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	37	6.58	48.68	28.03	88.80	6.35	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	43	7.89	56.58	18.77	107.58	4.25	24.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	59	21.05	77.63	128.37	235.95	29.09	53.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	64	6.58	84.21	27.54	263.50	6.24	59.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	65	1.32	85.53	8.86	272.36	2.01	61.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	66	1.32	86.84	23.36	295.71	5.29	67.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	67	1.32	88.16	4.57	300.28	1.04	68.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	72	6.58	94.74	36.28	336.57	8.22	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	76	5.26	100.00	104.71	441.27	23.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				76					441.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.94	2.94	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2.94	5.88	0.28	0.42	0.13	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	5.88	11.76	0.92	1.34	0.43	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	2	6	5.88	17.65	1.32	2.66	0.63	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	2.94	20.59	0.16	2.83	0.08	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	3	10	8.82	29.41	6.01	8.84	2.84	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	12	5.88	35.29	0.23	9.06	0.11	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	2	14	5.88	41.18	6.02	15.08	2.84	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	16	5.88	47.06	14.70	29.78	6.95	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	2	18	5.88	52.94	4.61	34.40	2.18	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	19	2.94	55.88	12.18	46.57	5.76	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	20	2.94	58.82	0.98	47.56	0.47	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	21	2.94	61.76	1.12	48.68	0.53	23.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	22	2.94	64.71	8.45	57.13	4.00	27.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	24	5.88	70.59	12.56	69.69	5.94	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	6	30	17.65	88.24	112.15	181.84	53.02	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	31	2.94	91.18	2.00	183.84	0.94	86.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	3	34	8.82	100.00	27.67	211.51	13.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	34	0.00	100.00	0.00	211.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				34					211.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,291	1,291	16.59	16.59	446.28	446.28	1.58	1.58	2	2	1.14	1.14	2.00	2.00	0.03	0.03	0.45	0.45			
2	50	100	75	336	1,627	4.32	20.90	35.99	482.27	0.13	1.71	1	3	0.57	1.70	7.13	9.13	0.10	0.13	19.82	1.89			
3	100	200	150	411	2,038	5.28	26.19	115.65	597.92	0.41	2.12	4	7	2.27	3.98	11.90	21.03	0.16	0.29	10.29	3.52			
4	200	300	250	201	2,239	2.58	28.77	83.60	681.52	0.30	2.41	0	7	0.00	3.98	0.00	21.03	0.00	0.29	0.00	3.09			
5	300	500	400	300	2,539	3.85	32.62	207.83	889.35	0.74	3.15	4	11	2.27	6.25	24.90	45.93	0.34	0.64	11.98	5.16			
6	500	750	625	277	2,816	3.56	36.18	315.02	1,204.37	1.11	4.26	7	18	3.98	10.23	7.10	53.03	0.10	0.73	2.25	4.40			
7	750	1,000	875	403	3,219	5.18	41.36	560.13	1,764.50	1.98	6.24	4	22	2.27	12.50	111.06	164.08	1.54	2.27	19.83	9.30			
8	1,000	1,500	1,250	690	3,909	8.87	50.22	1,209.75	2,974.25	4.28	10.52	34	56	19.32	31.82	1,499.79	1,663.87	20.74	23.01	123.98	55.94			
9	1,500	2,000	1,750	597	4,506	7.67	57.90	1,609.32	4,583.57	5.69	16.22	18	74	10.23	42.05	671.56	2,335.43	9.29	32.29	41.73	50.95			
10	2,000	2,500	2,250	434	4,940	5.58	63.47	1,401.18	5,984.75	4.96	21.17	2	76	1.14	43.18	76.73	2,412.16	1.06	33.35	5.48	40.31			
11	2,500	3,000	2,750	436	5,376	5.60	69.07	2,404.87	8,389.62	8.51	29.68	7	83	3.98	47.16	787.74	3,199.90	10.89	44.24	32.76	38.14			
12	3,000	4,000	3,500	659	6,035	8.47	77.54	3,469.83	11,859.45	12.28	41.96	24	107	13.64	60.80	1,322.84	4,522.74	18.29	62.53	38.12	38.14			
13	4,000	5,000	4,500	485	6,520	6.23	83.77	2,796.17	14,655.62	9.89	51.85	24	131	13.64	74.43	319.78	4,842.52	4.42	66.95	11.44	33.04			
14	5,000	7,500	6,250	562	7,082	7.22	90.99	4,460.03	19,115.65	15.78	67.63	25	156	14.20	88.64	1,137.57	5,980.09	15.73	82.68	25.51	31.28			
15	7,500	10,000	8,750	233	7,315	2.99	93.99	2,465.78	21,581.43	8.72	76.36	10	166	5.68	94.32	713.55	6,693.64	9.87	92.55	28.94	31.02			
16	10,000	20,000	15,000	186	7,501	2.39	96.38	2,529.84	24,111.27	8.95	85.31	5	171	2.84	97.16	376.37	7,070.01	5.20	97.75	14.88	29.32			
17	20,000	50,000	35,000	101	7,602	1.30	97.67	1,489.69	25,600.96	5.27	90.58	2	173	1.14	98.30	96.81	7,166.81	1.34	99.09	6.50	27.99			
18	50,000	100,000	75,000	44	7,646	0.57	98.24	486.58	26,087.55	1.72	92.30	0	173	0.00	98.30	0.00	7,166.81	0.00	99.09	0.00	27.47			
19	100,000	500,000	300,000	91	7,737	1.17	99.41	1,004.95	27,092.49	3.56	95.85	2	175	1.14	99.43	20.98	7,187.80	0.29	99.38	2.09	26.53			
20	500,000	UP		46	7,783	0.59	100.00	1,171.56	28,264.05	4.15	100.00	1	176	0.57	100.00	44.82	7,232.62	0.62	100.00	3.83	25.59			
				7,783					28,264.05					176					7,232.62					25.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	11.93	11.93	54.89	54.89	2.81	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	29	1.38	13.30	0.27	55.16	0.01	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	32	1.38	14.68	0.87	56.03	0.04	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	35	1.38	16.06	8.44	64.48	0.43	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	36	0.46	16.51	0.57	65.04	0.03	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	42	2.75	19.27	6.38	71.42	0.33	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	46	1.83	21.10	6.32	77.74	0.32	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	57	5.05	26.15	25.22	102.96	1.29	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	61	1.83	27.98	11.09	114.05	0.57	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	65	1.83	29.82	16.10	130.15	0.82	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	71	2.75	32.57	43.84	173.99	2.24	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	84	5.96	38.53	91.72	265.70	4.69	13.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	100	7.34	45.87	123.78	389.48	6.33	19.91	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	55	155	25.23	71.10	497.60	887.08	25.44	45.35	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	189	15.60	86.70	462.74	1,349.82	23.65	69.00	1	2	50.00	100.00	18.73	18.73	100.00	100.00	4.05	1.39			
16	10,000	20,000	15,000	24	213	11.01	97.71	528.27	1,878.09	27.00	96.00	0	2	0.00	100.00	0.00	18.73	0.00	100.00	0.00	1.00			
17	20,000	50,000	35,000	3	216	1.38	99.08	75.20	1,953.29	3.84	99.85	0	2	0.00	100.00	0.00	18.73	0.00	100.00	0.00	0.96			
18	50,000	100,000	75,000	1	217	0.46	99.54	1.37	1,954.66	0.07	99.92	0	2	0.00	100.00	0.00	18.73	0.00	100.00	0.00	0.96			
19	100,000	500,000	300,000	1	218	0.46	100.00	1.62	1,956.28	0.08	100.00	0	2	0.00	100.00	0.00	18.73	0.00	100.00	0.00	0.96			
20	500,000	UP		0	218	0.00	100.00	0.00	1,956.28	0.00	100.00	0	2	0.00	100.00	0.00	18.73	0.00	100.00	0.00	0.96			
				218					1,956.28					2					18.73					0.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	26	26	6.30	6.30	56.08	56.08	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	35	2.18	8.47	3.31	59.40	0.10	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	47	2.91	11.38	5.89	65.28	0.18	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	53	1.45	12.83	9.52	74.80	0.29	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	27	80	6.54	19.37	16.11	90.92	0.50	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	89	2.18	21.55	11.23	102.14	0.35	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	95	1.45	23.00	16.78	118.92	0.52	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	13	108	3.15	26.15	21.82	140.74	0.68	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	118	2.42	28.57	26.94	167.68	0.83	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	128	2.42	30.99	29.49	197.17	0.91	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	17	145	4.12	35.11	49.17	246.34	1.52	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	166	5.08	40.19	67.43	313.77	2.09	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	19	185	4.60	44.79	126.57	440.34	3.92	13.63	1	1	5.56	5.56	8.94	8.94	1.38	1.38	7.06	2.03
14	5,000	7,500	6,250	51	236	12.35	57.14	314.34	754.68	9.73	23.37	4	5	22.22	27.78	448.09	457.02	69.25	70.64	142.55	60.56
15	7,500	10,000	8,750	29	265	7.02	64.16	211.86	966.54	6.56	29.92	5	10	27.78	55.56	51.85	508.87	8.01	78.65	24.47	52.65
16	10,000	20,000	15,000	68	333	16.46	80.63	1,203.92	2,170.46	37.27	67.20	1	11	5.56	61.11	10.16	519.03	1.57	80.22	0.84	23.91
17	20,000	50,000	35,000	57	390	13.80	94.43	726.32	2,896.78	22.49	89.69	7	18	38.89	100.00	127.99	647.01	19.78	100.00	17.62	22.34
18	50,000	100,000	75,000	16	406	3.87	98.31	211.30	3,108.08	6.54	96.23	0	18	0.00	100.00	0.00	647.01	0.00	100.00	0.00	20.82
19	100,000	500,000	300,000	7	413	1.69	100.00	121.80	3,229.88	3.77	100.00	0	18	0.00	100.00	0.00	647.01	0.00	100.00	0.00	20.03
20	500,000	UP		0	413	0.00	100.00	0.00	3,229.88	0.00	100.00	0	18	0.00	100.00	0.00	647.01	0.00	100.00	0.00	20.03
				413				3,229.88				18					647.01				20.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	171	171	13.90	13.90	137.94	137.94	3.05	3.05	1	1	4.35	4.35	48.55	48.55	2.56	2.56	35.19	35.19			
2	50	100	75	82	253	6.67	20.57	89.24	227.18	1.97	5.02	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	21.37			
3	100	200	150	102	355	8.29	28.86	42.66	269.84	0.94	5.96	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	17.99			
4	200	300	250	61	416	4.96	33.82	37.51	307.36	0.83	6.79	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	15.79			
5	300	500	400	92	508	7.48	41.30	89.90	397.26	1.99	8.77	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	12.22			
6	500	750	625	83	591	6.75	48.05	102.73	499.99	2.27	11.04	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	9.71			
7	750	1,000	875	65	656	5.28	53.33	100.49	600.48	2.22	13.26	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	8.08			
8	1,000	1,500	1,250	70	726	5.69	59.02	146.59	747.07	3.24	16.50	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	6.50			
9	1,500	2,000	1,750	63	789	5.12	64.15	168.14	915.22	3.71	20.22	0	1	0.00	4.35	0.00	48.55	0.00	2.56	0.00	5.30			
10	2,000	2,500	2,250	54	843	4.39	68.54	216.24	1,131.45	4.78	24.99	1	2	4.35	8.70	6.07	54.61	0.32	2.88	2.81	4.83			
11	2,500	3,000	2,750	40	883	3.25	71.79	192.27	1,323.72	4.25	29.24	0	2	0.00	8.70	0.00	54.61	0.00	2.88	0.00	4.13			
12	3,000	4,000	3,500	62	945	5.04	76.83	317.22	1,640.94	7.01	36.25	0	2	0.00	8.70	0.00	54.61	0.00	2.88	0.00	3.33			
13	4,000	5,000	4,500	39	984	3.17	80.00	216.21	1,857.16	4.78	41.02	0	2	0.00	8.70	0.00	54.61	0.00	2.88	0.00	2.94			
14	5,000	7,500	6,250	65	1,049	5.28	85.28	505.65	2,362.81	11.17	52.19	2	4	8.70	17.39	42.56	97.17	2.24	5.12	8.42	4.11			
15	7,500	10,000	8,750	52	1,101	4.23	89.51	503.06	2,865.87	11.11	63.30	8	12	34.78	52.17	1,631.39	1,728.56	85.99	91.11	324.29	60.32			
16	10,000	20,000	15,000	52	1,153	4.23	93.74	798.82	3,664.69	17.64	80.95	2	14	8.70	60.87	17.53	1,746.09	0.92	92.03	2.19	47.65			
17	20,000	50,000	35,000	39	1,192	3.17	96.91	552.10	4,216.79	12.19	93.14	1	15	4.35	65.22	2.53	1,748.62	0.13	92.17	0.46	41.47			
18	50,000	100,000	75,000	15	1,207	1.22	98.13	182.27	4,399.06	4.03	97.17	0	15	0.00	65.22	0.00	1,748.62	0.00	92.17	0.00	39.75			
19	100,000	500,000	300,000	10	1,217	0.81	98.94	80.67	4,479.73	1.78	98.95	1	16	4.35	69.57	2.88	1,751.50	0.15	92.32	3.57	39.10			
20	500,000	UP		13	1,230	1.06	100.00	47.55	4,527.28	1.05	100.00	7	23	30.43	100.00	145.72	1,897.22	7.68	100.00	306.47	41.91			
				1,230					4,527.28					23					1,897.22					41.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	2.02	2.02	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	0.57	2.59	1.24	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	0.52	3.11	1.12	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	7	15.79	36.84	1.76	4.87	3.84	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	15.79	52.63	2.37	7.24	5.16	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	13	15.79	68.42	5.08	12.32	11.07	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	5.26	73.68	1.70	14.02	3.71	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	5.26	78.95	2.91	16.94	6.35	36.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	5.26	84.21	4.30	21.24	9.37	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	5.26	89.47	2.44	23.67	5.31	51.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	5.26	94.74	20.48	44.15	44.63	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	5.26	100.00	1.74	45.89	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	45.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					45.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	6.05	6.05	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	6.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				6.05				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29393

STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	27.27	27.27	3.72	3.72	28.08	28.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	18.18	45.45	0.68	4.40	5.15	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	9.09	54.55	0.00	4.40	0.00	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	9.09	63.64	1.84	6.24	13.88	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	9.09	72.73	2.97	9.20	22.41	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	9.09	81.82	4.04	13.24	30.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	9.09	90.91	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	9.09	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					13.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	103	103	16.78	16.78	108.16	108.16	5.26	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	130	4.40	21.17	7.99	116.15	0.39	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	161	5.05	26.22	17.19	133.34	0.84	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	176	2.44	28.66	29.62	162.96	1.44	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	212	5.86	34.53	11.75	174.71	0.57	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	232	3.26	37.79	13.00	187.71	0.63	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	243	1.79	39.58	19.87	207.58	0.97	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	279	5.86	45.44	54.68	262.26	2.66	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	28	307	4.56	50.00	38.10	300.36	1.85	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	324	2.77	52.77	25.37	325.73	1.23	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	30	354	4.89	57.65	49.90	375.63	2.43	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	382	4.56	62.21	42.85	418.48	2.08	20.36	1	1	3.70	3.70	3.98	3.98	0.35	0.35	9.30	0.95			
13	4,000	5,000	4,500	48	430	7.82	70.03	88.22	506.70	4.29	24.65	1	2	3.70	7.41	4.29	3.98	0.00	0.35	0.00	0.79			
14	5,000	7,500	6,250	25	455	4.07	74.10	118.24	624.94	5.75	30.40	0	2	0.00	7.41	0.00	3.98	0.00	0.35	0.00	0.64			
15	7,500	10,000	8,750	20	475	3.26	77.36	94.43	719.37	4.59	35.00	0	2	0.00	7.41	0.00	3.98	0.00	0.35	0.00	0.55			
16	10,000	20,000	15,000	68	543	11.07	88.44	542.37	1,261.74	26.39	61.39	9	11	33.33	40.74	75.17	79.16	6.65	7.00	13.86	6.27			
17	20,000	50,000	35,000	56	599	9.12	97.56	463.92	1,725.66	22.57	83.96	16	27	59.26	100.00	1,050.88	1,130.03	93.00	100.00	226.52	65.48			
18	50,000	100,000	75,000	12	611	1.95	99.51	320.88	2,046.53	15.61	99.57	0	27	0.00	100.00	0.00	1,130.03	0.00	100.00	0.00	55.22			
19	100,000	500,000	300,000	2	613	0.33	99.84	8.92	2,055.45	0.43	100.00	0	27	0.00	100.00	0.00	1,130.03	0.00	100.00	0.00	54.98			
20	500,000	UP		1	614	0.16	100.00	0.00	2,055.45	0.00	100.00	0	27	0.00	100.00	0.00	1,130.03	0.00	100.00	0.00	54.98			
				614					2,055.45					27					1,130.03					54.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	50.00	50.00	0.04	0.04	6.57	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	50.00	100.00	0.57	0.61	93.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				0.61				0				0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,328	1,328	9.80	9.80	1,062.93	1,062.93	2.37	2.37	3	3	2.10	2.10	37.81	37.81	0.36	0.36	3.56	3.56			
2	50	100	75	594	1,922	4.39	14.19	119.31	1,182.23	0.27	2.63	2	5	1.40	3.50	76.03	113.85	0.73	1.09	63.73	9.63			
3	100	200	150	944	2,866	6.97	21.16	261.07	1,443.31	0.58	3.22	1	6	0.70	4.20	27.71	141.55	0.26	1.35	10.61	9.81			
4	200	300	250	651	3,517	4.81	25.97	305.92	1,749.23	0.68	3.90	0	6	0.00	4.20	0.00	141.55	0.00	1.35	0.00	8.09			
5	300	500	400	1,114	4,631	8.22	34.19	836.24	2,585.46	1.86	5.76	4	10	2.80	6.99	134.76	276.32	1.29	2.64	16.12	10.69			
6	500	750	625	1,035	5,666	7.64	41.83	1,173.03	3,758.49	2.61	8.37	2	12	1.40	8.39	38.65	314.97	0.37	3.00	3.29	8.38			
7	750	1,000	875	1,129	6,795	8.34	50.17	1,640.51	5,399.00	3.66	12.03	1	13	0.70	9.09	0.00	314.97	0.00	3.00	0.00	5.83			
8	1,000	1,500	1,250	1,319	8,114	9.74	59.90	2,639.56	8,038.56	5.88	17.91	8	21	5.59	14.69	289.59	604.56	2.76	5.77	10.97	7.52			
9	1,500	2,000	1,750	971	9,085	7.17	67.07	2,759.11	10,797.67	6.15	24.06	10	31	6.99	21.68	3,255.55	3,860.11	31.06	36.82	117.99	35.75			
10	2,000	2,500	2,250	691	9,776	5.10	72.17	2,279.18	13,076.85	5.08	29.14	4	35	2.80	24.48	212.91	4,073.02	2.03	38.86	9.34	31.15			
11	2,500	3,000	2,750	556	10,332	4.10	76.28	2,190.35	15,267.21	4.88	34.02	6	41	4.20	28.67	352.94	4,425.96	3.37	42.22	16.11	28.99			
12	3,000	4,000	3,500	713	11,045	5.26	81.54	3,418.58	18,685.79	7.62	41.63	7	48	4.90	33.57	190.32	4,616.28	1.82	44.04	5.57	24.70			
13	4,000	5,000	4,500	503	11,548	3.71	85.26	3,031.83	21,717.62	6.76	48.39	10	58	6.99	40.56	137.82	4,754.10	1.31	45.35	4.55	21.89			
14	5,000	7,500	6,250	604	12,152	4.46	89.72	4,685.35	26,402.97	10.44	58.83	22	80	15.38	55.94	1,893.45	6,647.55	18.06	63.42	40.41	25.18			
15	7,500	10,000	8,750	402	12,554	2.97	92.68	3,645.93	30,048.90	8.12	66.95	16	96	11.19	67.13	407.09	7,054.64	3.88	67.30	11.17	23.48			
16	10,000	20,000	15,000	514	13,068	3.79	96.48	6,825.37	36,874.27	15.21	82.16	17	113	11.89	79.02	848.98	7,903.62	8.10	75.40	12.44	21.43			
17	20,000	50,000	35,000	350	13,418	2.58	99.06	6,350.79	43,225.06	14.15	96.31	20	133	13.99	93.01	41.67	7,945.29	0.40	75.80	0.66	18.38			
18	50,000	100,000	75,000	74	13,492	0.55	99.61	1,369.55	44,594.61	3.05	99.36	7	140	4.90	97.90	2,478.00	10,423.29	23.64	99.44	180.94	23.37			
19	100,000	500,000	300,000	31	13,523	0.23	99.84	151.26	44,745.87	0.34	99.70	3	143	2.10	100.00	59.05	10,482.35	0.56	100.00	39.04	23.43			
20	500,000	UP		22	13,545	0.16	100.00	136.04	44,881.91	0.30	100.00	0	143	0.00	100.00	0.00	10,482.35	0.00	100.00	0.00	23.36			
				13,545					44,881.91					143					10,482.35					23.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60	60	8.05	8.05	65.28	65.28	3.34	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	123	8.46	16.51	13.95	79.23	0.71	4.05	1	1	33.33	33.33	2.39	2.39	1.06	1.06	17.10	3.01			
3	100	200	150	62	185	8.32	24.83	24.32	103.55	1.24	5.29	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	2.30			
4	200	300	250	46	231	6.17	31.01	21.64	125.19	1.11	6.40	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.91			
5	300	500	400	72	303	9.66	40.67	62.35	187.54	3.19	9.58	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.27			
6	500	750	625	50	353	6.71	47.38	48.69	236.23	2.49	12.07	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	1.01			
7	750	1,000	875	54	407	7.25	54.63	74.53	310.76	3.81	15.88	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.77			
8	1,000	1,500	1,250	63	470	8.46	63.09	124.17	434.93	6.34	22.22	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.55			
9	1,500	2,000	1,750	62	532	8.32	71.41	152.43	587.36	7.79	30.01	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.41			
10	2,000	2,500	2,250	55	587	7.38	78.79	148.09	735.45	7.57	37.58	0	1	0.00	33.33	0.00	2.39	0.00	1.06	0.00	0.32			
11	2,500	3,000	2,750	33	620	4.43	83.22	119.12	854.57	6.09	43.67	1	2	33.33	66.67	164.17	166.55	72.81	73.87	137.82	19.49			
12	3,000	4,000	3,500	20	640	2.68	85.91	107.58	962.15	5.50	49.17	1	3	33.33	100.00	58.93	225.48	26.13	100.00	54.77	23.43			
13	4,000	5,000	4,500	16	656	2.15	88.05	71.09	1,033.25	3.63	52.80	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	21.82			
14	5,000	7,500	6,250	35	691	4.70	92.75	207.33	1,240.58	10.59	63.39	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	18.18			
15	7,500	10,000	8,750	13	704	1.74	94.50	129.91	1,370.49	6.64	70.03	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	16.45			
16	10,000	20,000	15,000	20	724	2.68	97.18	374.19	1,744.68	19.12	89.15	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	12.92			
17	20,000	50,000	35,000	16	740	2.15	99.33	189.30	1,933.98	9.67	98.82	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.66			
18	50,000	100,000	75,000	4	744	0.54	99.87	18.95	1,952.92	0.97	99.79	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.55			
19	100,000	500,000	300,000	1	745	0.13	100.00	4.05	1,956.97	0.21	100.00	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.52			
20	500,000	UP		0	745	0.00	100.00	0.00	1,956.97	0.00	100.00	0	3	0.00	100.00	0.00	225.48	0.00	100.00	0.00	11.52			
				745					1,956.97					3					225.48					11.52



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	16.67	16.67	3.40	3.40	2.66	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	2.38	19.05	0.30	3.71	0.24	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	2.38	21.43	0.46	4.16	0.36	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	2.38	23.81	0.47	4.63	0.36	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	7.14	30.95	2.19	6.82	1.71	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	21	19.05	50.00	8.31	15.13	6.50	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	26	11.90	61.90	5.60	20.73	4.38	16.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	27	2.38	64.29	3.30	24.03	2.58	18.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	29	4.76	69.05	6.68	30.71	5.23	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	31	4.76	73.81	4.77	35.48	3.73	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	35	9.52	83.33	13.28	48.76	10.39	38.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	2.38	85.71	8.60	57.36	6.73	44.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	2.38	88.10	7.10	64.46	5.55	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	41	9.52	97.62	33.30	97.76	26.05	76.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	2.38	100.00	30.10	127.86	23.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	42	0.00	100.00	0.00	127.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	42	0.00	100.00	0.00	127.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	42	0.00	100.00	0.00	127.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	42	0.00	100.00	0.00	127.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	42	0.00	100.00	0.00	127.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				42					127.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.16	5.16	8.41	8.41	2.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	2.58	7.74	1.69	10.09	0.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	22	6.45	14.19	2.77	12.86	0.66	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	29	4.52	18.71	3.16	16.02	0.75	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	55	16.77	35.48	14.83	30.85	3.53	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	66	7.10	42.58	12.07	42.92	2.87	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	86	12.90	55.48	27.68	70.60	6.58	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	100	9.03	64.52	41.75	112.36	9.93	26.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	114	9.03	73.55	42.69	155.05	10.15	36.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	124	6.45	80.00	32.61	187.66	7.76	44.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	132	5.16	85.16	24.76	212.41	5.89	50.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	136	2.58	87.74	25.72	238.14	6.12	56.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	138	1.29	89.03	9.90	248.04	2.35	58.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	147	5.81	94.84	100.85	348.89	23.99	82.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	149	1.29	96.13	0.00	348.89	0.00	82.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	154	3.23	99.35	35.75	384.64	8.50	91.48	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	155	0.65	100.00	35.81	420.44	8.52	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	155	0.00	100.00	0.00	420.44	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	155	0.00	100.00	0.00	420.44	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	155	0.00	100.00	0.00	420.44	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				155					420.44					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	2.72	2.72	65.43	65.43	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.14	2.85	0.00	65.43	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	26	0.68	3.53	0.14	65.28	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	30	0.54	4.08	1.20	66.48	0.03	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	48	2.45	6.52	11.74	78.22	0.26	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	73	3.40	9.92	21.18	99.40	0.47	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	105	4.35	14.27	29.83	129.23	0.66	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	132	3.67	17.93	43.77	172.99	0.97	3.84	2	2	4.88	4.88	7.83	7.83	0.47	0.47	17.89	4.53			
9	1,500	2,000	1,750	53	185	7.20	25.14	94.17	267.17	2.09	5.93	0	2	0.00	4.88	0.00	7.83	0.00	0.47	0.00	2.93			
10	2,000	2,500	2,250	54	239	7.34	32.47	132.26	399.43	2.94	8.87	3	5	7.32	12.20	9.16	16.99	0.55	1.02	6.93	4.25			
11	2,500	3,000	2,750	86	325	11.68	44.16	302.44	701.87	6.71	15.58	2	7	4.88	17.07	6.12	23.11	0.37	1.39	2.02	3.29			
12	3,000	4,000	3,500	92	417	12.50	56.66	387.45	1,089.33	8.60	24.18	8	15	19.51	36.59	489.84	512.95	29.38	30.77	126.42	47.09			
13	4,000	5,000	4,500	49	466	6.66	63.32	259.62	1,348.95	5.76	29.94	1	16	2.44	39.02	10.01	522.95	0.60	31.37	3.85	38.77			
14	5,000	7,500	6,250	51	517	6.93	70.24	342.07	1,691.02	7.59	37.54	2	18	4.88	43.90	37.18	560.13	2.23	33.60	10.87	33.12			
15	7,500	10,000	8,750	48	565	6.52	76.77	532.70	2,223.73	11.82	49.36	0	18	0.00	43.90	0.00	560.13	0.00	33.60	0.00	25.19			
16	10,000	20,000	15,000	93	658	12.64	89.40	1,269.90	3,493.62	28.19	77.55	4	22	9.76	53.66	80.65	640.78	4.84	38.44	6.35	18.34			
17	20,000	50,000	35,000	47	705	6.39	95.79	781.77	4,275.39	17.35	94.90	9	31	21.95	75.61	112.36	753.14	6.74	45.17	14.37	17.62			
18	50,000	100,000	75,000	21	726	2.85	98.64	202.53	4,477.92	4.50	99.40	9	40	21.95	97.56	912.68	1,665.83	54.74	99.92	450.65	37.20			
19	100,000	500,000	300,000	9	735	1.22	99.86	23.48	4,501.40	0.52	99.92	1	41	2.44	100.00	1.35	1,667.18	0.08	100.00	5.77	37.04			
20	500,000	UP		1	736	0.14	100.00	3.58	4,504.97	0.08	100.00	0	41	0.00	100.00	0.00	1,667.18	0.00	100.00	0.00	37.01			
				736					4,504.97					41					1,667.18					37.01





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89	89	8.68	8.68	54.46	54.46	1.66	1.66	3	3	5.26	5.26	0.25	0.25	0.04	0.04	0.46	0.46			
2	50	100	75	35	124	3.41	12.10	4.40	58.86	0.13	1.79	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.43			
3	100	200	150	99	223	9.66	21.76	19.68	78.53	0.60	2.39	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.32			
4	200	300	250	115	338	11.22	32.98	38.52	117.05	1.17	3.56	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.21			
5	300	500	400	133	471	12.98	45.95	87.80	204.85	2.67	6.23	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.12			
6	500	750	625	53	524	5.17	51.12	44.72	249.57	1.36	7.59	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.10			
7	750	1,000	875	63	587	6.15	57.27	100.12	349.69	3.05	10.64	0	3	0.00	5.26	0.00	0.25	0.00	0.04	0.00	0.07			
8	1,000	1,500	1,250	43	630	4.20	61.46	88.01	437.69	2.68	13.32	1	4	1.75	7.02	16.06	16.31	2.61	2.65	18.25	3.73			
9	1,500	2,000	1,750	46	676	4.49	65.95	106.35	544.04	3.24	16.55	0	4	0.00	7.02	0.00	16.31	0.00	2.65	0.00	3.00			
10	2,000	2,500	2,250	28	704	2.73	68.68	55.67	599.71	1.69	18.25	5	9	8.77	15.79	114.13	130.44	18.53	21.18	205.00	21.75			
11	2,500	3,000	2,750	26	730	2.54	71.22	88.59	688.30	2.70	20.94	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	18.95			
12	3,000	4,000	3,500	37	767	3.61	74.83	175.50	863.80	5.34	26.28	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	15.10			
13	4,000	5,000	4,500	21	788	2.05	76.88	109.79	973.59	3.34	29.62	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	13.40			
14	5,000	7,500	6,250	24	812	2.34	79.22	176.89	1,150.49	5.38	35.01	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	11.34			
15	7,500	10,000	8,750	22	834	2.15	81.37	185.59	1,336.08	5.65	40.65	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	9.76			
16	10,000	20,000	15,000	31	865	3.02	84.39	431.32	1,767.40	13.12	53.78	0	9	0.00	15.79	0.00	130.44	0.00	21.18	0.00	7.38			
17	20,000	50,000	35,000	43	908	4.20	88.59	570.15	2,337.55	17.35	71.13	12	21	21.05	36.84	242.44	372.88	39.36	60.54	42.52	15.95			
18	50,000	100,000	75,000	52	960	5.07	93.66	609.15	2,946.71	18.53	89.66	24	45	42.11	78.95	240.84	613.71	39.10	99.64	39.54	20.83			
19	100,000	500,000	300,000	33	993	3.22	96.88	223.32	3,170.02	6.79	96.45	4	49	7.02	85.96	1.21	614.93	0.20	99.84	0.54	19.40			
20	500,000	<b>UP</b>		32	1,025	3.12	100.00	116.51	3,286.53	3.55	100.00	8	57	14.04	100.00	1.01	615.94	0.16	100.00	0.87	18.74			
				1,025					3,286.53					57					615.94					18.74



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 29411 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED BELOW 3 STARTS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,353	1,353	9.55	9.55	1,609.47	1,609.47	2.78	2.78	3	3	0.72	0.72	28.03	28.03	0.04	0.04	1.74	1.74			
2	50	100	75	365	1,718	2.58	12.13	158.33	1,767.80	0.27	3.05	1	4	0.24	0.96	7.00	35.03	0.01	0.05	4.42	1.98			
3	100	200	150	763	2,481	5.39	17.51	216.98	1,984.79	0.37	3.43	4	8	0.96	1.93	107.35	142.37	0.14	0.19	49.47	7.17			
4	200	300	250	542	3,023	3.83	21.34	278.00	2,262.78	0.48	3.91	3	11	0.72	2.65	5.06	147.43	0.01	0.20	1.82	6.52			
5	300	500	400	1,042	4,065	7.35	28.69	704.95	2,967.74	1.22	5.13	7	18	1.69	4.34	267.69	415.12	0.36	0.55	37.97	13.99			
6	500	750	625	896	4,961	6.32	35.02	906.47	3,874.21	1.57	6.69	33	51	7.95	12.29	1,812.03	2,227.15	2.42	2.97	199.90	57.49			
7	750	1,000	875	1,093	6,054	7.71	42.73	1,408.88	5,283.09	2.43	9.12	19	70	4.58	16.87	756.94	2,984.09	1.01	3.98	53.73	56.48			
8	1,000	1,500	1,250	1,278	7,332	9.02	51.75	2,484.44	7,767.53	4.29	13.42	22	92	5.30	22.17	2,159.06	5,143.15	2.88	6.86	86.90	66.21			
9	1,500	2,000	1,750	1,161	8,493	8.19	59.94	3,087.73	10,855.26	5.33	18.75	40	132	9.64	31.81	2,105.29	7,248.44	2.81	9.66	68.18	66.77			
10	2,000	2,500	2,250	762	9,255	5.38	65.32	2,502.14	13,357.40	4.32	23.07	24	156	5.78	37.59	1,219.26	8,467.70	1.63	11.29	48.73	63.39			
11	2,500	3,000	2,750	710	9,965	5.01	70.33	2,576.28	15,933.68	4.45	27.52	37	193	8.92	46.51	2,470.98	10,938.68	3.29	14.58	95.91	68.65			
12	3,000	4,000	3,500	839	10,804	5.92	76.26	4,118.64	20,052.32	7.11	34.63	19	212	4.58	51.08	2,814.70	13,753.38	3.75	18.33	68.34	68.59			
13	4,000	5,000	4,500	611	11,415	4.31	80.57	3,865.04	23,917.36	6.68	41.31	27	239	6.51	57.59	2,561.04	16,314.42	3.41	21.75	66.26	68.21			
14	5,000	7,500	6,250	840	12,255	5.93	86.50	6,659.84	30,577.20	11.50	52.81	45	284	10.84	68.43	9,283.77	25,598.18	12.38	34.12	139.40	83.72			
15	7,500	10,000	8,750	569	12,824	4.02	90.51	5,772.01	36,349.21	9.97	62.78	23	307	5.54	73.98	2,591.79	28,189.97	3.45	37.58	44.90	77.55			
16	10,000	20,000	15,000	717	13,541	5.06	95.57	11,014.53	47,363.74	19.02	81.81	33	340	7.95	81.93	19,023.44	47,213.41	25.36	62.93	172.71	99.68			
17	20,000	50,000	35,000	450	13,991	3.18	98.75	8,904.75	56,268.49	15.38	97.19	51	391	12.29	94.22	26,442.17	73,655.58	35.25	98.18	296.94	130.90			
18	50,000	100,000	75,000	108	14,099	0.76	99.51	1,230.25	57,498.74	2.12	99.31	14	405	3.37	97.59	1,351.15	75,006.73	1.80	99.98	109.83	130.45			
19	100,000	500,000	300,000	41	14,140	0.29	99.80	249.84	57,748.58	0.43	99.74	5	410	1.20	98.80	13.06	75,019.79	0.02	100.00	5.23	129.91			
20	500,000	UP		28	14,168	0.20	100.00	148.98	57,897.56	0.26	100.00	5	415	1.20	100.00	0.24	75,020.03	0.00	100.00	0.16	129.57			
				14,168					57,897.56					415					75,020.03					129.57



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	547	547	7.12	7.12	1,922.83	1,922.83	3.03	3.03	32	32	2.98	2.98	577.64	577.64	0.60	0.60	30.04	30.04			
2	50	100	75	44	591	0.57	7.70	9.88	1,912.95	0.02	3.01	24	56	2.23	5.21	115.25	692.89	0.12	0.72	1166.96	36.22			
3	100	200	150	143	734	1.86	9.56	26.48	1,939.44	0.04	3.05	4	60	0.37	5.59	34.45	727.34	0.04	0.76	130.07	37.50			
4	200	300	250	187	921	2.44	11.99	16.86	1,956.30	0.03	3.08	1	61	0.09	5.68	0.01	727.35	0.00	0.76	0.09	37.18			
5	300	500	400	204	1,125	2.66	14.65	53.87	2,010.17	0.08	3.17	0	61	0.00	5.68	0.00	727.35	0.00	0.76	0.00	36.18			
6	500	750	625	117	1,242	1.52	16.17	60.70	2,070.87	0.10	3.26	5	66	0.47	6.15	29.01	756.36	0.03	0.79	47.79	36.52			
7	750	1,000	875	83	1,325	1.08	17.25	139.98	2,210.84	0.22	3.48	0	66	0.00	6.15	0.00	756.36	0.00	0.79	0.00	34.21			
8	1,000	1,500	1,250	109	1,434	1.42	18.67	102.92	2,313.76	0.16	3.64	1	67	0.09	6.24	1,244.05	2,000.41	1.30	2.09	1208.76	86.46			
9	1,500	2,000	1,750	141	1,575	1.84	20.51	389.27	2,703.03	0.61	4.26	14	81	1.30	7.54	26.69	2,027.10	0.03	2.11	6.86	74.99			
10	2,000	2,500	2,250	134	1,709	1.75	22.26	269.18	2,972.21	0.42	4.68	1	82	0.09	7.64	13.09	2,040.19	0.01	2.13	4.86	68.64			
11	2,500	3,000	2,750	112	1,821	1.46	23.71	238.38	3,210.59	0.38	5.06	4	86	0.37	8.01	0.62	2,040.81	0.00	2.13	0.26	63.56			
12	3,000	4,000	3,500	175	1,996	2.28	25.99	566.26	3,776.85	0.89	5.95	4	90	0.37	8.38	570.15	2,610.96	0.59	2.72	100.69	69.13			
13	4,000	5,000	4,500	186	2,182	2.42	28.42	686.22	4,463.07	1.08	7.03	8	98	0.74	9.12	1,089.51	3,700.47	1.14	3.86	158.77	82.91			
14	5,000	7,500	6,250	281	2,463	3.66	32.07	1,231.48	5,694.55	1.94	8.97	23	121	2.14	11.27	931.51	4,631.97	0.97	4.83	75.64	81.34			
15	7,500	10,000	8,750	295	2,758	3.84	35.92	1,838.73	7,533.28	2.90	11.86	27	148	2.51	13.78	12,868.85	17,500.83	13.41	18.24	699.88	232.31			
16	10,000	20,000	15,000	750	3,508	9.77	45.68	7,928.91	15,462.19	12.49	24.35	80	228	7.45	21.23	16,223.38	33,724.21	16.91	35.15	204.61	218.11			
17	20,000	50,000	35,000	1,290	4,798	16.80	62.48	15,878.52	31,340.70	25.01	49.36	146	374	13.59	34.82	37,592.92	71,317.12	39.18	74.33	236.75	227.55			
18	50,000	100,000	75,000	1,130	5,928	14.72	77.20	16,884.18	48,224.89	26.59	75.95	171	545	15.92	50.74	14,133.06	85,450.18	14.73	89.06	83.71	177.19			
19	100,000	500,000	300,000	1,342	7,270	17.48	94.67	13,329.86	61,554.75	20.99	96.95	394	939	36.69	87.43	9,402.99	94,853.17	9.80	98.86	70.54	154.10			
20	500,000	UP		409	7,679	5.33	100.00	1,937.57	63,492.32	3.05	100.00	135	1,074	12.57	100.00	1,088.95	95,942.11	1.14	100.00	56.20	151.11			
				7,679					63,492.32					1,074					95,942.11					151.11



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	123	123	7.95	7.95	305.87	305.87	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	145	1.42	9.37	159.08	464.95	0.58	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	170	1.62	10.99	156.31	621.26	0.57	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	198	1.81	12.80	316.49	937.75	1.16	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	44	242	2.84	15.64	163.20	1,100.95	0.60	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	84	326	5.43	21.07	552.75	1,653.70	2.02	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	148	474	9.57	30.64	987.56	2,641.26	3.62	9.67	2	2	6.67	6.67	20.80	20.80	0.41	0.41	2.11	0.79			
8	1,000	1,500	1,250	141	615	9.11	39.75	1,582.85	4,224.11	5.80	15.47	1	3	3.33	10.00	11.90	32.70	0.23	0.64	0.75	0.77			
9	1,500	2,000	1,750	122	737	7.89	47.64	1,473.85	5,697.96	5.40	20.87	2	5	6.67	16.67	1,617.42	1,650.11	31.65	32.28	109.74	28.96			
10	2,000	2,500	2,250	98	835	6.33	53.98	1,449.11	7,147.07	5.31	26.18	1	6	3.33	20.00	49.72	1,699.83	0.97	33.26	3.43	23.78			
11	2,500	3,000	2,750	127	962	8.21	62.18	2,031.73	9,178.80	7.44	33.62	2	8	6.67	26.67	136.00	1,835.83	2.66	35.92	6.69	20.00			
12	3,000	4,000	3,500	154	1,116	9.95	72.14	2,762.76	11,941.55	10.12	43.74	5	13	16.67	43.33	573.45	2,409.27	11.22	47.14	20.76	20.18			
13	4,000	5,000	4,500	100	1,216	6.46	78.60	2,492.94	14,434.49	9.13	52.87	4	17	13.33	56.67	567.48	2,976.75	11.10	58.24	22.76	20.62			
14	5,000	7,500	6,250	146	1,362	9.44	88.04	4,896.23	19,330.71	17.93	70.80	10	27	33.33	90.00	2,132.11	5,108.86	41.72	99.96	43.55	26.43			
15	7,500	10,000	8,750	63	1,425	4.07	92.11	2,270.20	21,600.92	8.32	79.12	0	27	0.00	90.00	0.00	5,108.86	0.00	99.96	0.00	23.65			
16	10,000	20,000	15,000	74	1,499	4.78	96.90	3,924.46	25,525.38	14.37	93.49	3	30	10.00	100.00	2.23	5,111.09	0.04	100.00	0.06	20.02			
17	20,000	50,000	35,000	33	1,532	2.13	99.03	1,338.25	26,863.63	4.90	98.39	0	30	0.00	100.00	0.00	5,111.09	0.00	100.00	0.00	19.03			
18	50,000	100,000	75,000	6	1,538	0.39	99.42	197.03	27,060.66	0.72	99.12	0	30	0.00	100.00	0.00	5,111.09	0.00	100.00	0.00	18.89			
19	100,000	500,000	300,000	8	1,546	0.52	99.94	196.85	27,257.51	0.72	99.84	0	30	0.00	100.00	0.00	5,111.09	0.00	100.00	0.00	18.75			
20	500,000	UP		1	1,547	0.06	100.00	44.49	27,302.00	0.16	100.00	0	30	0.00	100.00	0.00	5,111.09	0.00	100.00	0.00	18.72			
				1,547					27,302.00					30					5,111.09					18.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	201	201	7.26	7.26	201.88	201.88	1.98	1.98	2	2	4.76	4.76	1.97	1.97	0.67	0.67	0.98	0.98			
2	50	100	75	36	237	1.30	8.57	8.73	210.62	0.09	2.07	0	2	0.00	4.76	0.00	1.97	0.00	0.67	0.00	0.94			
3	100	200	150	85	322	3.07	11.64	34.84	245.46	0.34	2.41	0	2	0.00	4.76	0.00	1.97	0.00	0.67	0.00	0.80			
4	200	300	250	79	401	2.86	14.49	21.51	266.96	0.21	2.62	0	2	0.00	4.76	0.00	1.97	0.00	0.67	0.00	0.74			
5	300	500	400	214	615	7.73	22.23	149.85	416.81	1.47	4.10	0	2	0.00	4.76	0.00	1.97	0.00	0.67	0.00	0.47			
6	500	750	625	185	800	6.69	28.91	153.10	569.90	1.50	5.60	0	2	0.00	4.76	0.00	1.97	0.00	0.67	0.00	0.35			
7	750	1,000	875	164	964	5.93	34.84	173.56	743.46	1.71	7.31	1	3	2.38	7.14	54.66	56.64	18.63	19.31	31.50	7.62			
8	1,000	1,500	1,250	246	1,210	8.89	43.73	349.92	1,093.38	3.44	10.74	0	3	0.00	7.14	0.00	56.64	0.00	19.31	0.00	5.18			
9	1,500	2,000	1,750	167	1,377	6.04	49.77	252.13	1,345.51	2.48	13.22	0	3	0.00	7.14	0.00	56.64	0.00	19.31	0.00	4.21			
10	2,000	2,500	2,250	107	1,484	3.87	53.63	185.77	1,531.28	1.83	15.05	2	5	4.76	11.90	0.29	56.92	0.10	19.40	0.15	3.72			
11	2,500	3,000	2,750	103	1,587	3.72	57.35	286.28	1,817.55	2.81	17.86	1	6	2.38	14.29	8.70	65.62	2.97	22.37	3.04	3.61			
12	3,000	4,000	3,500	115	1,702	4.16	61.51	330.95	2,148.51	3.25	21.11	0	6	0.00	14.29	0.00	65.62	0.00	22.37	0.00	3.05			
13	4,000	5,000	4,500	124	1,826	4.48	65.99	373.44	2,521.94	3.67	24.78	1	7	2.38	16.67	38.18	103.80	13.01	35.38	10.22	4.12			
14	5,000	7,500	6,250	132	1,958	4.77	70.76	605.74	3,127.68	5.95	30.73	0	7	0.00	16.67	0.00	103.80	0.00	35.38	0.00	3.32			
15	7,500	10,000	8,750	127	2,085	4.59	75.35	843.99	3,971.67	8.29	39.03	3	10	7.14	23.81	2.82	106.62	0.96	36.35	0.33	2.68			
16	10,000	20,000	15,000	192	2,277	6.94	82.29	1,569.04	5,540.71	15.42	54.45	7	17	16.67	40.48	3.26	109.89	1.11	37.46	0.21	1.98			
17	20,000	50,000	35,000	245	2,522	8.85	91.15	2,303.63	7,844.34	22.64	77.08	12	29	28.57	69.05	136.26	246.14	46.45	83.91	5.91	3.14			
18	50,000	100,000	75,000	107	2,629	3.87	95.01	968.43	8,812.77	9.52	86.60	7	36	16.67	85.71	45.07	291.21	15.36	99.27	4.65	3.30			
19	100,000	500,000	300,000	110	2,739	3.98	98.99	1,163.17	9,975.94	11.43	98.03	6	42	14.29	100.00	2.15	293.36	0.73	100.00	0.18	2.94			
20	500,000	UP		28	2,767	1.01	100.00	200.57	10,176.51	1.97	100.00	0	42	0.00	100.00	0.00	293.36	0.00	100.00	0.00	2.88			
				2,767					10,176.51					42					293.36					2.88



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	13.04	13.04	1.70	1.70	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.62	13.66	0.01	1.69	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	28	3.73	17.39	1.41	0.28	0.30	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	32	2.48	19.88	1.94	1.66	0.41	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	41	5.59	25.47	5.93	7.59	1.25	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	48	4.35	29.81	3.78	11.37	0.79	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	57	5.59	35.40	12.24	23.60	2.57	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	67	6.21	41.61	12.31	35.91	2.59	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	70	1.86	43.48	7.63	43.55	1.60	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	74	2.48	45.96	6.36	49.91	1.34	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	79	3.11	49.07	12.36	62.27	2.60	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	82	1.86	50.93	10.49	72.75	2.20	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	91	5.59	56.52	87.27	160.02	18.34	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	108	10.56	67.08	90.94	250.97	19.11	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	128	12.42	79.50	54.65	305.61	11.48	64.21	2	2	40.00	40.00	16.11	16.11	73.74	73.74	29.48	5.27			
16	10,000	20,000	15,000	14	142	8.70	88.20	28.77	334.39	6.05	70.26	1	3	20.00	60.00	0.90	17.01	4.12	77.86	3.13	5.09			
17	20,000	50,000	35,000	10	152	6.21	94.41	83.73	418.12	17.59	87.85	1	4	20.00	80.00	4.83	21.84	22.09	99.95	5.76	5.22			
18	50,000	100,000	75,000	6	158	3.73	98.14	53.70	471.82	11.28	99.13	0	4	0.00	80.00	0.00	21.84	0.00	99.95	0.00	4.63			
19	100,000	500,000	300,000	3	161	1.86	100.00	4.14	475.96	0.87	100.00	1	5	20.00	100.00	0.01	21.85	0.05	100.00	0.27	4.59			
20	500,000	UP		0	161	0.00	100.00	0.00	475.96	0.00	100.00	0	5	0.00	100.00	0.00	21.85	0.00	100.00	0.00	4.59			
				161					475.96					5					21.85					4.59



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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	7.92	7.92	61.35	61.35	4.39	4.39	1	1	7.69	7.69	0.25	0.25	0.10	0.10	0.41	0.41			
2	50	100	75	18	63	3.17	11.09	4.63	65.98	0.33	4.72	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.38			
3	100	200	150	36	99	6.34	17.43	13.16	79.14	0.94	5.66	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.32			
4	200	300	250	21	120	3.70	21.13	9.60	88.74	0.69	6.34	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.28			
5	300	500	400	64	184	11.27	32.39	41.55	130.29	2.97	9.32	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.19			
6	500	750	625	65	249	11.44	43.84	58.91	189.20	4.21	13.53	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.13			
7	750	1,000	875	55	304	9.68	53.52	90.05	279.24	6.44	19.97	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.09			
8	1,000	1,500	1,250	53	357	9.33	62.85	73.16	352.41	5.23	25.20	0	1	0.00	7.69	0.00	0.25	0.00	0.10	0.00	0.07			
9	1,500	2,000	1,750	41	398	7.22	70.07	98.12	450.53	7.02	32.21	2	3	15.38	23.08	55.19	55.44	22.60	22.70	56.24	12.31			
10	2,000	2,500	2,250	35	433	6.16	76.23	140.31	590.84	10.03	42.25	2	5	15.38	38.46	3.32	58.76	1.36	24.06	2.37	9.95			
11	2,500	3,000	2,750	20	453	3.52	79.75	40.95	631.79	2.93	45.17	1	6	7.69	46.15	6.52	65.29	2.67	26.73	15.93	10.33			
12	3,000	4,000	3,500	27	480	4.75	84.51	100.05	731.84	7.15	52.33	0	6	0.00	46.15	0.00	65.29	0.00	26.73	0.00	8.92			
13	4,000	5,000	4,500	21	501	3.70	88.20	109.36	841.21	7.82	60.15	3	9	23.08	69.23	102.26	167.54	41.87	68.61	93.50	19.92			
14	5,000	7,500	6,250	16	517	2.82	91.02	93.63	934.84	6.69	66.84	0	9	0.00	69.23	0.00	167.54	0.00	68.61	0.00	17.92			
15	7,500	10,000	8,750	8	525	1.41	92.43	77.19	1,012.02	5.52	72.36	0	9	0.00	69.23	0.00	167.54	0.00	68.61	0.00	16.56			
16	10,000	20,000	15,000	16	541	2.82	95.25	134.44	1,146.47	9.61	81.97	1	10	7.69	76.92	20.30	187.84	8.31	76.92	15.10	16.38			
17	20,000	50,000	35,000	20	561	3.52	98.77	219.02	1,365.48	15.66	97.63	3	13	23.08	100.00	56.37	244.21	23.08	100.00	25.74	17.88			
18	50,000	100,000	75,000	5	566	0.88	99.65	31.99	1,397.48	2.29	99.92	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	17.48			
19	100,000	500,000	300,000	2	568	0.35	100.00	1.09	1,398.56	0.08	100.00	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	17.46			
20	500,000	UP		0	568	0.00	100.00	0.00	1,398.56	0.00	100.00	0	13	0.00	100.00	0.00	244.21	0.00	100.00	0.00	17.46			
				568					1,398.56					13					244.21					17.46



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

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

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	16	16	14.55	14.55	1.90	1.90	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.91	15.45	0.53	1.38	0.30	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	0.91	16.36	0.30	1.08	0.17	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	1.82	18.18	0.89	0.19	0.51	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	0.91	19.09	0.50	0.31	0.29	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	0.91	20.00	0.01	0.32	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	0.91	20.91	0.56	0.88	0.32	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	27	3.64	24.55	1.94	2.82	1.12	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	31	3.64	28.18	8.59	11.41	4.95	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	40	8.18	36.36	0.70	12.11	0.40	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	49	8.18	44.55	9.73	21.83	5.61	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	57	7.27	51.82	11.03	32.86	6.36	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	68	10.00	61.82	34.00	66.86	19.61	38.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	79	10.00	71.82	20.44	87.31	11.79	50.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	81	1.82	73.64	5.96	93.27	3.44	53.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	92	10.00	83.64	20.24	113.51	11.67	65.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	102	9.09	92.73	43.04	156.55	24.82	90.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	107	4.55	97.27	15.33	171.88	8.84	99.13	1	1	100.00	100.00	6.09	6.09	100.00	100.00	39.73	3.54			
19	100,000	500,000	300,000	2	109	1.82	99.09	1.36	173.24	0.79	99.91	0	1	0.00	100.00	0.00	6.09	0.00	100.00	0.00	3.52			
20	500,000	UP		1	110	0.91	100.00	0.15	173.39	0.09	100.00	0	1	0.00	100.00	0.00	6.09	0.00	100.00	0.00	3.51			
				110					173.39					1					6.09					3.51





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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	22.36	22.36	15.47	15.47	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	42	3.73	26.09	0.50	15.97	0.10	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	51	5.59	31.68	2.45	18.42	0.48	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	60	5.59	37.27	7.43	25.84	1.47	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	75	9.32	46.58	30.93	56.77	6.12	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	85	6.21	52.80	14.31	71.09	2.83	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	97	7.45	60.25	44.16	115.25	8.74	22.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	109	7.45	67.70	29.86	145.10	5.91	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	118	5.59	73.29	38.68	183.79	7.65	36.36	1	1	100.00	100.00	31.84	31.84	100.00	100.00	82.31	17.33			
10	2,000	2,500	2,250	20	138	12.42	85.71	14.18	197.97	2.81	39.17	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	16.08			
11	2,500	3,000	2,750	4	142	2.48	88.20	10.81	208.77	2.14	41.31	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	15.25			
12	3,000	4,000	3,500	2	144	1.24	89.44	24.23	233.00	4.79	46.10	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	13.67			
13	4,000	5,000	4,500	1	145	0.62	90.06	34.50	267.50	6.83	52.93	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	11.90			
14	5,000	7,500	6,250	6	151	3.73	93.79	44.07	311.57	8.72	61.65	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	10.22			
15	7,500	10,000	8,750	3	154	1.86	95.65	56.58	368.15	11.20	72.84	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	8.65			
16	10,000	20,000	15,000	4	158	2.48	98.14	100.33	468.48	19.85	92.69	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.80			
17	20,000	50,000	35,000	1	159	0.62	98.76	23.73	492.20	4.69	97.39	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.47			
18	50,000	100,000	75,000	1	160	0.62	99.38	1.69	493.90	0.33	97.72	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.45			
19	100,000	500,000	300,000	1	161	0.62	100.00	11.50	505.40	2.28	100.00	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.30			
20	500,000	UP		0	161	0.00	100.00	0.00	505.40	0.00	100.00	0	1	0.00	100.00	0.00	31.84	0.00	100.00	0.00	6.30			
				161					505.40					1					31.84					6.30



**IndonesiaRe**

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,638	1,638	7.18	7.18	1,216.63	1,216.63	2.11	2.11	3	3	1.29	1.29	14.18	14.18	0.10	0.10	1.17	1.17			
2	50	100	75	385	2,023	1.69	8.87	146.43	1,363.06	0.25	2.36	2	5	0.86	2.16	1.20	15.38	0.01	0.11	0.82	1.13			
3	100	200	150	1,070	3,093	4.69	13.56	392.96	1,756.02	0.68	3.04	2	7	0.86	3.02	195.73	211.11	1.38	1.49	49.81	12.02			
4	200	300	250	715	3,808	3.13	16.69	521.67	2,277.69	0.90	3.94	5	12	2.16	5.17	266.33	477.44	1.87	3.36	51.05	20.96			
5	300	500	400	2,049	5,857	8.98	25.68	1,468.99	3,746.68	2.54	6.49	15	27	6.47	11.64	918.61	1,396.06	6.46	9.82	62.53	37.26			
6	500	750	625	1,947	7,804	8.54	34.21	1,898.93	5,645.61	3.29	9.78	7	34	3.02	14.66	23.80	1,419.86	0.17	9.99	1.25	25.15			
7	750	1,000	875	2,082	9,886	9.13	43.34	2,885.07	8,530.69	5.00	14.77	26	60	11.21	25.86	724.62	2,144.47	5.10	15.09	25.12	25.14			
8	1,000	1,500	1,250	2,089	11,975	9.16	52.50	3,925.85	12,456.53	6.80	21.57	24	84	10.34	36.21	487.68	2,632.15	3.43	18.52	12.42	21.13			
9	1,500	2,000	1,750	1,577	13,552	6.91	59.41	3,669.25	16,125.79	6.35	27.92	21	105	9.05	45.26	399.50	3,031.65	2.81	21.33	10.89	18.80			
10	2,000	2,500	2,250	1,380	14,932	6.05	65.46	3,647.69	19,773.48	6.32	34.24	7	112	3.02	48.28	310.53	3,342.18	2.18	23.52	8.51	16.90			
11	2,500	3,000	2,750	1,181	16,113	5.18	70.64	3,837.52	23,611.00	6.65	40.89	21	133	9.05	57.33	1,292.58	4,634.75	9.09	32.61	33.68	19.63			
12	3,000	4,000	3,500	2,045	18,158	8.97	79.61	5,451.14	29,062.14	9.44	50.33	22	155	9.48	66.81	1,382.14	6,016.90	9.72	42.33	25.36	20.70			
13	4,000	5,000	4,500	905	19,063	3.97	83.57	3,699.40	32,761.54	6.41	56.73	5	160	2.16	68.97	1,936.26	7,953.15	13.62	55.96	52.34	24.28			
14	5,000	7,500	6,250	1,328	20,391	5.82	89.40	5,847.57	38,609.11	10.13	66.86	19	179	8.19	77.16	2,891.33	10,844.48	20.34	76.30	49.44	28.09			
15	7,500	10,000	8,750	873	21,264	3.83	93.22	4,670.78	43,279.89	8.09	74.95	10	189	4.31	81.47	1,329.74	12,174.22	9.36	85.66	28.47	28.13			
16	10,000	20,000	15,000	1,118	22,382	4.90	98.12	9,343.23	52,623.11	16.18	91.13	26	215	11.21	92.67	1,617.98	13,792.20	11.38	97.04	17.32	26.21			
17	20,000	50,000	35,000	219	22,601	0.96	99.08	3,662.45	56,285.57	6.34	97.47	13	228	5.60	98.28	415.16	14,207.36	2.92	99.96	11.34	25.24			
18	50,000	100,000	75,000	73	22,674	0.32	99.40	735.79	57,021.35	1.27	98.74	1	229	0.43	98.71	0.00	14,207.36	0.00	99.96	0.00	24.92			
19	100,000	500,000	300,000	86	22,760	0.38	99.78	446.61	57,467.97	0.77	99.52	0	229	0.00	98.71	0.00	14,207.36	0.00	99.96	0.00	24.72			
20	500,000	UP		50	22,810	0.22	100.00	279.46	57,747.43	0.48	100.00	3	232	1.29	100.00	5.42	14,212.78	0.04	100.00	1.94	24.61			
				22,810					57,747.43					232					14,212.78					24.61



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,375	2,375	25.10	25.10	692.78	692.78	5.81	5.81	3	3	8.57	8.57	4.75	4.75	0.18	0.18	0.69	0.69			
2	50	100	75	1,081	3,456	11.42	36.53	542.62	1,235.40	4.55	10.35	2	5	5.71	14.29	52.02	56.77	1.99	2.17	9.59	4.60			
3	100	200	150	1,740	5,196	18.39	54.91	1,381.21	2,616.62	11.57	21.93	5	10	14.29	28.57	271.89	328.66	10.38	12.55	19.68	12.56			
4	200	300	250	1,166	6,362	12.32	67.24	1,263.10	3,879.72	10.58	32.51	7	17	20.00	48.57	551.08	879.74	21.04	33.58	43.63	22.68			
5	300	500	400	1,243	7,605	13.14	80.37	1,908.18	5,787.91	15.99	48.50	6	23	17.14	65.71	464.05	1,343.79	17.71	51.29	24.32	23.22			
6	500	750	625	675	8,280	7.13	87.51	1,401.10	7,189.01	11.74	60.24	5	28	14.29	80.00	129.36	1,473.15	4.94	56.23	9.23	20.49			
7	750	1,000	875	438	8,718	4.63	92.14	1,132.75	8,321.76	9.49	69.73	1	29	2.86	82.86	39.05	1,512.20	1.49	57.72	3.45	18.17			
8	1,000	1,500	1,250	324	9,042	3.42	95.56	1,098.90	9,420.66	9.21	78.94	6	35	17.14	100.00	1,107.55	2,619.75	42.28	100.00	100.79	27.81			
9	1,500	2,000	1,750	128	9,170	1.35	96.91	729.03	10,149.69	6.11	85.05	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	25.81			
10	2,000	2,500	2,250	65	9,235	0.69	97.60	308.91	10,458.61	2.59	87.64	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	25.05			
11	2,500	3,000	2,750	68	9,303	0.72	98.32	418.55	10,877.15	3.51	91.15	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	24.08			
12	3,000	4,000	3,500	58	9,361	0.61	98.93	413.52	11,290.67	3.47	94.61	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	23.20			
13	4,000	5,000	4,500	22	9,383	0.23	99.17	192.14	11,482.82	1.61	96.22	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.81			
14	5,000	7,500	6,250	20	9,403	0.21	99.38	221.89	11,704.71	1.86	98.08	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.38			
15	7,500	10,000	8,750	6	9,409	0.06	99.44	28.56	11,733.27	0.24	98.32	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.33			
16	10,000	20,000	15,000	20	9,429	0.21	99.65	92.83	11,826.09	0.78	99.10	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	22.15			
17	20,000	50,000	35,000	14	9,443	0.15	99.80	100.46	11,926.55	0.84	99.94	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.97			
18	50,000	100,000	75,000	5	9,448	0.05	99.85	0.62	11,927.18	0.01	99.95	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.96			
19	100,000	500,000	300,000	10	9,458	0.11	99.96	1.71	11,928.88	0.01	99.96	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.96			
20	500,000	UP		4	9,462	0.04	100.00	4.61	11,933.49	0.04	100.00	0	35	0.00	100.00	0.00	2,619.75	0.00	100.00	0.00	21.95			
				9,462					11,933.49					35					2,619.75					21.95



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	276	276	9.80	9.80	150.51	150.51	4.21	4.21	3	3	12.50	12.50	27.41	27.41	1.00	1.00	18.21	18.21			
2	50	100	75	110	386	3.91	13.71	23.19	173.70	0.65	4.86	0	3	0.00	12.50	0.00	27.41	0.00	1.00	0.00	15.78			
3	100	200	150	297	683	10.55	24.26	81.69	255.39	2.28	7.14	2	5	8.33	20.83	106.95	134.36	3.90	4.90	130.92	52.61			
4	200	300	250	214	897	7.60	31.87	87.93	343.32	2.46	9.60	0	5	0.00	20.83	0.00	134.36	0.00	4.90	0.00	39.14			
5	300	500	400	482	1,379	17.12	48.99	275.38	618.70	7.70	17.30	1	6	4.17	25.00	1.37	135.73	0.05	4.95	0.50	21.94			
6	500	750	625	322	1,701	11.44	60.43	258.27	876.97	7.22	24.52	0	6	0.00	25.00	0.00	135.73	0.00	4.95	0.00	15.48			
7	750	1,000	875	301	2,002	10.69	71.12	312.68	1,189.65	8.74	33.27	2	8	8.33	33.33	15.24	150.97	0.56	5.51	4.87	12.69			
8	1,000	1,500	1,250	262	2,264	9.31	80.43	436.03	1,625.68	12.19	45.46	3	11	12.50	45.83	24.28	175.25	0.89	6.39	5.57	10.78			
9	1,500	2,000	1,750	143	2,407	5.08	85.51	280.13	1,905.81	7.83	53.30	1	12	4.17	50.00	21.50	196.74	0.78	7.18	7.67	10.32			
10	2,000	2,500	2,250	109	2,516	3.87	89.38	280.85	2,186.66	7.85	61.15	2	14	8.33	58.33	56.46	253.21	2.06	9.24	20.10	11.58			
11	2,500	3,000	2,750	78	2,594	2.77	92.15	215.57	2,402.23	6.03	67.18	3	17	12.50	70.83	2,028.74	2,281.95	74.03	83.27	941.10	94.99			
12	3,000	4,000	3,500	79	2,673	2.81	94.96	314.28	2,716.51	8.79	75.97	4	21	16.67	87.50	367.52	2,649.47	13.41	96.68	116.94	97.53			
13	4,000	5,000	4,500	35	2,708	1.24	96.20	176.40	2,892.91	4.93	80.90	1	22	4.17	91.67	4.70	2,654.17	0.17	96.85	2.66	91.75			
14	5,000	7,500	6,250	60	2,768	2.13	98.33	369.45	3,262.36	10.33	91.23	2	24	8.33	100.00	86.32	2,740.49	3.15	100.00	23.36	84.00			
15	7,500	10,000	8,750	19	2,787	0.67	99.01	100.11	3,362.47	2.80	94.03	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	81.50			
16	10,000	20,000	15,000	10	2,797	0.36	99.36	107.38	3,469.84	3.00	97.04	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	78.98			
17	20,000	50,000	35,000	6	2,803	0.21	99.57	92.59	3,562.43	2.59	99.63	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	76.93			
18	50,000	100,000	75,000	4	2,807	0.14	99.72	0.00	3,562.43	0.00	99.63	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	76.93			
19	100,000	500,000	300,000	4	2,811	0.14	99.86	3.06	3,565.49	0.09	99.71	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	76.86			
20	500,000	UP		4	2,815	0.14	100.00	10.32	3,575.81	0.29	100.00	0	24	0.00	100.00	0.00	2,740.49	0.00	100.00	0.00	76.64			
				2,815					3,575.81					24					2,740.49					76.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2949 RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	13.00	13.00	283.76	283.76	7.47	7.47	3	3	10.71	10.71	27.23	27.23	1.57	1.57	9.60	9.60			
2	50	100	75	19	97	3.17	16.17	3.80	287.56	0.10	7.57	0	3	0.00	10.71	0.00	27.23	0.00	1.57	0.00	9.47	9.47		
3	100	200	150	45	142	7.50	23.67	19.38	306.94	0.51	8.08	0	3	0.00	10.71	0.00	27.23	0.00	1.57	0.00	8.87	8.87		
4	200	300	250	5	147	0.83	24.50	2.97	309.91	0.08	8.16	0	3	0.00	10.71	0.00	27.23	0.00	1.57	0.00	8.79	8.79		
5	300	500	400	33	180	5.50	30.00	69.11	379.02	1.82	9.98	7	10	25.00	35.71	500.31	527.54	28.76	30.32	723.92	139.19			
6	500	750	625	14	194	2.33	32.33	22.86	401.88	0.60	10.58	1	11	3.57	39.29	22.78	550.31	1.31	31.63	99.64	136.94			
7	750	1,000	875	23	217	3.83	36.17	43.64	445.52	1.15	11.73	0	11	0.00	39.29	0.00	550.31	0.00	31.63	0.00	123.52	123.52		
8	1,000	1,500	1,250	31	248	5.17	41.33	62.69	508.20	1.65	13.38	2	13	7.14	46.43	144.58	694.90	8.31	39.94	230.65	136.74			
9	1,500	2,000	1,750	19	267	3.17	44.50	91.93	600.14	2.42	15.80	0	13	0.00	46.43	0.00	694.90	0.00	39.94	0.00	115.79	115.79		
10	2,000	2,500	2,250	25	292	4.17	48.67	71.34	671.48	1.88	17.68	3	16	10.71	57.14	62.91	757.81	3.62	43.56	88.18	112.86			
11	2,500	3,000	2,750	13	305	2.17	50.83	66.08	737.56	1.74	19.42	0	16	0.00	57.14	0.00	757.81	0.00	43.56	0.00	102.75	102.75		
12	3,000	4,000	3,500	32	337	5.33	56.17	135.89	873.44	3.58	22.99	0	16	0.00	57.14	0.00	757.81	0.00	43.56	0.00	86.76	86.76		
13	4,000	5,000	4,500	14	351	2.33	58.50	118.95	992.39	3.13	26.13	2	18	7.14	64.29	50.89	808.69	2.92	46.48	42.78	81.49	81.49		
14	5,000	7,500	6,250	19	370	3.17	61.67	181.39	1,173.78	4.78	30.90	0	18	0.00	64.29	0.00	808.69	0.00	46.48	0.00	68.90	68.90		
15	7,500	10,000	8,750	23	393	3.83	65.50	209.30	1,383.09	5.51	36.41	0	18	0.00	64.29	0.00	808.69	0.00	46.48	0.00	58.47	58.47		
16	10,000	20,000	15,000	60	453	10.00	75.50	638.93	2,022.01	16.82	53.23	8	26	28.57	92.86	930.36	1,739.05	53.48	99.96	145.61	86.01			
17	20,000	50,000	35,000	57	510	9.50	85.00	989.64	3,011.65	26.05	79.28	0	26	0.00	92.86	0.00	1,739.05	0.00	99.96	0.00	57.74	57.74		
18	50,000	100,000	75,000	34	544	5.67	90.67	329.69	3,341.34	8.68	87.96	0	26	0.00	92.86	0.00	1,739.05	0.00	99.96	0.00	52.05	52.05		
19	100,000	500,000	300,000	53	597	8.83	99.50	455.05	3,796.39	11.98	99.94	2	28	7.14	100.00	0.74	1,739.79	0.04	100.00	0.16	45.83	45.83		
20	500,000	<b>UP</b>		3	600	0.50	100.00	2.18	3,798.57	0.06	100.00	0	28	0.00	100.00	0.00	1,739.79	0.00	100.00	0.00	45.80	45.80		
				600					3,798.57					28					1,739.79					45.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	2.47	2.47	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	2.47	4.94	0.85	0.86	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.23	6.17	0.43	1.29	0.13	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	8	3.70	9.88	3.40	4.69	1.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.23	11.11	1.77	6.45	0.52	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.23	12.35	0.07	6.52	0.02	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.23	13.58	0.04	6.56	0.01	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.23	14.81	0.14	6.70	0.04	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	15	3.70	18.52	0.35	7.05	0.10	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	17	2.47	20.99	23.73	30.77	7.01	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	19	2.47	23.46	0.39	31.17	0.12	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	21	2.47	25.93	18.64	49.81	5.51	14.72	1	1	100.00	100.00	91.32	91.32	100.00	100.00	489.85	183.33			
14	5,000	7,500	6,250	1	22	1.23	27.16	24.98	74.79	7.38	22.10	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	122.11			
15	7,500	10,000	8,750	3	25	3.70	30.86	8.98	83.77	2.65	24.75	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	109.02			
16	10,000	20,000	15,000	16	41	19.75	50.62	174.37	258.13	51.52	76.27	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	35.38			
17	20,000	50,000	35,000	8	49	9.88	60.49	8.71	266.85	2.57	78.85	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	34.22			
18	50,000	100,000	75,000	14	63	17.28	77.78	42.35	309.20	12.51	91.36	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	29.53			
19	100,000	500,000	300,000	18	81	22.22	100.00	29.23	338.43	8.64	100.00	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	26.98			
20	500,000	UP		0	81	0.00	100.00	0.00	338.43	0.00	100.00	0	1	0.00	100.00	0.00	91.32	0.00	100.00	0.00	26.98			
				81					338.43					1					91.32					26.98





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	10.00	10.00	0.50	0.50	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	10.00	20.00	0.65	1.15	4.01	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	10.00	30.00	0.69	1.84	4.26	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	10.00	40.00	0.48	2.32	3.00	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	10.00	50.00	0.76	3.08	4.68	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	10.00	60.00	2.86	5.94	17.70	36.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	10.00	70.00	1.94	7.88	12.01	48.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	10.00	80.00	0.27	8.15	1.69	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	10.00	90.00	4.89	13.04	30.25	80.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	10.00	100.00	3.11	16.15	19.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	10	0.00	100.00	0.00	16.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				10					16.15					0					0.00					0.00





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,194	1,194	10.99	10.99	548.30	548.30	3.10	3.10	3	3	2.34	2.34	1.27	1.27	0.08	0.08	0.23	0.23			
2	50	100	75	378	1,572	3.48	14.47	45.30	593.60	0.26	3.35	0	3	0.00	2.34	0.00	1.27	0.00	0.08	0.00	0.21			
3	100	200	150	672	2,244	6.19	20.66	573.39	20.21	3.24	0.11	3	6	2.34	4.69	6.29	7.56	0.41	0.49	1.10	37.39			
4	200	300	250	686	2,930	6.32	26.97	117.59	137.81	0.66	0.78	4	10	3.13	7.81	2.42	9.98	0.16	0.65	2.06	7.24			
5	300	500	400	1,123	4,053	10.34	37.31	429.54	291.74	2.43	1.65	0	10	0.00	7.81	0.00	9.98	0.00	0.65	0.00	3.42			
6	500	750	625	961	5,014	8.85	46.16	470.35	178.61	2.66	1.01	4	14	3.13	10.94	10.19	20.17	0.67	1.32	2.17	11.29			
7	750	1,000	875	828	5,842	7.62	53.78	705.89	884.50	3.99	5.00	0	14	0.00	10.94	0.00	20.17	0.00	1.32	0.00	2.28			
8	1,000	1,500	1,250	879	6,721	8.09	61.88	976.96	1,861.46	5.52	10.52	1	15	0.78	11.72	29.24	49.41	1.91	3.24	2.99	2.65			
9	1,500	2,000	1,750	534	7,255	4.92	66.79	677.50	2,538.96	3.83	14.35	1	16	0.78	12.50	6.52	55.93	0.43	3.66	0.96	2.20			
10	2,000	2,500	2,250	347	7,602	3.19	69.99	521.93	3,060.89	2.95	17.29	8	24	6.25	18.75	48.83	104.76	3.20	6.86	9.36	3.42			
11	2,500	3,000	2,750	253	7,855	2.33	72.32	385.10	3,445.99	2.18	19.47	0	24	0.00	18.75	0.00	104.76	0.00	6.86	0.00	3.04			
12	3,000	4,000	3,500	408	8,263	3.76	76.07	977.34	4,423.33	5.52	24.99	0	24	0.00	18.75	0.00	104.76	0.00	6.86	0.00	2.37			
13	4,000	5,000	4,500	255	8,518	2.35	78.42	592.02	5,015.35	3.35	28.34	0	24	0.00	18.75	0.00	104.76	0.00	6.86	0.00	2.09			
14	5,000	7,500	6,250	496	9,014	4.57	82.99	1,282.25	6,297.60	7.24	35.58	2	26	1.56	20.31	0.18	104.94	0.01	6.87	0.01	1.67			
15	7,500	10,000	8,750	182	9,196	1.68	84.66	968.73	7,266.33	5.47	41.06	3	29	2.34	22.66	632.55	737.50	41.42	48.30	65.30	10.15			
16	10,000	20,000	15,000	553	9,749	5.09	89.75	2,652.96	9,919.29	14.99	56.05	13	42	10.16	32.81	302.87	1,040.36	19.83	68.13	11.42	10.49			
17	20,000	50,000	35,000	485	10,234	4.47	94.22	3,493.36	13,412.64	19.74	75.78	21	63	16.41	49.22	245.09	1,285.45	16.05	84.18	7.02	9.58			
18	50,000	100,000	75,000	239	10,473	2.20	96.42	2,160.04	15,572.68	12.20	87.99	9	72	7.03	56.25	130.26	1,415.72	8.53	92.71	6.03	9.09			
19	100,000	500,000	300,000	303	10,776	2.79	99.21	1,800.53	17,373.21	10.17	98.16	53	125	41.41	97.66	109.36	1,525.08	7.16	99.87	6.07	8.78			
20	500,000	UP		86	10,862	0.79	100.00	325.38	17,698.59	1.84	100.00	3	128	2.34	100.00	1.95	1,527.03	0.13	100.00	0.60	8.63			
				10,862					17,698.59					128					1,527.03					8.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	204	204	6.18	6.18	51.35	51.35	1.22	1.22	2	2	4.08	4.08	15.20	15.20	0.52	0.52	29.60	29.60			
2	50	100	75	139	343	4.21	10.39	5.99	57.34	0.14	1.37	0	2	0.00	4.08	0.00	15.20	0.00	0.52	0.00	26.51			
3	100	200	150	328	671	9.93	20.32	57.70	115.04	1.38	2.74	1	3	2.04	6.12	0.00	15.20	0.00	0.52	0.00	13.22			
4	200	300	250	164	835	4.97	25.29	29.62	144.65	0.71	3.45	0	3	0.00	6.12	0.00	15.20	0.00	0.52	0.00	10.51			
5	300	500	400	321	1,156	9.72	35.01	72.13	216.78	1.72	5.17	0	3	0.00	6.12	0.00	15.20	0.00	0.52	0.00	7.01			
6	500	750	625	251	1,407	7.60	42.61	94.25	311.03	2.25	7.42	2	5	4.08	10.20	547.10	562.30	18.74	19.26	580.47	180.79			
7	750	1,000	875	245	1,652	7.42	50.03	113.70	424.73	2.71	10.13	0	5	0.00	10.20	0.00	562.30	0.00	19.26	0.00	132.39			
8	1,000	1,500	1,250	244	1,896	7.39	57.42	191.47	616.21	4.57	14.69	2	7	4.08	14.29	25.22	587.52	0.86	20.13	13.17	95.34			
9	1,500	2,000	1,750	202	2,098	6.12	63.54	253.45	869.65	6.04	20.74	0	7	0.00	14.29	0.00	587.52	0.00	20.13	0.00	67.56			
10	2,000	2,500	2,250	110	2,208	3.33	66.87	183.53	1,053.19	4.38	25.11	1	8	2.04	16.33	131.93	719.45	4.52	24.65	71.88	68.31			
11	2,500	3,000	2,750	130	2,338	3.94	70.81	279.01	1,332.20	6.65	31.76	1	9	2.04	18.37	22.39	741.84	0.77	25.41	8.02	55.68			
12	3,000	4,000	3,500	194	2,532	5.88	76.68	416.22	1,748.43	9.92	41.69	6	15	12.24	30.61	106.36	848.19	3.64	29.06	25.55	48.51			
13	4,000	5,000	4,500	133	2,665	4.03	80.71	421.03	2,169.46	10.04	51.73	2	17	4.08	34.69	83.32	931.51	2.85	31.91	19.79	42.94			
14	5,000	7,500	6,250	174	2,839	5.27	85.98	820.99	2,990.45	19.58	71.30	1	18	2.04	36.73	9.62	941.13	0.33	32.24	1.17	31.47			
15	7,500	10,000	8,750	122	2,961	3.69	89.67	845.60	3,836.05	20.16	91.46	11	29	22.45	59.18	1,929.81	2,870.94	66.11	98.35	228.22	74.84			
16	10,000	20,000	15,000	163	3,124	4.94	94.61	1,432.05	5,268.11	34.14	125.61	1	30	2.04	61.22	8.25	2,879.18	0.28	98.63	0.58	54.65			
17	20,000	50,000	35,000	124	3,248	3.76	98.36	1,444.74	3,823.36	34.45	91.16	5	35	10.20	71.43	24.39	2,903.58	0.84	99.47	1.69	75.94			
18	50,000	100,000	75,000	27	3,275	0.82	99.18	248.96	4,072.32	5.94	97.10	2	37	4.08	75.51	2.84	2,906.42	0.10	99.57	1.14	71.37			
19	100,000	500,000	300,000	17	3,292	0.51	99.70	158.99	4,231.31	3.79	100.89	12	49	24.49	100.00	12.69	2,919.11	0.43	100.00	7.98	68.99			
20	500,000	UP		10	3,302	0.30	100.00	37.26	4,194.05	0.89	100.00	0	49	0.00	100.00	0.00	2,919.11	0.00	100.00	0.00	69.60			
				3,302					4,194.05					49					2,919.11					69.60



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,185	1,185	9.63	9.63	981.42	981.42	3.95	3.95	19	19	4.75	4.75	80.42	80.42	0.65	0.65	8.19	8.19			
2	50	100	75	276	1,461	2.24	11.87	39.25	1,020.67	0.16	4.11	1	20	0.25	5.00	75.84	156.25	0.61	1.27	193.23	15.31			
3	100	200	150	498	1,959	4.05	15.91	54.71	1,075.38	0.22	4.33	0	20	0.00	5.00	0.00	156.25	0.00	1.27	0.00	14.53			
4	200	300	250	474	2,433	3.85	19.76	99.08	1,174.46	0.40	4.73	1	21	0.25	5.25	4.03	160.28	0.03	1.30	4.06	13.65			
5	300	500	400	648	3,081	5.26	25.03	224.26	1,398.72	0.90	5.63	2	23	0.50	5.75	30.35	190.63	0.25	1.54	13.53	13.63			
6	500	750	625	629	3,710	5.11	30.14	266.23	1,664.94	1.07	6.71	0	23	0.00	5.75	0.00	190.63	0.00	1.54	0.00	11.45			
7	750	1,000	875	569	4,279	4.62	34.76	335.18	2,000.12	1.35	8.05	4	27	1.00	6.75	137.18	327.81	1.11	2.65	40.93	16.39			
8	1,000	1,500	1,250	682	4,961	5.54	40.30	567.29	2,567.41	2.28	10.34	2	29	0.50	7.25	0.77	328.58	0.01	2.66	0.13	12.80			
9	1,500	2,000	1,750	517	5,478	4.20	44.50	666.08	3,233.49	2.68	13.02	6	35	1.50	8.75	14.48	343.06	0.12	2.78	2.17	10.61			
10	2,000	2,500	2,250	290	5,768	2.36	46.85	435.61	3,669.10	1.75	14.78	0	35	0.00	8.75	0.00	343.06	0.00	2.78	0.00	9.35			
11	2,500	3,000	2,750	296	6,064	2.40	49.26	530.28	4,199.38	2.14	16.91	5	40	1.25	10.00	40.01	383.07	0.32	3.10	7.55	9.12			
12	3,000	4,000	3,500	390	6,454	3.17	52.42	816.03	5,015.41	3.29	20.20	3	43	0.75	10.75	29.45	412.52	0.24	3.34	3.61	8.23			
13	4,000	5,000	4,500	751	7,205	6.10	58.52	1,483.97	6,499.38	5.98	26.17	26	69	6.50	17.25	350.47	762.99	2.84	6.18	23.62	11.74			
14	5,000	7,500	6,250	3,225	10,430	26.20	84.72	2,871.74	9,371.12	11.57	37.74	191	260	47.75	65.00	1,146.48	1,909.47	9.29	15.46	39.92	20.38			
15	7,500	10,000	8,750	374	10,804	3.04	87.76	2,016.45	11,387.57	8.12	45.86	10	270	2.50	67.50	1,596.55	3,506.02	12.93	28.39	79.18	30.79			
16	10,000	20,000	15,000	584	11,388	4.74	92.50	4,471.08	15,858.64	18.01	63.87	56	326	14.00	81.50	7,908.43	11,414.45	64.05	92.44	176.88	71.98			
17	20,000	50,000	35,000	517	11,905	4.20	96.70	5,427.12	21,285.77	21.86	85.72	8	334	2.00	83.50	661.34	12,075.79	5.36	97.80	12.19	56.73			
18	50,000	100,000	75,000	207	12,112	1.68	98.38	1,997.59	23,283.36	8.04	93.77	46	380	11.50	95.00	220.16	12,295.95	1.78	99.58	11.02	52.81			
19	100,000	500,000	300,000	183	12,295	1.49	99.87	1,460.09	24,743.45	5.88	99.65	17	397	4.25	99.25	51.01	12,346.96	0.41	100.00	3.49	49.90			
20	500,000	UP		16	12,311	0.13	100.00	87.64	24,831.09	0.35	100.00	3	400	0.75	100.00	0.50	12,347.46	0.00	100.00	0.57	49.73			
				12,311					24,831.09					400					12,347.46					49.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	8.28	8.28	43.39	43.39	12.40	12.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	18	3.18	11.46	0.04	43.35	0.01	12.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	43	15.92	27.39	0.44	42.91	0.13	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	54	7.01	34.39	0.35	42.56	0.10	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	67	8.28	42.68	2.84	39.72	0.81	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	78	7.01	49.68	0.66	39.06	0.19	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	83	3.18	52.87	5.99	33.07	1.71	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	90	4.46	57.32	1.46	31.60	0.42	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	92	1.27	58.60	2.21	29.40	0.63	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	93	0.64	59.24	2.72	26.68	0.78	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	94	0.64	59.87	3.08	23.60	0.88	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	102	5.10	64.97	7.67	15.93	2.19	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	107	3.18	68.15	17.04	1.11	4.87	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	114	4.46	72.61	9.22	10.33	2.63	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	118	2.55	75.16	39.29	49.62	11.23	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	132	8.92	84.08	37.09	86.72	10.60	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	144	7.64	91.72	156.34	243.06	44.67	69.45	1	1	100.00	100.00	2.51	2.51	100.00	100.00	1.60	1.03			
18	50,000	100,000	75,000	5	149	3.18	94.90	7.40	250.45	2.11	71.57	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	1.00			
19	100,000	500,000	300,000	8	157	5.10	100.00	99.51	349.96	28.43	100.00	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	0.72			
20	500,000	UP		0	157	0.00	100.00	0.00	349.96	0.00	100.00	0	1	0.00	100.00	0.00	2.51	0.00	100.00	0.00	0.72			
				157					349.96					1					2.51					0.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57	57	18.04	18.04	7.67	7.67	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	63	1.90	19.94	0.76	8.43	0.12	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	84	6.65	26.58	5.97	14.40	0.91	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	105	6.65	33.23	6.86	21.27	1.05	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	144	12.34	45.57	24.75	46.01	3.77	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	176	10.13	55.70	33.90	79.92	5.17	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	209	10.44	66.14	40.86	120.78	6.23	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	245	11.39	77.53	100.86	221.64	15.37	33.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	262	5.38	82.91	40.74	262.38	6.21	39.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	273	3.48	86.39	45.07	307.45	6.87	46.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	282	2.85	89.24	33.56	341.00	5.11	51.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	290	2.53	91.77	29.31	370.31	4.47	56.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	297	2.22	93.99	57.04	427.35	8.69	65.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	305	2.53	96.52	61.72	489.07	9.41	74.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	310	1.58	98.10	60.95	550.02	9.29	83.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	312	0.63	98.73	13.93	563.95	2.12	85.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	316	1.27	100.00	92.19	656.14	14.05	100.00	2	2	100.00	100.00	39.30	39.30	100.00	100.00	42.63	5.99			
18	50,000	100,000	75,000	0	316	0.00	100.00	0.00	656.14	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	5.99			
19	100,000	500,000	300,000	0	316	0.00	100.00	0.00	656.14	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	5.99			
20	500,000	UP		0	316	0.00	100.00	0.00	656.14	0.00	100.00	0	2	0.00	100.00	0.00	39.30	0.00	100.00	0.00	5.99			
				316					656.14					2					39.30					5.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	4	4	0.13	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	0.22	0.35	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	8	1.56	1.91	0.30	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	13	2.57	4.48	0.49	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	20	2.54	7.02	0.48	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	25	4.40	11.41	0.84	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	33	12.03	23.44	2.29	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	40	10.78	34.23	2.05	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	48	16.32	50.55	3.10	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	0.03	50.57	0.01	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	54	29.77	80.34	5.66	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	61	28.67	109.01	5.45	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	63	14.09	123.09	2.68	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	73	59.33	182.43	11.28	34.69	1	1	25.00	25.00	32.87	32.87	40.70	40.70	55.40	18.02					
15	7,500	10,000	8,750	7	80	36.12	218.55	6.87	41.55	0	1	0.00	25.00	0.00	32.87	0.00	40.70	0.00	15.04					
16	10,000	20,000	15,000	16	96	110.81	329.36	21.07	62.62	2	3	50.00	75.00	47.89	80.76	59.30	100.00	43.22	24.52					
17	20,000	50,000	35,000	17	113	164.02	493.38	31.19	93.81	1	4	25.00	100.00	0.00	80.76	0.00	100.00	0.00	16.37					
18	50,000	100,000	75,000	2	115	32.56	525.94	6.19	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36					
19	100,000	500,000	300,000	0	115	0.00	525.94	0.00	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36					
20	500,000	UP		0	115	0.00	525.94	0.00	100.00	0	4	0.00	100.00	0.00	80.76	0.00	100.00	0.00	15.36					
				115					525.94					4					80.76					15.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	1,089	1,089	12.08	12.08	453.83	453.83	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	616	1,705	6.83	18.91	94.65	548.48	0.39	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	779	2,484	8.64	27.55	286.05	834.53	1.18	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	659	3,143	7.31	34.86	307.87	1,142.40	1.27	4.71	1	1	1.10	1.10	17.72	17.72	0.33	0.33	5.76	1.55					
5	300	500	400	931	4,074	10.33	45.19	643.30	1,785.70	2.65	7.36	2	3	2.20	3.30	6.73	24.45	0.12	0.45	1.05	1.37					
6	500	750	625	564	4,638	6.26	51.45	558.32	2,344.02	2.30	9.67	2	5	2.20	5.49	21.48	45.93	0.40	0.84	3.85	1.96					
7	750	1,000	875	592	5,230	6.57	58.01	842.98	3,187.01	3.48	13.14	5	10	5.49	10.99	72.92	118.85	1.34	2.19	8.65	3.73					
8	1,000	1,500	1,250	624	5,854	6.92	64.94	1,077.40	4,264.40	4.44	17.58	6	16	6.59	17.58	151.36	270.21	2.78	4.97	14.05	6.34					
9	1,500	2,000	1,750	468	6,322	5.19	70.13	1,098.48	5,362.88	4.53	22.11	4	20	4.40	21.98	55.45	325.67	1.02	5.99	5.05	6.07					
10	2,000	2,500	2,250	322	6,644	3.57	73.70	976.71	6,339.59	4.03	26.14	4	24	4.40	26.37	1,911.40	2,237.07	35.16	41.15	195.70	35.29					
11	2,500	3,000	2,750	301	6,945	3.34	77.04	1,053.08	7,392.68	4.34	30.48	1	25	1.10	27.47	119.27	2,356.34	2.19	43.34	11.33	31.87					
12	3,000	4,000	3,500	366	7,311	4.06	81.10	1,499.31	8,891.99	6.18	36.67	8	33	8.79	36.26	808.59	3,164.93	14.87	58.22	53.93	35.59					
13	4,000	5,000	4,500	223	7,534	2.47	83.57	1,183.07	10,075.06	4.88	41.54	2	35	2.20	38.46	12.00	3,176.93	0.22	58.44	1.01	31.53					
14	5,000	7,500	6,250	353	7,887	3.92	87.49	2,145.46	12,220.52	8.85	50.39	14	49	15.38	53.85	710.13	3,887.05	13.06	71.50	33.10	31.81					
15	7,500	10,000	8,750	237	8,124	2.63	90.12	1,908.78	14,129.30	7.87	58.26	10	59	10.99	64.84	1,366.63	5,253.68	25.14	96.64	71.60	37.18					
16	10,000	20,000	15,000	428	8,552	4.75	94.86	4,534.66	18,663.97	18.70	76.96	12	71	13.19	78.02	101.19	5,354.87	1.86	98.50	2.23	28.69					
17	20,000	50,000	35,000	291	8,843	3.23	98.09	4,284.58	22,948.55	17.67	94.63	15	86	16.48	94.51	75.94	5,430.82	1.40	99.90	1.77	23.67					
18	50,000	100,000	75,000	111	8,954	1.23	99.32	911.47	23,860.02	3.76	98.39	3	89	3.30	97.80	0.86	5,431.67	0.02	99.91	0.09	22.76					
19	100,000	500,000	300,000	50	9,004	0.55	99.88	306.97	24,166.99	1.27	99.65	0	89	0.00	97.80	0.00	5,431.67	0.00	99.91	0.00	22.48					
20	500,000	UP		11	9,015	0.12	100.00	84.52	24,251.50	0.35	100.00	2	91	2.20	100.00	4.65	5,436.32	0.09	100.00	5.50	22.42					
				9,015					24,251.50					91					5,436.32					22.42		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	40	40	22.73	22.73	2.09	2.09	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	53	7.39	30.11	3.41	5.50	0.57	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	16	69	9.09	39.20	8.10	13.60	1.34	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	84	8.52	47.73	12.84	26.45	2.13	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	97	7.39	55.11	10.84	37.29	1.79	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	6	103	3.41	58.52	6.49	43.77	1.07	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	113	5.68	64.20	19.20	62.98	3.18	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	128	8.52	72.73	30.78	93.76	5.10	15.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	134	3.41	76.14	34.15	127.91	5.65	21.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	141	3.98	80.11	68.08	195.99	11.27	32.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	145	2.27	82.39	25.67	221.66	4.25	36.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	156	6.25	88.64	81.07	302.73	13.42	50.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	163	3.98	92.61	74.63	377.36	12.35	62.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	170	3.98	96.59	82.91	460.27	13.72	76.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	172	1.14	97.73	49.85	510.12	8.25	84.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	175	1.70	99.43	87.81	597.93	14.54	98.98	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	176	0.57	100.00	6.15	604.08	1.02	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	176	0.00	100.00	0.00	604.08	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	176	0.00	100.00	0.00	604.08	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	176	0.00	100.00	0.00	604.08	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				176				604.08				1				0.00				0.00			





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	171	171	9.04	9.04	67.94	67.94	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	141	312	7.45	16.49	20.94	88.88	0.34	1.43	1	1	3.85	3.85	18.86	18.86	0.42	0.42	90.06	21.21			
3	100	200	150	165	477	8.72	25.21	39.21	128.09	0.63	2.06	0	1	0.00	3.85	0.00	18.86	0.00	0.42	0.00	14.72			
4	200	300	250	148	625	7.82	33.03	56.11	184.20	0.90	2.96	0	1	0.00	3.85	0.00	18.86	0.00	0.42	0.00	10.24			
5	300	500	400	204	829	10.78	43.82	117.01	301.21	1.88	4.84	0	1	0.00	3.85	0.00	18.86	0.00	0.42	0.00	6.26			
6	500	750	625	140	969	7.40	51.22	119.79	421.00	1.92	6.76	0	1	0.00	3.85	0.00	18.86	0.00	0.42	0.00	4.48			
7	750	1,000	875	160	1,129	8.46	59.67	182.65	603.65	2.93	9.70	4	5	15.38	19.23	200.98	219.83	4.44	4.86	110.03	36.42			
8	1,000	1,500	1,250	155	1,284	8.19	67.86	233.74	837.40	3.75	13.45	1	6	3.85	23.08	0.00	219.83	0.00	4.86	0.00	26.25			
9	1,500	2,000	1,750	115	1,399	6.08	73.94	254.40	1,091.79	4.09	17.54	0	6	0.00	23.08	0.00	219.83	0.00	4.86	0.00	20.13			
10	2,000	2,500	2,250	87	1,486	4.60	78.54	222.07	1,313.86	3.57	21.10	3	9	11.54	34.62	56.91	276.75	1.26	6.11	25.63	21.06			
11	2,500	3,000	2,750	44	1,530	2.33	80.87	155.19	1,469.05	2.49	23.60	0	9	0.00	34.62	0.00	276.75	0.00	6.11	0.00	18.84			
12	3,000	4,000	3,500	58	1,588	3.07	83.93	207.03	1,676.08	3.33	26.92	1	10	3.85	38.46	8.84	285.59	0.20	6.31	4.27	17.04			
13	4,000	5,000	4,500	51	1,639	2.70	86.63	198.59	1,874.67	3.19	30.11	0	10	0.00	38.46	0.00	285.59	0.00	6.31	0.00	15.23			
14	5,000	7,500	6,250	63	1,702	3.33	89.96	372.73	2,247.40	5.99	36.10	8	18	30.77	69.23	4,212.40	4,497.99	93.04	99.34	1130.14	200.14			
15	7,500	10,000	8,750	49	1,751	2.59	92.55	278.79	2,526.18	4.48	40.58	1	19	3.85	73.08	6.90	4,504.89	0.15	99.50	2.48	178.33			
16	10,000	20,000	15,000	71	1,822	3.75	96.30	1,240.67	3,766.86	19.93	60.51	5	24	19.23	92.31	19.32	4,524.21	0.43	99.92	1.56	120.11			
17	20,000	50,000	35,000	48	1,870	2.54	98.84	479.10	3,287.75	7.70	52.81	1	25	3.85	96.15	3.49	4,527.70	0.08	100.00	0.73	137.71			
18	50,000	100,000	75,000	11	1,881	0.58	99.42	2,848.56	6,136.32	45.76	98.57	1	26	3.85	100.00	0.00	4,527.70	0.00	100.00	0.00	73.79			
19	100,000	500,000	300,000	7	1,888	0.37	99.79	74.99	6,211.30	1.20	99.77	0	26	0.00	100.00	0.00	4,527.70	0.00	100.00	0.00	72.89			
20	500,000	UP		4	1,892	0.21	100.00	14.09	6,225.40	0.23	100.00	0	26	0.00	100.00	0.00	4,527.70	0.00	100.00	0.00	72.73			
				1,892					6,225.40					26					4,527.70					72.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,162	1,162	19.48	19.48	263.10	263.10	5.65	5.65	2	2	5.56	5.56	6.50	6.50	1.24	1.24	2.47	2.47			
2	50	100	75	1,019	2,181	17.09	36.57	33.79	296.90	0.73	6.37	5	7	13.89	19.44	24.42	30.92	4.65	5.89	72.27	10.41			
3	100	200	150	984	3,165	16.50	53.07	64.15	361.04	1.38	7.75	3	10	8.33	27.78	7.12	38.04	1.36	7.25	11.10	10.54			
4	200	300	250	446	3,611	7.48	60.55	53.83	414.87	1.16	8.90	5	15	13.89	41.67	16.25	54.29	3.10	10.34	30.19	13.09			
5	300	500	400	563	4,174	9.44	69.99	125.94	540.81	2.70	11.61	0	15	0.00	41.67	0.00	54.29	0.00	10.34	0.00	10.04			
6	500	750	625	310	4,484	5.20	75.18	134.33	675.14	2.88	14.49	0	15	0.00	41.67	0.00	54.29	0.00	10.34	0.00	8.04			
7	750	1,000	875	301	4,785	5.05	80.23	233.05	908.20	5.00	19.49	4	19	11.11	52.78	102.40	156.69	19.51	29.85	43.94	17.25			
8	1,000	1,500	1,250	284	5,069	4.76	84.99	240.73	1,148.93	5.17	24.66	1	20	2.78	55.56	140.42	297.11	26.75	56.60	58.33	25.86			
9	1,500	2,000	1,750	203	5,272	3.40	88.40	202.13	1,351.06	4.34	29.00	1	21	2.78	58.33	30.12	327.22	5.74	62.33	14.90	24.22			
10	2,000	2,500	2,250	137	5,409	2.30	90.69	160.10	1,511.16	3.44	32.43	0	21	0.00	58.33	0.00	327.22	0.00	62.33	0.00	21.65			
11	2,500	3,000	2,750	95	5,504	1.59	92.29	173.33	1,684.49	3.72	36.15	0	21	0.00	58.33	0.00	327.22	0.00	62.33	0.00	19.43			
12	3,000	4,000	3,500	90	5,594	1.51	93.80	273.74	1,958.23	5.87	42.03	1	22	2.78	61.11	4.14	331.36	0.79	63.12	1.51	16.92			
13	4,000	5,000	4,500	82	5,676	1.37	95.17	263.29	2,221.52	5.65	47.68	0	22	0.00	61.11	5.65	331.36	0.00	63.12	0.00	14.92			
14	5,000	7,500	6,250	74	5,750	1.24	96.41	408.95	2,630.47	8.78	56.45	0	22	0.00	61.11	0.00	331.36	0.00	63.12	0.00	12.60			
15	7,500	10,000	8,750	49	5,799	0.82	97.23	275.64	2,906.11	5.92	62.37	0	22	0.00	61.11	0.00	331.36	0.00	63.12	0.00	11.40			
16	10,000	20,000	15,000	57	5,856	0.96	98.19	554.86	3,460.97	11.91	74.28	4	26	11.11	72.22	37.54	368.90	7.15	70.28	6.77	10.66			
17	20,000	50,000	35,000	62	5,918	1.04	99.23	592.22	4,053.18	12.71	86.99	0	26	0.00	72.22	0.00	368.90	0.00	70.28	0.00	9.10			
18	50,000	100,000	75,000	32	5,950	0.54	99.77	371.63	4,424.81	7.98	94.96	8	34	22.22	94.44	153.63	522.54	29.27	99.54	41.34	11.81			
19	100,000	500,000	300,000	10	5,960	0.17	99.93	210.43	4,635.24	4.52	99.48	2	36	5.56	100.00	2.40	524.94	0.46	100.00	1.14	11.33			
20	500,000	UP		4	5,964	0.07	100.00	24.36	4,659.61	0.52	100.00	0	36	0.00	100.00	0.00	524.94	0.00	100.00	0.00	11.27			
				5,964					4,659.61					36					524.94					11.27



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	224	224	7.52	7.52	18.78	18.78	0.16	0.16	1	1	1.82	1.82	3.00	3.00	0.16	0.16	15.98	15.98			
2	50	100	75	67	291	2.25	9.77	8.31	27.09	0.07	0.24	0	1	0.00	1.82	0.00	3.00	0.00	0.16	0.00	11.08			
3	100	200	150	138	429	4.63	14.40	34.24	61.33	0.30	0.54	0	1	0.00	1.82	0.00	3.00	0.00	0.16	0.00	4.89			
4	200	300	250	112	541	3.76	18.16	47.35	108.68	0.41	0.95	0	1	0.00	1.82	0.00	3.00	0.00	0.16	0.00	2.76			
5	300	500	400	131	672	4.40	22.56	64.50	173.18	0.56	1.51	0	1	0.00	1.82	0.00	3.00	0.00	0.16	0.00	1.73			
6	500	750	625	148	820	4.97	27.53	128.46	301.64	1.12	2.64	5	6	9.09	10.91	120.57	123.57	6.41	6.57	93.86	40.97			
7	750	1,000	875	151	971	5.07	32.59	140.37	442.01	1.23	3.87	0	6	0.00	10.91	0.00	123.57	0.00	6.57	0.00	27.96			
8	1,000	1,500	1,250	262	1,233	8.79	41.39	321.05	763.07	2.81	6.67	3	9	5.45	16.36	30.16	153.73	1.60	8.18	9.39	20.15			
9	1,500	2,000	1,750	197	1,430	6.61	48.00	347.41	1,110.48	3.04	9.71	3	12	5.45	21.82	44.39	198.12	2.36	10.54	12.78	17.84			
10	2,000	2,500	2,250	159	1,589	5.34	53.34	358.99	1,469.46	3.14	12.85	2	14	3.64	25.45	134.76	332.88	7.17	17.70	37.54	22.65			
11	2,500	3,000	2,750	185	1,774	6.21	59.55	494.67	1,964.13	4.33	17.17	0	14	0.00	25.45	0.00	332.88	0.00	17.70	0.00	16.95			
12	3,000	4,000	3,500	208	1,982	6.98	66.53	686.19	2,650.33	6.00	23.18	4	18	7.27	32.73	53.82	386.70	2.86	20.57	7.84	14.59			
13	4,000	5,000	4,500	126	2,108	4.23	70.76	479.24	3,129.56	4.19	27.37	3	21	5.45	38.18	280.63	667.33	14.92	35.49	58.56	21.32			
14	5,000	7,500	6,250	232	2,340	7.79	78.55	1,220.19	4,349.75	10.67	38.04	9	30	16.36	54.55	554.09	1,221.42	29.47	64.96	45.41	28.08			
15	7,500	10,000	8,750	136	2,476	4.57	83.12	1,058.58	5,408.34	9.26	47.29	3	33	5.45	60.00	133.45	1,354.87	7.10	72.05	12.61	25.05			
16	10,000	20,000	15,000	186	2,662	6.24	89.36	1,973.40	7,381.73	17.26	64.55	9	42	16.36	76.36	255.72	1,610.58	13.60	85.65	12.96	21.82			
17	20,000	50,000	35,000	259	2,921	8.69	98.05	3,580.15	10,961.88	31.31	95.85	12	54	21.82	98.18	269.75	1,880.34	14.35	100.00	7.53	17.15			
18	50,000	100,000	75,000	41	2,962	1.38	99.43	399.65	11,361.53	3.49	99.35	1	55	1.82	100.00	0.00	1,880.34	0.00	100.00	0.00	16.55			
19	100,000	500,000	300,000	11	2,973	0.37	99.80	49.14	11,410.66	0.43	99.78	0	55	0.00	100.00	0.00	1,880.34	0.00	100.00	0.00	16.48			
20	500,000	UP		6	2,979	0.20	100.00	25.38	11,436.04	0.22	100.00	0	55	0.00	100.00	0.00	1,880.34	0.00	100.00	0.00	16.44			
				2,979					11,436.04					55					1,880.34					16.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	458	458	38.78	38.78	73.80	73.80	2.03	2.03	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	484	2.20	40.98	2.84	76.64	0.08	2.11	0	1	0.00	5.26	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	525	3.47	44.45	13.21	89.85	0.36	2.47	2	3	10.53	15.79	8.66	8.66	1.68	1.68	65.54	9.63			
4	200	300	250	42	567	3.56	48.01	15.58	105.42	0.43	2.90	0	3	0.00	15.79	0.00	8.66	0.00	1.68	0.00	8.21			
5	300	500	400	49	616	4.15	52.16	54.24	159.67	1.49	4.39	0	3	0.00	15.79	0.00	8.66	0.00	1.68	0.00	5.42			
6	500	750	625	47	663	3.98	56.14	51.23	210.90	1.41	5.80	1	4	5.26	21.05	0.78	9.43	0.15	1.83	1.52	4.47			
7	750	1,000	875	56	719	4.74	60.88	66.04	276.94	1.82	7.62	0	4	0.00	21.05	0.00	9.43	0.00	1.83	0.00	3.41			
8	1,000	1,500	1,250	42	761	3.56	64.44	85.74	362.68	2.36	9.97	1	5	5.26	26.32	35.80	45.23	6.95	8.78	41.75	12.47			
9	1,500	2,000	1,750	45	806	3.81	68.25	138.06	500.74	3.80	13.77	1	6	5.26	31.58	17.16	62.39	3.33	12.11	12.43	12.46			
10	2,000	2,500	2,250	40	846	3.39	71.63	132.58	633.32	3.65	17.42	1	7	5.26	36.84	0.00	62.39	0.00	12.11	0.00	9.85			
11	2,500	3,000	2,750	35	881	2.96	74.60	136.01	769.33	3.74	21.16	0	7	0.00	36.84	0.00	62.39	0.00	12.11	0.00	8.11			
12	3,000	4,000	3,500	40	921	3.39	77.98	189.14	958.47	5.20	26.36	3	10	15.79	52.63	175.81	238.20	34.13	46.24	92.95	24.85			
13	4,000	5,000	4,500	24	945	2.03	80.02	154.15	1,112.62	4.24	30.60	0	10	0.00	52.63	0.00	238.20	0.00	46.24	0.00	21.41			
14	5,000	7,500	6,250	42	987	3.56	83.57	366.43	1,479.05	10.08	40.68	0	10	0.00	52.63	0.00	238.20	0.00	46.24	0.00	16.11			
15	7,500	10,000	8,750	23	1,010	1.95	85.52	190.76	1,669.81	5.25	45.92	2	12	10.53	63.16	19.99	258.19	3.88	50.12	10.48	15.46			
16	10,000	20,000	15,000	77	1,087	6.52	92.04	992.94	2,662.75	27.31	73.23	6	18	31.58	94.74	228.52	486.71	44.36	94.49	23.01	18.28			
17	20,000	50,000	35,000	66	1,153	5.59	97.63	735.13	3,397.88	20.22	93.45	1	19	5.26	100.00	28.40	515.11	5.51	100.00	3.86	15.16			
18	50,000	100,000	75,000	19	1,172	1.61	99.24	206.32	3,604.20	5.67	99.13	0	19	0.00	100.00	0.00	515.11	0.00	100.00	0.00	14.29			
19	100,000	500,000	300,000	9	1,181	0.76	100.00	31.80	3,636.00	0.87	100.00	0	19	0.00	100.00	0.00	515.11	0.00	100.00	0.00	14.17			
20	500,000	UP		0	1,181	0.00	100.00	0.00	3,636.00	0.00	100.00	0	19	0.00	100.00	0.00	515.11	0.00	100.00	0.00	14.17			
				1,181					3,636.00					19					515.11					14.17



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9	9	7.63	7.63	1.12	1.12	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	15	5.08	12.71	0.47	0.65	0.12	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	23	6.78	19.49	4.02	3.37	1.04	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	24	0.85	20.34	0.16	3.53	0.04	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	41	14.41	34.75	13.72	17.25	3.56	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	59	15.25	50.00	33.69	50.94	8.74	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	67	6.78	56.78	22.01	72.94	5.71	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	75	6.78	63.56	29.09	102.03	7.55	26.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	78	2.54	66.10	7.72	109.75	2.00	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	18	96	15.25	81.36	58.22	167.98	15.11	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	100	3.39	84.75	26.72	194.70	6.94	50.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	106	5.08	89.83	38.00	232.70	9.86	60.40	2	2	66.67	66.67	30.88	30.88	35.91	35.91	81.27	13.27	
13	4,000	5,000	4,500	3	109	2.54	92.37	30.89	263.58	8.02	68.41	1	3	33.33	100.00	55.12	86.00	64.09	100.00	178.44	32.63	
14	5,000	7,500	6,250	2	111	1.69	94.07	34.52	298.10	8.96	77.37	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	28.85	
15	7,500	10,000	8,750	1	112	0.85	94.92	1.72	299.82	0.45	77.82	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	28.68	
16	10,000	20,000	15,000	1	113	0.85	95.76	11.18	311.01	2.90	80.72	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	27.65	
17	20,000	50,000	35,000	1	114	0.85	96.61	23.99	335.00	6.23	86.95	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	25.67	
18	50,000	100,000	75,000	1	115	0.85	97.46	22.26	357.26	5.78	92.73	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	24.07	
19	100,000	500,000	300,000	3	118	2.54	100.00	28.02	385.28	7.27	100.00	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	22.32	
20	500,000	<b>UP</b>		0	118	0.00	100.00	0.00	385.28	0.00	100.00	0	3	0.00	100.00	0.00	86.00	0.00	100.00	0.00	22.32	
				118					385.28					3					86.00			22.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	22.22	22.22	9.74	9.74	1.95	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	50	4.23	26.46	2.48	12.22	0.50	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	66	8.47	34.92	7.45	19.67	1.49	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	77	5.82	40.74	3.86	23.53	0.77	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	91	7.41	48.15	11.38	34.91	2.28	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	103	6.35	54.50	11.78	46.69	2.36	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	121	9.52	64.02	36.26	82.95	7.27	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	131	5.29	69.31	27.44	110.39	5.50	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	136	2.65	71.96	4.12	114.51	0.83	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	146	5.29	77.25	17.46	131.98	3.50	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	150	2.12	79.37	14.74	146.71	2.95	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	157	3.70	83.07	47.52	194.23	9.52	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	163	3.17	86.24	35.74	229.97	7.16	46.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	168	2.65	88.89	41.34	271.31	8.28	54.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	169	0.53	89.42	3.05	274.35	0.61	54.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	176	3.70	93.12	30.91	305.26	6.19	61.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	184	4.23	97.35	93.06	398.32	18.65	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	185	0.53	97.88	20.95	419.27	4.20	84.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	189	2.12	100.00	79.85	499.11	16.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	189	0.00	100.00	0.00	499.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				189					499.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.51	5.51	0.46	0.46	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	2.36	7.87	0.19	0.65	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	3.94	11.81	0.83	1.47	0.23	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	19	3.15	14.96	0.61	2.09	0.17	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	26	5.51	20.47	4.99	7.07	1.41	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	29	2.36	22.83	2.67	9.74	0.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	49	15.75	38.58	23.33	33.07	6.58	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	58	7.09	45.67	11.15	44.22	3.14	12.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	63	3.94	49.61	9.68	53.91	2.73	15.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	65	1.57	51.18	10.72	64.63	3.02	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	69	3.15	54.33	6.91	71.54	1.95	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	82	10.24	64.57	18.55	90.09	5.23	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	91	7.09	71.65	23.07	113.16	6.50	31.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	107	12.60	84.25	62.15	175.31	17.52	49.43	2	2	100.00	100.00	87.09	87.09	100.00	100.00	140.13	49.68			
15	7,500	10,000	8,750	4	111	3.15	87.40	57.41	232.72	16.19	65.62	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	37.42			
16	10,000	20,000	15,000	11	122	8.66	96.06	49.14	281.87	13.86	79.47	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	30.90			
17	20,000	50,000	35,000	4	126	3.15	99.21	72.80	354.66	20.53	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.56			
18	50,000	100,000	75,000	1	127	0.79	100.00	0.00	354.66	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.56			
19	100,000	500,000	300,000	0	127	0.00	100.00	0.00	354.66	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.56			
20	500,000	UP		0	127	0.00	100.00	0.00	354.66	0.00	100.00	0	2	0.00	100.00	0.00	87.09	0.00	100.00	0.00	24.56			
				127					354.66					2					87.09					24.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.17	2.17	0.33	0.33	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	14	7.97	10.14	1.20	1.52	0.46	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	25	7.97	18.12	2.36	3.89	0.90	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	39	10.14	28.26	4.38	8.27	1.67	3.15	1	1	33.33	33.33	0.50	0.50	8.65	8.65	11.40	6.05			
5	300	500	400	17	56	12.32	40.58	8.11	16.38	3.09	6.24	0	1	0.00	33.33	3.09	0.50	0.00	8.65	0.00	3.05			
6	500	750	625	12	68	8.70	49.28	6.00	22.38	2.29	8.53	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	2.23			
7	750	1,000	875	16	84	11.59	60.87	13.14	35.52	5.01	13.54	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	1.41			
8	1,000	1,500	1,250	14	98	10.14	71.01	24.52	60.04	9.34	22.88	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.83			
9	1,500	2,000	1,750	6	104	4.35	75.36	13.30	73.33	5.07	27.95	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.68			
10	2,000	2,500	2,250	2	106	1.45	76.81	4.96	78.29	1.89	29.84	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.64			
11	2,500	3,000	2,750	6	112	4.35	81.16	8.05	86.34	3.07	32.90	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.58			
12	3,000	4,000	3,500	9	121	6.52	87.68	28.37	114.71	10.81	43.72	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.44			
13	4,000	5,000	4,500	1	122	0.72	88.41	0.00	114.71	0.00	43.72	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.44			
14	5,000	7,500	6,250	1	123	0.72	89.13	2.56	117.27	0.98	44.69	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.43			
15	7,500	10,000	8,750	1	124	0.72	89.86	0.00	117.27	0.00	44.69	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.43			
16	10,000	20,000	15,000	7	131	5.07	94.93	32.88	150.15	12.53	57.22	0	1	0.00	33.33	0.00	0.50	0.00	8.65	0.00	0.33			
17	20,000	50,000	35,000	3	134	2.17	97.10	63.52	213.67	24.21	81.43	1	2	33.33	66.67	1.88	2.38	32.45	41.10	2.95	1.11			
18	50,000	100,000	75,000	1	135	0.72	97.83	17.93	231.60	6.83	88.26	1	3	33.33	100.00	3.41	5.78	58.90	100.00	18.99	2.50			
19	100,000	500,000	300,000	2	137	1.45	99.28	8.31	239.92	3.17	91.43	0	3	0.00	100.00	0.00	5.78	0.00	100.00	0.00	2.41			
20	500,000	UP		1	138	0.72	100.00	22.49	262.40	8.57	100.00	0	3	0.00	100.00	0.00	5.78	0.00	100.00	0.00	2.20			
				138					262.40					3					5.78					2.20





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37,471	37,471	22.80	22.80	3,560.37	3,560.37	1.93	1.93	53	53	2.67	2.67	242.60	242.60	0.70	0.70	6.81	6.81			
2	50	100	75	12,039	49,510	7.32	30.12	1,062.63	4,623.00	0.58	2.51	17	70	0.86	3.52	76.27	318.86	0.22	0.92	7.18	6.90			
3	100	200	150	12,230	61,740	7.44	37.56	1,785.05	6,408.05	0.97	3.48	111	181	5.58	9.10	189.46	508.32	0.55	1.47	10.61	7.93			
4	200	300	250	9,661	71,401	5.88	43.44	2,143.22	8,551.27	1.16	4.64	33	214	1.66	10.76	629.76	1,138.08	1.82	3.30	29.38	13.31			
5	300	500	400	15,243	86,644	9.27	52.71	5,573.94	14,125.21	3.02	7.66	80	294	4.02	14.79	1,131.91	2,269.98	3.28	6.58	20.31	16.07			
6	500	750	625	13,183	99,827	8.02	60.73	6,809.90	20,935.10	3.69	11.36	64	358	3.22	18.01	2,537.78	4,807.77	7.35	13.93	37.27	22.97			
7	750	1,000	875	10,812	110,639	6.58	67.31	7,785.63	28,720.74	4.22	15.58	43	401	2.16	20.17	723.78	5,531.54	2.10	16.03	9.30	19.26			
8	1,000	1,500	1,250	11,702	122,341	7.12	74.43	9,633.97	38,354.71	5.23	20.81	72	473	3.62	23.79	2,543.25	8,074.80	7.37	23.39	26.40	21.05			
9	1,500	2,000	1,750	6,873	129,214	4.18	78.61	9,042.90	47,397.61	4.91	25.72	59	532	2.97	26.76	2,339.70	10,414.50	6.78	30.17	25.87	21.97			
10	2,000	2,500	2,250	4,706	133,920	2.86	81.47	6,220.75	53,618.36	3.38	29.09	24	556	1.21	27.97	703.18	11,117.68	2.04	32.21	11.30	20.73			
11	2,500	3,000	2,750	3,596	137,516	2.19	83.66	6,295.00	59,913.36	3.42	32.51	37	593	1.86	29.83	1,138.82	12,256.50	3.30	35.51	18.09	20.46			
12	3,000	4,000	3,500	4,883	142,399	2.97	86.63	10,882.73	70,796.09	5.90	38.41	63	656	3.17	33.00	1,495.54	13,752.04	4.33	39.84	13.74	19.42			
13	4,000	5,000	4,500	3,958	146,357	2.41	89.04	10,359.22	81,155.32	5.62	44.03	31	687	1.56	34.56	183.90	13,935.93	0.53	40.37	1.78	17.17			
14	5,000	7,500	6,250	4,996	151,353	3.04	92.08	17,105.07	98,260.38	9.28	53.31	52	739	2.62	37.17	2,564.86	16,500.80	7.43	47.81	14.99	16.79			
15	7,500	10,000	8,750	2,777	154,130	1.69	93.77	12,745.52	111,005.90	6.92	60.23	41	780	2.06	39.24	5,131.32	21,632.11	14.87	62.67	40.26	19.49			
16	10,000	20,000	15,000	4,122	158,252	2.51	96.28	22,537.41	133,543.31	12.23	72.45	95	875	4.78	44.01	4,544.24	26,176.35	13.17	75.84	20.16	19.60			
17	20,000	50,000	35,000	2,661	160,913	1.62	97.89	22,888.36	156,431.67	12.42	84.87	218	1,093	10.97	54.98	4,950.30	31,126.65	14.34	90.18	21.63	19.90			
18	50,000	100,000	75,000	1,209	162,122	0.74	98.63	8,776.80	165,208.47	4.76	89.63	61	1,154	3.07	58.05	365.61	31,492.27	1.06	91.24	4.17	19.06			
19	100,000	500,000	300,000	1,429	163,551	0.87	99.50	8,060.24	173,268.71	4.37	94.01	231	1,385	11.62	69.67	568.98	32,061.25	1.65	92.89	7.06	18.50			
20	500,000	UP		823	164,374	0.50	100.00	11,047.19	184,315.90	5.99	100.00	603	1,988	30.33	100.00	2,455.58	34,516.83	7.11	100.00	22.23	18.73			
				164,374					184,315.90					1,988					34,516.83					18.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20,223	20,223	76.20	76.20	1,198.08	1,198.08	5.62	5.62	14	14	3.76	3.76	41.47	41.47	5.86	5.86	3.46	3.46			
2	50	100	75	328	20,551	1.24	77.43	369.12	1,567.20	1.73	7.36	2	16	0.54	4.30	4.03	45.50	0.57	6.43	1.09	2.90			
3	100	200	150	533	21,084	2.01	79.44	72.05	1,639.24	0.34	7.69	0	16	0.00	4.30	0.00	45.50	0.00	6.43	0.00	2.78			
4	200	300	250	346	21,430	1.30	80.74	73.40	1,712.65	0.34	8.04	1	17	0.27	4.57	0.19	45.69	0.03	6.45	0.26	2.67			
5	300	500	400	630	22,060	2.37	83.12	207.99	1,920.64	0.98	9.02	1	18	0.27	4.84	0.98	52.69	0.99	7.44	3.37	2.74			
6	500	750	625	380	22,440	1.43	84.55	178.59	2,099.23	0.84	9.85	3	21	0.81	5.65	3.36	56.05	0.47	7.92	1.88	2.67			
7	750	1,000	875	319	22,759	1.20	85.75	171.10	2,270.33	0.80	10.66	0	21	0.00	5.65	0.00	56.05	0.00	7.92	0.00	2.47			
8	1,000	1,500	1,250	454	23,213	1.71	87.46	469.43	2,739.76	2.20	12.86	0	21	0.00	5.65	0.00	56.05	0.00	7.92	0.00	2.05			
9	1,500	2,000	1,750	237	23,450	0.89	88.35	257.45	2,997.21	1.21	14.07	2	23	0.54	6.18	30.26	86.31	4.27	12.19	11.75	2.88			
10	2,000	2,500	2,250	182	23,632	0.69	89.04	245.06	3,242.28	1.15	15.22	0	23	0.00	6.18	0.00	86.31	0.00	12.19	0.00	2.66			
11	2,500	3,000	2,750	153	23,785	0.58	89.62	245.82	3,488.10	1.15	16.37	0	23	0.00	6.18	0.00	86.31	0.00	12.19	0.00	2.47			
12	3,000	4,000	3,500	182	23,967	0.69	90.30	375.50	3,863.61	1.76	18.13	3	26	0.81	6.99	49.74	136.05	7.03	19.22	13.25	3.52			
13	4,000	5,000	4,500	114	24,081	0.43	90.73	498.88	4,362.49	2.34	20.48	1	27	0.27	7.26	2.34	136.05	0.00	19.22	0.00	3.12			
14	5,000	7,500	6,250	294	24,375	1.11	91.84	992.78	5,355.27	4.66	25.14	7	34	1.88	9.14	9.73	145.78	1.37	20.59	0.98	2.72			
15	7,500	10,000	8,750	213	24,588	0.80	92.64	818.71	6,173.98	3.84	28.98	9	43	2.42	11.56	112.19	257.97	15.85	36.44	13.70	4.18			
16	10,000	20,000	15,000	375	24,963	1.41	94.05	2,553.43	8,727.41	11.99	40.96	10	53	2.69	14.25	60.71	318.68	8.58	45.02	2.38	3.65			
17	20,000	50,000	35,000	488	25,451	1.84	95.89	4,377.71	13,105.12	20.55	61.51	19	72	5.11	19.35	118.65	437.33	16.76	61.78	2.71	3.34			
18	50,000	100,000	75,000	371	25,822	1.40	97.29	3,358.53	16,463.65	15.76	77.28	17	89	4.57	23.92	68.00	505.33	9.61	71.38	2.02	3.07			
19	100,000	500,000	300,000	608	26,430	2.29	99.58	4,338.77	20,802.42	20.37	97.64	70	159	18.82	42.74	170.88	676.20	24.14	95.52	3.94	3.25			
20	500,000	UP		111	26,541	0.42	100.00	502.38	21,304.80	2.36	100.00	213	372	57.26	100.00	31.70	707.91	4.48	100.00	6.31	3.32			
				26,541					21,304.80					372					707.91					3.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	855	855	16.89	16.89	273.24	273.24	2.56	2.56	7	7	7	7	20.80	20.80	6.10	6.10	7.61	7.61			
2	50	100	75	227	1,082	4.49	21.38	20.27	293.51	0.19	2.75	0	7	0.00	2.71	0.00	20.80	0.00	6.10	0.00	7.09			
3	100	200	150	333	1,415	6.58	27.96	56.53	350.03	0.53	3.28	1	8	0.39	3.10	0.04	20.85	0.01	6.11	0.08	5.96			
4	200	300	250	280	1,695	5.53	33.49	66.42	416.45	0.62	3.90	3	11	1.16	4.26	2.04	22.89	0.60	6.71	3.08	5.50			
5	300	500	400	413	2,108	8.16	41.65	152.88	569.33	1.43	5.34	0	11	0.00	4.26	0.00	22.89	0.00	6.71	0.00	4.02			
6	500	750	625	262	2,370	5.18	46.83	129.79	699.12	1.22	6.55	0	11	0.00	4.26	0.00	22.89	0.00	6.71	0.00	3.27			
7	750	1,000	875	194	2,564	3.83	50.66	141.68	840.81	1.33	7.88	1	12	0.39	4.65	8.44	31.33	2.47	9.18	5.96	3.73			
8	1,000	1,500	1,250	224	2,788	4.43	55.09	199.50	1,040.30	1.87	9.75	1	13	0.39	5.04	2.84	34.18	0.83	10.02	1.43	3.29			
9	1,500	2,000	1,750	249	3,037	4.92	60.01	277.09	1,317.39	2.60	12.34	0	13	0.00	5.04	0.00	34.18	0.00	10.02	0.00	2.59			
10	2,000	2,500	2,250	103	3,140	2.04	62.04	217.66	1,535.05	2.04	14.38	0	13	0.00	5.04	0.00	34.18	0.00	10.02	0.00	2.23			
11	2,500	3,000	2,750	118	3,258	2.33	64.37	195.96	1,731.01	1.84	16.22	0	13	0.00	5.04	0.00	34.18	0.00	10.02	0.00	1.97			
12	3,000	4,000	3,500	157	3,415	3.10	67.48	418.67	2,149.68	3.92	20.14	3	16	1.16	6.20	12.66	46.84	3.71	13.73	3.02	2.18			
13	4,000	5,000	4,500	90	3,505	1.78	69.26	181.29	2,330.97	1.70	21.84	0	16	0.00	6.20	0.00	46.84	0.00	13.73	0.00	2.01			
14	5,000	7,500	6,250	108	3,613	2.13	71.39	406.12	2,737.09	3.81	25.65	2	18	0.78	6.98	0.00	46.84	0.00	13.73	0.00	1.71			
15	7,500	10,000	8,750	90	3,703	1.78	73.17	289.59	3,026.68	2.71	28.36	1	19	0.39	7.36	0.70	47.53	0.20	13.93	0.24	1.57			
16	10,000	20,000	15,000	228	3,931	4.51	77.67	1,024.86	4,051.55	9.60	37.97	7	26	2.71	10.08	35.20	82.73	10.31	24.24	3.43	2.04			
17	20,000	50,000	35,000	220	4,151	4.35	82.02	1,231.26	5,282.81	11.54	49.50	12	38	4.65	14.73	4.21	86.93	1.23	25.48	0.34	1.65			
18	50,000	100,000	75,000	154	4,305	3.04	85.06	1,170.93	6,453.74	10.97	60.48	25	63	9.69	24.42	21.36	108.29	6.26	31.73	1.82	1.68			
19	100,000	500,000	300,000	580	4,885	11.46	96.52	3,719.61	10,173.35	34.86	95.33	127	190	49.22	73.64	207.64	315.93	60.85	92.58	5.58	3.11			
20	500,000	<b>UP</b>		176	5,061	3.48	100.00	498.31	10,671.66	4.67	100.00	68	258	26.36	100.00	25.32	341.25	7.42	100.00	5.08	3.20			
				5,061					10,671.66					258					341.25					3.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2974

CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	865	865	38.02	38.02	62.07	62.07	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	895	1.32	39.34	1.41	63.48	0.04	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	128	1,023	5.63	44.97	8.58	72.05	0.22	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	102	1,125	4.48	49.45	14.81	86.87	0.38	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	126	1,251	5.54	54.99	43.54	130.40	1.11	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	1,344	4.09	59.08	55.29	185.70	1.41	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	88	1,432	3.87	62.95	54.03	239.72	1.37	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	147	1,579	6.46	69.41	220.76	460.48	5.62	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	77	1,656	3.38	72.79	120.40	580.88	3.06	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	61	1,717	2.68	75.47	77.32	658.20	1.97	16.75	3	3	12.50	12.50	848.98	848.98	26.80	26.80	1098.01	128.98			
11	2,500	3,000	2,750	50	1,767	2.20	77.67	81.65	739.85	2.08	18.83	0	3	0.00	12.50	0.00	848.98	0.00	26.80	0.00	114.75			
12	3,000	4,000	3,500	89	1,856	3.91	81.58	282.53	1,022.38	7.19	26.01	3	6	12.50	25.00	1,975.76	2,824.74	62.37	89.16	699.30	276.29			
13	4,000	5,000	4,500	72	1,928	3.16	84.75	165.93	1,188.32	4.22	30.24	2	8	8.33	33.33	1.96	2,826.70	0.06	89.23	1.18	237.87			
14	5,000	7,500	6,250	50	1,978	2.20	86.95	149.72	1,338.03	3.81	34.05	2	10	8.33	41.67	0.00	2,826.70	0.00	89.23	0.00	211.26			
15	7,500	10,000	8,750	51	2,029	2.24	89.19	203.85	1,541.89	5.19	39.23	0	10	0.00	41.67	0.00	2,826.70	0.00	89.23	0.00	183.33			
16	10,000	20,000	15,000	94	2,123	4.13	93.32	861.08	2,402.97	21.91	61.14	5	15	20.83	62.50	336.39	3,163.09	10.62	99.85	39.07	131.63			
17	20,000	50,000	35,000	71	2,194	3.12	96.44	861.86	3,264.83	21.93	83.07	0	15	0.00	62.50	0.00	3,163.09	0.00	99.85	0.00	96.88			
18	50,000	100,000	75,000	27	2,221	1.19	97.63	407.59	3,672.42	10.37	93.44	6	21	25.00	87.50	4.76	3,167.85	0.15	100.00	1.17	86.26			
19	100,000	500,000	300,000	35	2,256	1.54	99.16	169.03	3,841.45	4.30	97.75	0	21	0.00	87.50	0.00	3,167.85	0.00	100.00	0.00	82.46			
20	500,000	<b>UP</b>		19	2,275	0.84	100.00	88.59	3,930.04	2.25	100.00	3	24	12.50	100.00	0.14	3,167.99	0.00	100.00	0.16	80.61			
				2,275					3,930.04					24					3,167.99					80.61



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,113	1,113	11.74	11.74	1,084.00	1,084.00	4.62	4.62	13	13	1.94	1.94	22.85	22.85	0.92	0.92	2.11	2.11			
2	50	100	75	492	1,605	5.19	16.93	50.86	1,134.87	0.22	4.83	1	14	0.15	2.09	3.85	26.70	0.15	1.07	7.57	2.35			
3	100	200	150	729	2,334	7.69	24.62	595.80	1,730.67	2.54	7.37	3	17	0.45	2.54	144.32	171.02	5.80	6.88	24.22	9.88			
4	200	300	250	686	3,020	7.24	31.85	441.66	2,172.34	1.88	9.25	1	18	0.15	2.69	33.06	204.09	1.33	8.21	7.49	9.39			
5	300	500	400	852	3,872	8.99	40.84	36.17	2,136.16	0.15	9.10	6	24	0.90	3.58	7.58	211.66	0.30	8.51	20.95	9.91			
6	500	750	625	653	4,525	6.89	47.73	406.95	2,543.11	1.73	10.83	7	31	1.04	4.63	7.69	219.35	0.31	8.82	1.89	8.63			
7	750	1,000	875	571	5,096	6.02	53.75	385.50	2,928.61	1.64	12.47	1	32	0.15	4.78	0.30	219.65	0.01	8.83	0.08	7.50			
8	1,000	1,500	1,250	551	5,647	5.81	59.56	850.93	3,779.54	3.62	16.09	4	36	0.60	5.37	33.64	253.29	1.35	10.18	3.95	6.70			
9	1,500	2,000	1,750	396	6,043	4.18	63.74	475.54	4,255.08	2.02	18.12	1	37	0.15	5.52	11.83	265.12	0.48	10.66	2.49	6.23			
10	2,000	2,500	2,250	276	6,319	2.91	66.65	415.11	4,670.19	1.77	19.89	1	38	0.15	5.67	0.00	265.12	0.00	10.66	0.00	5.68			
11	2,500	3,000	2,750	213	6,532	2.25	68.90	410.96	5,081.15	1.75	21.64	4	42	0.60	6.27	2.61	267.73	0.10	10.76	0.63	5.27			
12	3,000	4,000	3,500	281	6,813	2.96	71.86	720.52	5,801.67	3.07	24.71	0	42	0.00	6.27	0.00	267.73	0.00	10.76	0.00	4.61			
13	4,000	5,000	4,500	178	6,991	1.88	73.74	488.75	6,290.43	2.08	26.79	2	44	0.30	6.57	1.01	268.73	0.04	10.80	0.21	4.27			
14	5,000	7,500	6,250	298	7,289	3.14	76.88	1,150.60	7,441.03	4.90	31.69	1	45	0.15	6.72	221.30	490.03	8.90	19.70	19.23	6.59			
15	7,500	10,000	8,750	182	7,471	1.92	78.80	999.76	8,440.79	4.26	35.94	19	64	2.84	9.55	6.64	496.68	0.27	19.97	0.66	5.88			
16	10,000	20,000	15,000	358	7,829	3.78	82.58	2,477.90	10,918.69	10.55	46.50	8	72	1.19	10.75	56.36	553.04	2.27	22.23	2.27	5.07			
17	20,000	50,000	35,000	273	8,102	2.88	85.46	2,860.42	13,779.11	12.18	58.68	6	78	0.90	11.64	21.17	574.21	0.85	23.09	0.74	4.17			
18	50,000	100,000	75,000	139	8,241	1.47	86.92	1,502.23	15,281.34	6.40	65.07	18	96	2.69	14.33	389.12	963.33	15.64	38.73	25.90	6.30			
19	100,000	500,000	300,000	671	8,912	7.08	94.00	5,855.38	21,136.72	24.93	90.01	194	290	28.96	43.28	448.38	1,411.71	18.03	56.76	7.66	6.68			
20	500,000	UP		569	9,481	6.00	100.00	2,346.85	23,483.57	9.99	100.00	380	670	56.72	100.00	1,075.58	2,487.29	43.24	100.00	45.83	10.59			
				9,481					23,483.57					670					2,487.29					10.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	117,184	117,184	13.63	13.63	12,333.90	12,333.90	3.60	3.60	2,575	2,575	61.85	61.85	33,624.41	33,624.41	31.14	31.14	272.62	272.62	
2	50	100	75	85,534	202,718	9.95	23.58	6,549.09	18,882.99	1.91	5.52	40	2,615	0.96	62.82	1,456.80	35,081.21	1.35	32.49	22.24	185.78	
3	100	200	150	171,031	373,749	19.89	43.47	32,926.72	51,809.71	9.62	15.13	78	2,693	1.87	64.69	2,677.31	37,758.52	2.48	34.97	8.13	72.88	
4	200	300	250	106,014	479,763	12.33	55.80	19,400.17	71,209.89	5.67	20.80	112	2,805	2.69	67.38	4,555.38	42,313.90	4.22	39.19	23.48	59.42	
5	300	500	400	126,657	606,420	14.73	70.54	34,652.68	105,862.56	10.12	30.92	156	2,961	3.75	71.13	6,301.52	48,615.42	5.84	45.02	18.18	45.92	
6	500	750	625	76,402	682,822	8.89	79.42	29,377.99	135,240.56	8.58	39.50	120	3,081	2.88	74.01	4,642.55	53,257.98	4.30	49.32	15.80	39.38	
7	750	1,000	875	54,199	737,021	6.30	85.73	29,424.31	164,664.87	8.59	48.10	98	3,179	2.35	76.36	6,202.03	59,460.01	5.74	55.06	21.08	36.11	
8	1,000	1,500	1,250	44,994	782,015	5.23	90.96	33,043.32	197,708.19	9.65	57.75	128	3,307	3.07	79.44	6,007.85	65,467.86	5.56	60.63	18.18	33.11	
9	1,500	2,000	1,750	23,357	805,372	2.72	93.68	23,647.23	221,355.42	6.91	64.66	79	3,386	1.90	81.34	4,873.57	70,341.43	4.51	65.14	20.61	31.78	
10	2,000	2,500	2,250	12,179	817,551	1.42	95.09	16,166.41	237,521.83	4.72	69.38	75	3,461	1.80	83.14	5,463.10	75,804.53	5.06	70.20	33.79	31.91	
11	2,500	3,000	2,750	8,611	826,162	1.00	96.10	13,552.64	251,074.47	3.96	73.34	44	3,505	1.06	84.19	1,397.50	77,202.03	1.29	71.50	10.31	30.75	
12	3,000	4,000	3,500	9,112	835,274	1.06	97.16	17,128.78	268,203.25	5.00	78.34	52	3,557	1.25	85.44	2,706.59	79,908.62	2.51	74.00	15.80	29.79	
13	4,000	5,000	4,500	5,041	840,315	0.59	97.74	12,142.50	280,345.76	3.55	81.89	46	3,603	1.10	86.55	580.17	80,488.79	0.54	74.54	4.78	28.71	
14	5,000	7,500	6,250	5,637	845,952	0.66	98.40	16,933.88	297,279.64	4.95	86.83	73	3,676	1.75	88.30	3,137.98	83,626.78	2.91	77.44	18.53	28.13	
15	7,500	10,000	8,750	3,076	849,028	0.36	98.76	12,823.81	310,103.45	3.75	90.58	42	3,718	1.01	89.31	1,766.06	85,392.84	1.64	79.08	13.77	27.54	
16	10,000	20,000	15,000	4,419	853,447	0.51	99.27	18,291.77	328,395.22	5.34	95.92	163	3,881	3.92	93.23	14,541.89	99,934.73	13.47	92.55	79.50	30.43	
17	20,000	50,000	35,000	3,115	856,562	0.36	99.63	9,933.72	338,328.94	2.90	98.82	157	4,038	3.77	97.00	6,978.87	106,913.60	6.46	99.01	70.25	31.60	
18	50,000	100,000	75,000	1,151	857,713	0.13	99.77	2,899.58	341,228.52	0.85	99.67	38	4,076	0.91	97.91	238.14	107,151.74	0.22	99.23	8.21	31.40	
19	100,000	500,000	300,000	1,264	858,977	0.15	99.91	465.74	341,694.26	0.14	99.81	58	4,134	1.39	99.30	133.25	107,285.00	0.12	99.35	28.61	31.40	
20	500,000	UP		745	859,722	0.09	100.00	663.41	342,357.67	0.19	100.00	29	4,163	0.70	100.00	697.39	107,982.38	0.65	100.00	105.12	31.54	
				859,722					342,357.67					4,163					107,982.38			31.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	355	355	10.55	10.55	155.87	155.87	6.68	6.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	173	528	5.14	15.70	25.97	181.84	1.11	7.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	359	887	10.67	26.37	78.76	260.60	3.37	11.17	1	1	16.67	16.67	96.64	96.64	39.49	39.49	122.70	37.08			
4	200	300	250	304	1,191	9.04	35.40	106.99	367.59	4.58	15.75	0	1	0.00	16.67	0.00	96.64	0.00	39.49	0.00	26.29			
5	300	500	400	569	1,760	16.91	52.32	291.25	658.84	12.48	28.23	2	3	33.33	50.00	75.64	172.27	30.91	70.40	25.97	26.15			
6	500	750	625	407	2,167	12.10	64.42	218.70	877.54	9.37	37.60	0	3	0.00	50.00	0.00	172.27	0.00	70.40	0.00	19.63			
7	750	1,000	875	235	2,402	6.99	71.40	165.16	1,042.70	7.08	44.68	0	3	0.00	50.00	0.00	172.27	0.00	70.40	0.00	16.52			
8	1,000	1,500	1,250	255	2,657	7.58	78.98	246.23	1,288.93	10.55	55.23	1	4	16.67	66.67	4.82	177.09	1.97	72.37	1.96	13.74			
9	1,500	2,000	1,750	139	2,796	4.13	83.12	178.59	1,467.52	7.65	62.88	2	6	33.33	100.00	67.62	244.72	27.63	100.00	37.86	16.68			
10	2,000	2,500	2,250	73	2,869	2.17	85.29	109.22	1,576.75	4.68	67.56	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	15.52			
11	2,500	3,000	2,750	65	2,934	1.93	87.22	89.02	1,665.76	3.81	71.38	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	14.69			
12	3,000	4,000	3,500	93	3,027	2.76	89.98	138.66	1,804.43	5.94	77.32	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	13.56			
13	4,000	5,000	4,500	47	3,074	1.40	91.38	62.02	1,866.45	2.66	79.97	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	13.11			
14	5,000	7,500	6,250	101	3,175	3.00	94.38	158.54	2,024.99	6.79	86.77	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	12.08			
15	7,500	10,000	8,750	65	3,240	1.93	96.31	121.61	2,146.60	5.21	91.98	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	11.40			
16	10,000	20,000	15,000	49	3,289	1.46	97.77	90.55	2,237.16	3.88	95.86	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.94			
17	20,000	50,000	35,000	47	3,336	1.40	99.17	101.54	2,338.70	4.35	100.21	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.46			
18	50,000	100,000	75,000	19	3,355	0.56	99.73	6.21	2,344.91	0.27	100.48	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.44			
19	100,000	500,000	300,000	9	3,364	0.27	100.00	11.10	2,333.81	0.48	100.00	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.49			
20	500,000	UP		0	3,364	0.00	100.00	0.00	2,333.81	0.00	100.00	0	6	0.00	100.00	0.00	244.72	0.00	100.00	0.00	10.49			
				3,364					2,333.81					6					244.72					10.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	153	153	35.01	35.01	38.83	38.83	15.92	15.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	65	218	14.87	49.89	31.03	69.86	12.73	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	66	284	15.10	64.99	39.08	108.94	16.02	44.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	317	7.55	72.54	25.53	134.47	10.47	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	34	351	7.78	80.32	35.04	169.51	14.37	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	23	374	5.26	85.58	32.82	202.34	13.46	82.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	397	5.26	90.85	2.91	205.24	1.19	84.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	22	419	5.03	95.88	17.01	222.26	6.98	91.14	3	3	100.00	100.00	188.43	188.43	100.00	100.00	1107.43	84.78
9	1,500	2,000	1,750	4	423	0.92	96.80	1.63	223.89	0.67	91.81	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	84.16
10	2,000	2,500	2,250	2	425	0.46	97.25	3.83	227.72	1.57	93.38	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	82.75
11	2,500	3,000	2,750	2	427	0.46	97.71	7.89	235.61	3.24	96.62	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	79.97
12	3,000	4,000	3,500	2	429	0.46	98.17	4.28	239.89	1.76	98.37	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	78.55
13	4,000	5,000	4,500	1	430	0.23	98.40	1.20	241.09	0.49	98.86	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	78.16
14	5,000	7,500	6,250	1	431	0.23	98.63	1.57	242.66	0.64	99.51	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.65
15	7,500	10,000	8,750	1	432	0.23	98.86	1.20	243.86	0.49	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
16	10,000	20,000	15,000	3	435	0.69	99.54	0.00	243.86	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
17	20,000	50,000	35,000	1	436	0.23	99.77	0.00	243.86	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
18	50,000	100,000	75,000	1	437	0.23	100.00	0.00	243.86	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
19	100,000	500,000	300,000	0	437	0.00	100.00	0.00	243.86	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
20	500,000	UP		0	437	0.00	100.00	0.00	243.86	0.00	100.00	0	3	0.00	100.00	0.00	188.43	0.00	100.00	0.00	77.27
				437				243.86				3				188.43				77.27	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	141	141	7.02	7.02	134.60	134.60	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	83	224	4.13	11.16	6.33	140.93	0.14	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	102	326	5.08	16.24	30.68	171.61	0.67	3.72	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	109	435	5.43	21.66	44.32	215.94	0.96	4.68	0	1	0.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	136	571	6.77	28.44	53.62	269.56	1.16	5.84	0	1	0.00	5.00	1.16	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	141	712	7.02	35.46	81.47	351.03	1.77	7.61	3	4	15.00	20.00	14.79	14.79	0.92	0.92	18.16	4.21			
7	750	1,000	875	148	860	7.37	42.83	98.84	449.87	2.14	9.75	1	5	5.00	25.00	2.93	17.72	0.18	1.10	2.96	3.94			
8	1,000	1,500	1,250	156	1,016	7.77	50.60	175.31	625.17	3.80	13.55	1	6	5.00	30.00	7.55	25.26	0.47	1.56	4.30	4.04			
9	1,500	2,000	1,750	144	1,160	7.17	57.77	235.95	861.12	5.12	18.67	0	6	0.00	30.00	5.12	0.00	25.26	0.00	1.56	2.93			
10	2,000	2,500	2,250	100	1,260	4.98	62.75	363.70	1,224.83	7.89	26.55	3	9	15.00	45.00	311.96	337.22	19.31	20.88	85.77	27.53			
11	2,500	3,000	2,750	78	1,338	3.88	66.63	192.03	1,416.85	4.16	30.72	0	9	0.00	45.00	0.00	337.22	0.00	20.88	0.00	23.80			
12	3,000	4,000	3,500	100	1,438	4.98	71.61	243.24	1,660.09	5.27	35.99	3	12	15.00	60.00	91.86	429.08	5.69	26.56	37.77	25.85			
13	4,000	5,000	4,500	153	1,591	7.62	79.23	264.41	1,924.50	5.73	41.72	0	12	0.00	60.00	5.73	0.00	429.08	0.00	26.56	0.00	22.30		
14	5,000	7,500	6,250	125	1,716	6.23	85.46	340.07	2,264.57	7.37	49.10	0	12	0.00	60.00	0.00	429.08	0.00	26.56	0.00	18.95			
15	7,500	10,000	8,750	71	1,787	3.54	88.99	398.48	2,663.04	8.64	57.73	5	17	25.00	85.00	1,071.29	1,500.38	66.32	92.88	268.85	56.34			
16	10,000	20,000	15,000	86	1,873	4.28	93.28	714.87	3,377.91	15.50	73.23	0	17	0.00	85.00	0.00	1,500.38	0.00	92.88	0.00	44.42			
17	20,000	50,000	35,000	88	1,961	4.38	97.66	923.59	4,301.50	20.02	93.26	2	19	10.00	95.00	114.87	1,615.25	7.11	100.00	12.44	37.55			
18	50,000	100,000	75,000	32	1,993	1.59	99.25	191.04	4,492.54	4.14	97.40	0	19	0.00	95.00	0.00	1,615.25	0.00	100.00	0.00	35.95			
19	100,000	500,000	300,000	11	2,004	0.55	99.80	115.85	4,608.38	2.51	99.91	1	20	5.00	100.00	0.07	1,615.32	0.00	100.00	0.06	35.05			
20	500,000	UP		4	2,008	0.20	100.00	4.20	4,612.58	0.09	100.00	0	20	0.00	100.00	0.00	1,615.32	0.00	100.00	0.00	35.02			
				2,008					4,612.58					20					1,615.32					35.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	304	304	28.12	28.12	4.06	4.06	0.38	0.38	2	2	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	80	384	7.40	35.52	78.54	74.47	7.40	7.02	0	2	0.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	127	511	11.75	47.27	16.10	58.38	1.52	5.50	3	5	37.50	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	554	3.98	51.25	10.35	48.03	0.98	4.53	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	98	652	9.07	60.31	31.97	16.06	3.01	1.51	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	55	707	5.09	65.40	31.41	15.36	2.96	1.45	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	745	3.52	68.92	32.91	48.27	3.10	4.55	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	82	827	7.59	76.50	72.04	120.30	6.79	11.34	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	868	3.79	80.30	58.75	179.05	5.54	16.87	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	893	2.31	82.61	42.81	221.86	4.03	20.91	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	33	926	3.05	85.66	80.97	302.83	7.63	28.54	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	961	3.24	88.90	98.44	401.27	9.28	37.81	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	986	2.31	91.21	39.56	440.83	3.73	41.54	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	1,003	1.57	92.78	61.11	501.94	5.76	47.30	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	1,014	1.02	93.80	64.22	566.15	6.05	53.35	0	5	0.00	62.50	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	1,052	3.52	97.32	168.87	735.03	15.91	69.26	1	6	12.50	75.00	29.87	29.87	4.67	4.67	17.69	4.06			
17	20,000	50,000	35,000	14	1,066	1.30	98.61	224.36	959.38	21.14	90.40	0	6	0.00	75.00	0.00	29.87	0.00	4.67	0.00	3.11			
18	50,000	100,000	75,000	3	1,069	0.28	98.89	40.76	1,000.15	3.84	94.25	0	6	0.00	75.00	0.00	29.87	0.00	4.67	0.00	2.99			
19	100,000	500,000	300,000	8	1,077	0.74	99.63	38.79	1,038.94	3.66	97.90	0	6	0.00	75.00	0.00	29.87	0.00	4.67	0.00	2.88			
20	500,000	UP		4	1,081	0.37	100.00	22.27	1,061.21	2.10	100.00	2	8	25.00	100.00	610.00	639.87	95.33	100.00	2738.80	60.30			
				1,081					1,061.21					8					639.87					60.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	11.61	11.61	0.23	0.23	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	136	162	60.71	72.32	8.87	9.10	16.73	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	209	20.98	93.30	11.48	20.58	21.66	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	210	0.45	93.75	0.36	20.94	0.67	39.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	212	0.89	94.64	1.38	22.32	2.61	42.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	213	0.45	95.09	0.06	22.38	0.11	42.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	214	0.45	95.54	0.14	22.24	0.26	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	215	0.45	95.98	0.48	21.76	0.91	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	216	0.45	96.43	0.00	21.76	0.00	41.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	217	0.45	96.88	0.85	22.61	1.60	42.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	218	0.45	97.32	12.30	34.91	23.21	65.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	219	0.45	97.77	1.46	36.37	2.76	68.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	220	0.45	98.21	2.22	38.59	4.18	72.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	222	0.89	99.11	4.55	43.14	8.59	81.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	223	0.45	99.55	4.38	47.52	8.27	89.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	224	0.45	100.00	5.48	53.00	10.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	224	0.00	100.00	0.00	53.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				224					53.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	2.32	2.32	6.10	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	14.29	42.86	4.06	6.38	10.70	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	14.29	57.14	5.05	11.42	13.30	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	14.29	71.43	7.77	19.20	20.48	50.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	14.29	85.71	8.20	27.40	21.61	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	14.29	100.00	10.55	37.95	27.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7			37.95				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	15.29	15.29	0.56	0.56	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	18	5.88	21.18	58.52	57.96	15.57	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	27	10.59	31.76	6.46	51.49	1.72	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	31	4.71	36.47	5.14	46.35	1.37	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	37	7.06	43.53	7.02	39.33	1.87	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	41	4.71	48.24	7.39	31.94	1.96	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	48	8.24	56.47	14.05	17.89	3.74	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	54	7.06	63.53	31.00	13.11	8.25	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	58	4.71	68.24	15.73	28.84	4.18	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	59	1.18	69.41	9.38	38.21	2.49	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	61	2.35	71.76	11.18	49.40	2.97	13.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	62	1.18	72.94	9.79	59.19	2.60	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	69	8.24	81.18	92.50	151.69	24.61	40.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	74	5.88	87.06	47.24	198.93	12.57	52.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	75	1.18	88.24	1.12	200.06	0.30	53.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	76	1.18	89.41	0.31	200.37	0.08	53.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	80	4.71	94.12	163.19	363.56	43.41	96.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	81	1.18	95.29	3.29	366.85	0.88	97.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	83	2.35	97.65	8.04	374.89	2.14	99.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	85	2.35	100.00	1.01	375.90	0.27	100.00	1	1	100.00	100.00	0.26	0.26	100.00	100.00	25.68	0.07			
				85					375.90					1					0.26					0.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	15.15	15.15	138.42	138.42	6.90	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	129	1.84	17.00	5.22	143.64	0.26	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	156	3.56	20.55	8.49	152.13	0.42	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	93	249	12.25	32.81	17.74	169.87	0.88	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	89	338	11.73	44.53	27.52	197.39	1.37	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	41	379	5.40	49.93	38.73	236.11	1.93	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	410	4.08	54.02	14.57	250.68	0.73	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	436	3.43	57.44	37.21	287.89	1.86	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	463	3.56	61.00	43.30	331.20	2.16	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	486	3.03	64.03	29.07	360.26	1.45	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	497	1.45	65.48	20.92	381.18	1.04	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	520	3.03	68.51	37.91	419.09	1.89	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	525	0.66	69.17	11.61	430.70	0.58	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	546	2.77	71.94	68.19	498.89	3.40	24.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	570	3.16	75.10	107.90	606.79	5.38	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	611	5.40	80.50	275.02	881.81	13.71	43.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	63	674	8.30	88.80	523.69	1,405.50	26.11	70.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	39	713	5.14	93.94	273.28	1,678.78	13.63	83.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	43	756	5.67	99.60	299.76	1,978.54	14.95	98.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	759	0.40	100.00	26.87	2,005.41	1.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				759					2,005.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	12.50	12.50	0.14	0.14	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	13	20.00	32.50	0.67	0.53	1.24	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	16	7.50	40.00	0.47	1.00	0.87	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	24	20.00	60.00	3.26	4.26	6.07	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	28	10.00	70.00	0.68	4.94	1.26	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	29	2.50	72.50	0.69	5.63	1.28	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	31	5.00	77.50	0.56	6.19	1.04	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	33	5.00	82.50	1.01	7.20	1.89	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	34	2.50	85.00	3.62	10.82	6.73	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	35	2.50	87.50	4.07	14.89	7.58	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	36	2.50	90.00	10.08	24.97	18.75	46.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	37	2.50	92.50	0.07	25.04	0.13	46.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	38	2.50	95.00	17.02	42.06	31.66	78.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	39	2.50	97.50	2.75	44.81	5.12	83.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	40	2.50	100.00	8.95	53.75	16.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	40	0.00	100.00	0.00	53.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	53.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	53.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	53.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	53.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					53.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.06	0.06	26.87	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	0.16	0.22	73.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.22					0					0.00					0.00		





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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.16	2.16	9.53	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	20.51	22.68	90.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	22.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				22.68				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.14	0.14	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	6.11	6.25	5.80	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	0.36	6.61	0.34	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	1.21	7.82	1.15	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	1.21	9.02	1.15	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.36	9.38	0.34	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	96.00	105.38	91.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	105.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7			105.38				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	4	4	30.77	30.77	2.55	2.55	8.18	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	5	9	38.46	69.23	8.17	10.73	26.19	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	11	15.38	84.62	4.83	15.56	15.49	49.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	12	7.69	92.31	6.00	21.56	19.23	69.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	13	7.69	100.00	9.64	31.21	30.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	13	0.00	100.00	0.00	31.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					31.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	11.76	11.76	0.17	0.17	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	8	10	47.06	58.82	2.32	2.49	15.29	16.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	4	14	23.53	82.35	1.82	4.32	12.02	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	15	5.88	88.24	0.44	4.76	2.90	31.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	16	5.88	94.12	0.71	5.46	4.66	36.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	17	5.88	100.00	9.71	15.17	63.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	17	0.00	100.00	0.00	15.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				17					15.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	15.09	15.09	0.29	0.29	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.89	16.98	0.67	0.96	0.79	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.89	18.87	0.22	1.18	0.26	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	18	15.09	33.96	4.03	5.21	4.77	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	24	11.32	45.28	5.16	10.37	6.10	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	38	26.42	71.70	11.21	21.57	13.26	25.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	43	9.43	81.13	9.11	30.69	10.78	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	49	11.32	92.45	16.13	46.82	19.09	55.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	50	1.89	94.34	6.27	53.09	7.42	62.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	51	1.89	96.23	2.10	55.19	2.48	65.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	52	1.89	98.11	9.07	64.26	10.73	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	53	1.89	100.00	20.25	84.50	23.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	84.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					84.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	11.11	11.11	0.04	0.04	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	7	66.67	77.78	5.63	5.67	52.15	52.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	22.22	100.00	5.12	10.79	47.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	10.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					10.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.89	1.89	0.20	0.20	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.89	3.77	0.43	0.62	0.20	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.89	5.66	0.99	1.61	0.47	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.89	7.55	1.55	3.16	0.73	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.89	9.43	3.95	7.11	1.87	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.89	11.32	0.48	7.59	0.23	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.89	13.21	4.55	12.14	2.15	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	1.89	15.09	0.51	12.65	0.24	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	1.89	16.98	4.85	17.50	2.30	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	1.89	18.87	5.52	23.02	2.61	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	1.89	20.75	0.58	23.60	0.28	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	1.89	22.64	5.60	29.20	2.65	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	23	20.75	43.40	34.81	64.01	16.49	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	37	26.42	69.81	64.56	128.57	30.58	60.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	51	26.42	96.23	61.13	189.70	28.96	89.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	53	3.77	100.00	21.42	211.12	10.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	211.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					211.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	2.79	2.79	12.96	12.96	2.30	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.47	3.26	0.15	13.10	0.03	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.47	3.72	0.01	13.11	0.00	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	17	4.19	7.91	0.85	13.96	0.15	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	24	3.26	11.16	11.77	25.73	2.09	4.57	1	1	25.00	25.00	29.14	29.14	50.60	50.60	247.66	113.26			
6	500	750	625	9	33	4.19	15.35	2.74	28.47	0.49	5.06	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	102.35			
7	750	1,000	875	2	35	0.93	16.28	1.55	30.01	0.27	5.33	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	97.08			
8	1,000	1,500	1,250	4	39	1.86	18.14	2.99	33.01	0.53	5.87	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	88.27			
9	1,500	2,000	1,750	10	49	4.65	22.79	7.54	40.55	1.34	7.21	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	71.86			
10	2,000	2,500	2,250	5	54	2.33	25.12	6.38	46.93	1.13	8.34	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	62.09			
11	2,500	3,000	2,750	1	55	0.47	25.58	4.19	51.12	0.75	9.08	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	57.00			
12	3,000	4,000	3,500	2	57	0.93	26.51	6.96	58.09	1.24	10.32	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	50.16			
13	4,000	5,000	4,500	3	60	1.40	27.91	0.84	58.93	0.15	10.47	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	49.45			
14	5,000	7,500	6,250	43	103	20.00	47.91	75.28	134.21	13.38	23.85	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	21.71			
15	7,500	10,000	8,750	35	138	16.28	64.19	85.96	220.17	15.28	39.13	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	13.23			
16	10,000	20,000	15,000	46	184	21.40	85.58	205.57	425.73	36.53	75.66	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	6.84			
17	20,000	50,000	35,000	26	210	12.09	97.67	108.77	534.50	19.33	94.99	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	5.45			
18	50,000	100,000	75,000	2	212	0.93	98.60	2.99	537.50	0.53	95.52	0	1	0.00	25.00	0.00	29.14	0.00	50.60	0.00	5.42			
19	100,000	500,000	300,000	3	215	1.40	100.00	25.23	562.72	4.48	100.00	3	4	75.00	100.00	28.45	57.59	49.40	100.00	112.78	10.23			
20	500,000	UP		0	215	0.00	100.00	0.00	562.72	0.00	100.00	0	4	0.00	100.00	0.00	57.59	0.00	100.00	0.00	10.23			
				215					562.72					4					57.59					10.23





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	5.32	5.32	18.16	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	6.80	12.12	23.22	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	7.06	19.18	24.12	65.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	10.10	29.28	34.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					29.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	3.34	3.34	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	6.82	10.17	4.72	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	11.44	21.61	7.91	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	3.55	25.15	2.45	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	4.53	29.69	3.13	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	16.38	46.06	11.32	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	17.26	63.32	11.93	43.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	4.71	68.03	3.25	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	6.73	74.76	4.65	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	27.38	102.14	18.92	70.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	0.39	102.53	0.27	70.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	42.16	144.70	29.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	144.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					144.70					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.68	0.68	18.41	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	3.00	3.68	81.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	3.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					3.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3070

KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN )

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	11.20	11.20	17.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	1.80	13.00	2.80	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	5.72	18.72	8.90	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	35.56	54.28	55.32	84.44	1	1	100.00	100.00	15.79	15.79	100.00	100.00	44.40	29.09			
6	500	750	625	1	5	16.67	83.33	5.00	59.28	7.78	92.22	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	26.64			
7	750	1,000	875	1	6	16.67	100.00	5.00	64.28	7.78	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
20	500,000	UP		0	6	0.00	100.00	0.00	64.28	0.00	100.00	0	1	0.00	100.00	0.00	15.79	0.00	100.00	0.00	24.56			
				6					64.28					1					15.79					24.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	59.04	59.04	22.02	22.02	6.00	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	50	1.20	60.24	0.25	22.27	0.07	6.07	1	1	100.00	100.00	27.85	27.85	100.00	100.00	11023.54	125.01			
3	100	200	150	5	55	6.02	66.27	1.00	23.27	0.27	6.34	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	119.65			
4	200	300	250	2	57	2.41	68.67	0.26	23.53	0.07	6.41	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	118.33			
5	300	500	400	1	58	1.20	69.88	2.18	25.71	0.59	7.00	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	108.28			
6	500	750	625	1	59	1.20	71.08	2.91	28.62	0.79	7.80	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	97.28			
7	750	1,000	875	1	60	1.20	72.29	2.91	31.53	0.79	8.59	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	88.30			
8	1,000	1,500	1,250	1	61	1.20	73.49	7.46	39.00	2.03	10.62	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	71.41			
9	1,500	2,000	1,750	1	62	1.20	74.70	3.28	42.27	0.89	11.51	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	65.87			
10	2,000	2,500	2,250	1	63	1.20	75.90	64.20	106.47	17.48	29.00	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	26.15			
11	2,500	3,000	2,750	1	64	1.20	77.11	39.80	146.28	10.84	39.84	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	19.04			
12	3,000	4,000	3,500	1	65	1.20	78.31	0.69	146.96	0.19	40.03	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	18.95			
13	4,000	5,000	4,500	1	66	1.20	79.52	78.20	225.17	21.30	61.33	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.37			
14	5,000	7,500	6,250	1	67	1.20	80.72	0.66	225.83	0.18	61.51	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.33			
15	7,500	10,000	8,750	1	68	1.20	81.93	1.40	227.22	0.38	61.89	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	12.25			
16	10,000	20,000	15,000	1	69	1.20	83.13	8.62	235.85	2.35	64.24	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	11.81			
17	20,000	50,000	35,000	1	70	1.20	84.34	1.40	237.24	0.38	64.62	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	11.74			
18	50,000	100,000	75,000	11	81	13.25	97.59	57.17	294.42	15.57	80.19	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	9.46			
19	100,000	500,000	300,000	1	82	1.20	98.80	37.78	332.20	10.29	90.48	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	8.38			
20	500,000	UP		1	83	1.20	100.00	34.95	367.15	9.52	100.00	0	1	0.00	100.00	0.00	27.85	0.00	100.00	0.00	7.58			
				83					367.15					1					27.85					7.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	50.00	50.00	0.17	0.17	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	25.00	75.00	0.00	0.17	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	25.00	100.00	5.46	5.63	97.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	5.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					5.63					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	19.05	19.05	0.24	0.24	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	4.76	23.81	0.06	0.30	0.49	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	4.76	28.57	0.03	0.32	0.21	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	4.76	33.33	0.09	0.42	0.74	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	4.76	38.10	0.04	0.45	0.31	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	4.76	42.86	0.37	0.82	2.98	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	4.76	47.62	0.16	0.98	1.31	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	4.76	52.38	0.07	1.05	0.55	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.76	57.14	0.09	1.14	0.72	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.76	61.90	0.21	1.35	1.71	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	15	9.52	71.43	0.40	1.75	3.22	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	4.76	76.19	1.35	3.09	10.93	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	4.76	80.95	2.31	5.40	18.71	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	4.76	85.71	0.59	5.99	4.80	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	4.76	90.48	0.86	6.85	6.96	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	4.76	95.24	4.61	11.47	37.44	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	4.76	100.00	0.86	12.32	6.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	12.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					12.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	26	26	7.07	7.07	1.97	1.97	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	49	6.25	13.32	5.88	7.85	0.44	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	70	5.71	19.02	7.52	15.37	0.56	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	77	1.90	20.92	6.56	21.93	0.49	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	95	4.89	25.82	12.01	33.94	0.90	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	114	5.16	30.98	15.91	49.85	1.19	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	131	4.62	35.60	14.19	64.05	1.06	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	142	2.99	38.59	13.21	77.26	0.99	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	163	5.71	44.29	42.63	119.89	3.18	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	174	2.99	47.28	33.11	153.00	2.47	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	184	2.72	50.00	40.82	193.82	3.05	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	189	1.36	51.36	7.16	200.97	0.53	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	202	3.53	54.89	49.01	249.98	3.66	18.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	236	9.24	64.13	173.62	423.60	12.95	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	37	273	10.05	74.18	201.85	625.45	15.06	46.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	87	360	23.64	97.83	527.32	1,152.77	39.34	86.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	366	1.63	99.46	52.25	1,205.02	3.90	89.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	368	0.54	100.00	135.32	1,340.34	10.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	368	0.00	100.00	0.00	1,340.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	368	0.00	100.00	0.00	1,340.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				368					1,340.34					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	5	5	2.81	2.81	2.97	2.97	0.29	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	12	3.93	6.74	2.48	0.49	0.24	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	12	24	6.74	13.48	6.59	6.10	0.64	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	29	2.81	16.29	6.88	12.98	0.67	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	38	5.06	21.35	24.19	37.16	2.37	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	12	50	6.74	28.09	23.41	60.57	2.29	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	51	0.56	28.65	0.16	60.73	0.02	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	19	70	10.67	39.33	41.42	102.15	4.05	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	80	5.62	44.94	32.82	134.97	3.21	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	21	101	11.80	56.74	103.29	238.25	10.10	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	28	129	15.73	72.47	98.59	336.84	9.64	32.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	136	3.93	76.40	28.02	364.87	2.74	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	7	143	3.93	80.34	41.74	406.61	4.08	39.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	9	152	5.06	85.39	67.99	474.60	6.65	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	157	2.81	88.20	80.14	554.74	7.84	54.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	173	8.99	97.19	285.37	840.11	27.91	82.18	1	1	100.00	100.00	233.46	233.46	100.00	100.00	81.81	27.79		
17	20,000	50,000	35,000	4	177	2.25	99.44	180.29	1,020.40	17.64	99.81	0	1	0.00	100.00	0.00	233.46	0.00	233.46	0.00	100.00	0.00	22.88
18	50,000	100,000	75,000	1	178	0.56	100.00	1.91	1,022.31	0.19	100.00	0	1	0.00	100.00	0.00	233.46	0.00	233.46	0.00	100.00	0.00	22.84
19	100,000	500,000	300,000	0	178	0.00	100.00	0.00	1,022.31	0.00	100.00	0	1	0.00	100.00	0.00	233.46	0.00	233.46	0.00	100.00	0.00	22.84
20	500,000	UP		0	178	0.00	100.00	0.00	1,022.31	0.00	100.00	0	1	0.00	100.00	0.00	233.46	0.00	233.46	0.00	100.00	0.00	22.84
				178				1,022.31				1				233.46				22.84			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.21	0.21	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	0.49	0.70	4.20	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	0.60	1.30	5.08	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	0.63	1.93	5.32	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	0.69	2.61	5.85	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	1.10	3.72	9.39	31.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	1.11	4.83	9.43	41.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	1.38	6.21	11.70	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	1.51	7.71	12.81	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	4.06	11.77	34.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	11.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					11.77					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	3	20.00	30.00	1.75	1.75	23.68	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	6	30.00	60.00	1.07	2.82	14.56	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	10.00	70.00	0.00	2.82	0.00	38.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	10.00	80.00	4.56	7.38	61.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	10.00	90.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					7.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.39	1.39	12.16	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	10.05	11.44	87.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	11.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				11.44				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	9	9	21.95	21.95	0.12	0.12	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	15	14.63	36.59	1.30	1.43	6.61	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	19	9.76	46.34	5.46	6.89	27.70	34.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	4.88	51.22	2.97	9.86	15.08	50.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	25	9.76	60.98	8.04	1.82	40.77	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	27	4.88	65.85	0.93	0.89	4.72	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	4.88	70.73	0.02	0.87	0.11	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	32	7.32	78.05	0.76	0.11	3.86	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	33	2.44	80.49	0.03	0.08	0.14	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	34	2.44	82.93	0.03	0.05	0.17	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	36	4.88	87.80	0.08	0.03	0.39	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	39	7.32	95.12	0.16	0.19	0.80	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	40	2.44	97.56	0.10	0.29	0.51	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	41	2.44	100.00	20.00	19.71	101.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	41	0.00	100.00	0.00	19.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				41				19.71				0					0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	46.94	46.94	6.81	6.81	11.92	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	32	18.37	65.31	6.30	13.12	11.03	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	2.04	67.35	0.99	14.11	1.74	24.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	34	2.04	69.39	0.01	14.12	0.01	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	36	4.08	73.47	2.14	16.26	3.74	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	37	2.04	75.51	0.02	16.27	0.03	28.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	38	2.04	77.55	0.05	16.32	0.09	28.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	2.04	79.59	0.06	16.38	0.10	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	2.04	81.63	0.06	16.43	0.10	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	2.04	83.67	0.07	16.50	0.12	28.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	42	2.04	85.71	0.07	16.57	0.12	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	46	8.16	93.88	0.29	16.85	0.50	29.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	47	2.04	95.92	0.15	17.00	0.25	29.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	48	2.04	97.96	40.00	57.00	69.97	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	49	2.04	100.00	0.17	57.17	0.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	49	0.00	100.00	0.00	57.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	57.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	57.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	57.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	49	0.00	100.00	0.00	57.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				49					57.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.69	0.69	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	3	25.00	37.50	0.18	0.87	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	12.50	50.00	1.60	2.47	1.24	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	12.50	62.50	1.60	4.07	1.24	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	12.50	75.00	15.14	19.21	11.72	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	12.50	87.50	89.75	108.96	69.48	84.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	12.50	100.00	20.22	129.18	15.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	129.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				129.18				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	9.92	9.92	8.60	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	13.82	23.74	11.97	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	27.30	51.04	23.64	44.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	64.42	115.46	55.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	115.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					115.46					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	1.05	1.05	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	20.73	21.78	8.52	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	18.55	40.33	7.62	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	19.15	59.49	7.87	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	19.77	79.25	8.12	32.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	23.95	103.20	9.84	42.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	24.21	127.41	9.95	52.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	25.13	152.54	10.33	62.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	30.42	182.95	12.50	75.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	60.40	243.35	24.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	243.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					243.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.86	2.86	0.38	0.38	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	8.57	11.43	2.25	2.63	0.21	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.86	14.29	0.79	3.42	0.08	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.86	17.14	2.00	5.42	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.86	20.00	15.53	20.95	1.47	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.86	22.86	15.69	36.64	1.49	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.86	25.71	16.52	53.16	1.57	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.86	28.57	17.98	71.14	1.71	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.86	31.43	18.24	89.38	1.73	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.86	34.29	20.00	109.38	1.90	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.86	37.14	20.99	130.37	1.99	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.86	40.00	6.80	137.16	0.64	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.86	42.86	6.80	143.96	0.64	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.86	45.71	9.06	153.02	0.86	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	2.86	48.57	61.84	214.85	5.87	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	27	28.57	77.14	354.10	568.95	33.59	53.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	33	17.14	94.29	334.33	903.28	31.71	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	34	2.86	97.14	60.40	963.68	5.73	91.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.86	100.00	90.60	1,054.28	8.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	1,054.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					1,054.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	0.71	0.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.71					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.62	0.62	85.42	85.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.11	0.73	14.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.73					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 314 PADI, TANPA Pengerjaan

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3140

PADI TANPA Pengerjaan termasuk PADI di tempat terbuka

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	15.38	15.38	0.10	0.10	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	15.38	30.77	0.50	0.61	1.77	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	7.69	38.46	0.79	1.40	2.79	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	7.69	46.15	7.05	8.46	24.73	29.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	7.69	53.85	9.77	18.23	34.28	63.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	7.69	61.54	2.07	20.30	7.25	71.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	7.69	69.23	6.98	27.28	24.48	95.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	7.69	76.92	1.24	28.52	4.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	7.69	84.62	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	7.69	92.31	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	7.69	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	28.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					28.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	50	50	45.87	45.87	4.20	4.20	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	60	9.17	55.05	6.77	10.97	2.25	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	68	7.34	62.39	4.76	15.73	1.58	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	76	7.34	69.72	8.57	24.30	2.85	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	90	12.84	82.57	30.39	54.69	10.10	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	93	2.75	85.32	6.69	61.38	2.23	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	96	2.75	88.07	18.82	80.20	6.26	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	97	0.92	88.99	5.39	85.60	1.79	28.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	98	0.92	89.91	11.10	96.70	3.69	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	99	0.92	90.83	12.12	108.82	4.03	36.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	100	0.92	91.74	9.26	118.08	3.08	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	104	3.67	95.41	17.51	135.59	5.82	45.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	105	0.92	96.33	5.64	141.22	1.87	46.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	106	0.92	97.25	25.43	166.65	8.45	55.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	107	0.92	98.17	18.71	185.36	6.22	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	109	1.83	100.00	115.42	300.78	38.37	100.00	1	1	100.00	100.00	39.63	39.63	100.00	100.00	34.33	13.17			
17	20,000	50,000	35,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
18	50,000	100,000	75,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
19	100,000	500,000	300,000	0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
20	500,000	UP		0	109	0.00	100.00	0.00	300.78	0.00	100.00	0	1	0.00	100.00	0.00	39.63	0.00	100.00	0.00	13.17			
				109					300.78					1					39.63					13.17





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	187	187	11.52	11.52	277.09	277.09	7.83	7.83	8	8	8	8	11.59	11.59	59.60	59.60	15.98	15.98	21.51	21.51	
2	50	100	75	67	254	4.13	15.65	0.96	276.13	0.03	7.80	1	9	9	1.45	13.04	13.74	73.34	3.69	19.67	1432.55	26.56		
3	100	200	150	47	301	2.90	18.55	9.75	266.38	0.28	7.52	1	10	10	1.45	14.49	17.93	91.27	4.81	24.48	183.92	34.26		
4	200	300	250	58	359	3.57	22.12	5.28	271.67	0.15	7.67	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	33.60		
5	300	500	400	81	440	4.99	27.11	76.28	347.95	2.15	9.83	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	26.23		
6	500	750	625	25	465	1.54	28.65	7.47	355.42	0.21	10.04	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	25.68		
7	750	1,000	875	26	491	1.60	30.25	4.78	360.20	0.13	10.17	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	25.34		
8	1,000	1,500	1,250	95	586	5.85	36.11	1.56	361.75	0.04	10.22	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	25.23		
9	1,500	2,000	1,750	109	695	6.72	42.82	43.07	404.82	1.22	11.43	0	10	10	0.00	14.49	0.00	91.27	0.00	24.48	0.00	22.55		
10	2,000	2,500	2,250	81	776	4.99	47.81	20.25	425.07	0.57	12.01	3	13	13	4.35	18.84	0.50	91.77	0.13	24.62	2.48	21.59		
11	2,500	3,000	2,750	42	818	2.59	50.40	3.62	428.69	0.10	12.11	1	14	14	1.45	20.29	0.80	92.58	0.22	24.83	22.17	21.60		
12	3,000	4,000	3,500	36	854	2.22	52.62	66.94	495.63	1.89	14.00	0	14	14	0.00	20.29	0.00	92.58	0.00	24.83	0.00	18.68		
13	4,000	5,000	4,500	18	872	1.11	53.73	22.52	518.15	0.64	14.64	0	14	14	0.00	20.29	0.00	92.58	0.00	24.83	0.00	17.87		
14	5,000	7,500	6,250	67	939	4.13	57.86	52.07	570.22	1.47	16.11	0	14	14	0.00	20.29	0.00	92.58	0.00	24.83	0.00	16.24		
15	7,500	10,000	8,750	45	984	2.77	60.63	13.29	583.51	0.38	16.48	2	16	16	2.90	23.19	33.74	126.31	9.05	33.88	253.85	21.65		
16	10,000	20,000	15,000	125	1,109	7.70	68.33	299.69	883.20	8.46	24.95	11	27	27	15.94	39.13	112.66	238.97	30.22	64.10	37.59	27.06		
17	20,000	50,000	35,000	253	1,362	15.59	83.92	946.18	1,829.37	26.72	51.67	8	35	35	11.59	50.72	26.48	265.45	7.10	71.20	2.80	14.51		
18	50,000	100,000	75,000	165	1,527	10.17	94.09	992.28	2,821.65	28.03	79.70	20	55	55	28.99	79.71	30.70	296.15	8.23	79.43	3.09	10.50		
19	100,000	500,000	300,000	87	1,614	5.36	99.45	603.59	3,425.24	17.05	96.75	14	69	69	20.29	100.00	76.68	372.83	20.57	100.00	12.70	10.88		
20	500,000	UP		9	1,623	0.55	100.00	115.24	3,540.48	3.25	100.00	0	69	69	0.00	100.00	0.00	372.83	0.00	100.00	0.00	10.53		
				1,623					3,540.48					69					372.83					10.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	518	518	25.67	25.67	15.19	15.19	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	302	820	14.97	40.63	30.28	45.47	0.45	0.68	1	1	2.56	2.56	0.01	0.01	0.00	0.00	0.04	0.03			
3	100	200	150	73	893	3.62	44.25	27.05	72.52	0.40	1.08	3	4	7.69	10.26	0.38	0.40	0.05	0.05	1.42	0.55			
4	200	300	250	54	947	2.68	46.93	9.10	81.62	0.14	1.21	0	4	0.00	10.26	0.00	0.40	0.00	0.05	0.00	0.49			
5	300	500	400	60	1,007	2.97	49.90	9.77	91.40	0.15	1.36	5	9	12.82	23.08	0.39	0.78	0.05	0.10	3.95	0.86			
6	500	750	625	8	1,015	0.40	50.30	7.27	98.66	0.11	1.47	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.79			
7	750	1,000	875	17	1,032	0.84	51.14	32.55	131.21	0.48	1.95	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.60			
8	1,000	1,500	1,250	22	1,054	1.09	52.23	17.07	148.28	0.25	2.20	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.53			
9	1,500	2,000	1,750	54	1,108	2.68	54.91	83.49	231.77	1.24	3.44	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.34			
10	2,000	2,500	2,250	35	1,143	1.73	56.64	50.10	281.87	0.74	4.19	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.28			
11	2,500	3,000	2,750	24	1,167	1.19	57.83	53.47	335.34	0.79	4.98	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.23			
12	3,000	4,000	3,500	75	1,242	3.72	61.55	68.15	403.49	1.01	6.00	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.19			
13	4,000	5,000	4,500	43	1,285	2.13	63.68	53.88	457.37	0.80	6.80	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.17			
14	5,000	7,500	6,250	29	1,314	1.44	65.11	84.23	541.60	1.25	8.05	0	9	0.00	23.08	0.00	0.78	0.00	0.10	0.00	0.14			
15	7,500	10,000	8,750	45	1,359	2.23	67.34	228.47	770.07	3.40	11.45	2	11	5.13	28.21	42.17	42.95	5.18	5.28	18.46	5.58			
16	10,000	20,000	15,000	64	1,423	3.17	70.52	735.67	1,505.73	10.93	22.38	12	23	30.77	58.97	89.27	132.23	10.97	16.24	12.14	8.78			
17	20,000	50,000	35,000	215	1,638	10.65	81.17	1,672.58	3,178.31	24.86	47.24	3	26	7.69	66.67	482.60	614.83	59.29	75.53	28.85	19.34			
18	50,000	100,000	75,000	212	1,850	10.51	91.67	1,623.76	4,802.07	24.13	71.37	4	30	10.26	76.92	8.20	623.03	1.01	76.54	0.51	12.97			
19	100,000	500,000	300,000	152	2,002	7.53	99.21	1,624.14	6,426.21	24.14	95.51	5	35	12.82	89.74	185.08	808.11	22.74	99.28	11.40	12.58			
20	500,000	UP		16	2,018	0.79	100.00	302.14	6,728.35	4.49	100.00	4	39	10.26	100.00	5.86	813.97	0.72	100.00	1.94	12.10			
				2,018					6,728.35					39					813.97					12.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 317      TEMBAKAU

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	778	778	96.77	96.77	1,113.13	1,113.13	91.65	91.65	6	6	6	6	100.00	100.00	60.00	60.00	100.00	100.00	5.39	5.39	
2	50	100	75	22	800	2.74	99.50	50.40	1,163.53	4.15	95.80	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	5.16	5.16	
3	100	200	150	1	801	0.12	99.63	22.24	1,185.76	1.83	97.63	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	5.06	5.06	
4	200	300	250	1	802	0.12	99.75	22.24	1,208.00	1.83	99.46	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.97	4.97	
5	300	500	400	1	803	0.12	99.88	0.00	1,208.00	0.00	99.46	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.97	4.97	
6	500	750	625	1	804	0.12	100.00	6.54	1,214.54	0.54	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
7	750	1,000	875	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
8	1,000	1,500	1,250	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
9	1,500	2,000	1,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
10	2,000	2,500	2,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
11	2,500	3,000	2,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
12	3,000	4,000	3,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
13	4,000	5,000	4,500	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
14	5,000	7,500	6,250	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
15	7,500	10,000	8,750	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
16	10,000	20,000	15,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
17	20,000	50,000	35,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
18	50,000	100,000	75,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
19	100,000	500,000	300,000	0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
20	500,000	UP		0	804	0.00	100.00	0.00	1,214.54	0.00	100.00	0	6	6	0.00	100.00	0.00	60.00	0.00	100.00	0.00	4.94	4.94	
				804					1,214.54					6					60.00					4.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	695	695	67.15	67.15	1,397.20	1,397.20	37.01	37.01	7	7	25.93	25.93	204.00	204.00	25.31	25.31	14.60	14.60			
2	50	100	75	321	1,016	31.01	98.16	2,186.79	3,583.99	57.93	94.94	7	14	25.93	51.85	204.00	408.00	25.31	50.62	9.33	11.38			
3	100	200	150	19	1,035	1.84	100.00	191.20	3,775.20	5.06	100.00	13	27	48.15	100.00	398.00	806.00	49.38	100.00	208.16	21.35			
4	200	300	250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
5	300	500	400	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
6	500	750	625	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
7	750	1,000	875	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
8	1,000	1,500	1,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
9	1,500	2,000	1,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
10	2,000	2,500	2,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
11	2,500	3,000	2,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
12	3,000	4,000	3,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
13	4,000	5,000	4,500	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
14	5,000	7,500	6,250	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
15	7,500	10,000	8,750	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
16	10,000	20,000	15,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
17	20,000	50,000	35,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
18	50,000	100,000	75,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
19	100,000	500,000	300,000	0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
20	500,000	UP		0	1,035	0.00	100.00	0.00	3,775.20	0.00	100.00	0	27	0.00	100.00	0.00	806.00	0.00	100.00	0.00	21.35			
				1,035					3,775.20					27					806.00					21.35



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

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3180

GAMBIR BARANG BARANG DITEMPATTERBUKA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 3210 PERABOT RUMAH DALAM RUMAH TINGGAL

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	8.33	8.33	0.10	0.10	7.08	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	12	91.67	100.00	1.31	1.41	92.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	1.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					1.41					0					0.00					0.00		



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 40

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.64	3.64	8.14	8.14	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	18	2.91	6.55	2.02	10.15	0.07	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	20	0.73	7.27	0.42	10.57	0.01	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	24	1.45	8.73	30.17	40.74	1.07	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	28	1.45	10.18	3.29	44.03	0.12	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	31	1.09	11.27	0.02	44.01	0.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	34	1.09	12.36	0.02	43.99	0.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	40	2.18	14.55	0.91	44.90	0.03	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	51	4.00	18.55	0.81	45.71	0.03	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	23	74	8.36	26.91	0.38	45.33	0.01	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	24	98	8.73	35.64	1.86	47.20	0.07	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	109	4.00	39.64	7.13	54.32	0.25	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	110	0.36	40.00	4.05	58.38	0.14	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	111	0.36	40.36	16.00	74.38	0.57	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	113	0.73	41.09	26.57	100.94	0.94	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	126	4.73	45.82	300.68	401.62	10.68	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	151	9.09	54.91	936.14	1,337.76	33.24	47.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	33	184	12.00	66.91	484.34	1,822.10	17.20	64.70	3	3	21.43	21.43	734.25	734.25	95.30	95.30	151.60	40.30	27.33	27.33	
19	100,000	500,000	300,000	82	266	29.82	96.73	967.29	2,789.39	34.35	99.04	4	7	28.57	50.00	28.15	762.39	3.65	98.95	2.91	27.33	27.33	27.33	
20	500,000	<b>UP</b>		9	275	3.27	100.00	26.93	2,816.32	0.96	100.00	7	14	50.00	100.00	8.09	770.49	1.05	100.00	30.05	27.36	27.36	27.36	
				275					2,816.32					14					770.49					27.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	9.09	9.09	0.67	0.67	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.27	11.36	0.41	1.09	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	4.55	15.91	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	2.27	18.18	0.00	1.09	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	4.55	22.73	0.01	1.11	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	2.27	25.00	0.01	1.11	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	4.55	29.55	0.02	1.14	0.01	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	2.27	31.82	0.02	1.16	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	4.55	36.36	0.04	1.20	0.02	0.56	2	2	28.57	28.57	0.84	0.84	9.47	9.47	2103.51	70.28	0.00	0.00	
10	2,000	2,500	2,250	1	17	2.27	38.64	0.04	1.23	0.02	0.58	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	68.15	0.00		
11	2,500	3,000	2,750	1	18	2.27	40.91	0.03	1.27	0.02	0.59	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	66.31	0.00		
12	3,000	4,000	3,500	1	19	2.27	43.18	0.06	1.32	0.03	0.62	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	63.52	0.00		
13	4,000	5,000	4,500	2	21	4.55	47.73	0.13	1.45	0.06	0.68	0	2	0.00	28.57	0.00	0.84	0.00	9.47	0.00	57.75	0.00		
14	5,000	7,500	6,250	3	24	6.82	54.55	0.26	1.72	0.12	0.80	1	3	14.29	42.86	0.37	1.21	4.15	13.63	140.13	70.36	0.00	0.00	
15	7,500	10,000	8,750	1	25	2.27	56.82	29.31	31.03	13.70	14.51	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	3.90	0.00		
16	10,000	20,000	15,000	1	26	2.27	59.09	0.19	31.21	0.09	14.59	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	3.87	0.00		
17	20,000	50,000	35,000	2	28	4.55	63.64	75.00	106.21	35.07	49.67	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	1.14	0.00		
18	50,000	100,000	75,000	3	31	6.82	70.45	7.72	113.94	3.61	53.28	0	3	0.00	42.86	0.00	1.21	0.00	13.63	0.00	1.06	0.00		
19	100,000	500,000	300,000	13	44	29.55	100.00	99.92	213.86	46.72	100.00	4	7	57.14	100.00	7.66	8.87	86.37	100.00	7.67	4.15	4.15	4.15	
20	500,000	<b>UP</b>		0	44	0.00	100.00	0.00	213.86	0.00	100.00	0	7	0.00	100.00	0.00	8.87	0.00	100.00	0.00	0.00	4.15	4.15	
				44					213.86					7					8.87					4.15





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 4005 COCONUT/KELAPA

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018

OCCUPATION CODE : 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	6	6	66.67	66.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	7	11.11	77.78	2.34	2.34	3.61	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	11.11	88.89	24.99	27.33	38.56	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	9	11.11	100.00	37.48	64.81	57.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	64.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				64.81				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	670	670	49.89	49.89	115.32	115.32	5.24	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	251	921	18.69	68.58	93.51	208.83	4.24	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	146	1,067	10.87	79.45	85.43	294.26	3.88	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	1,091	1.79	81.24	18.42	312.68	0.84	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	1,110	1.41	82.65	26.93	339.61	1.22	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	1,116	0.45	83.10	8.26	347.87	0.37	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	1,119	0.22	83.32	5.09	352.96	0.23	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	1,124	0.37	83.69	2.38	355.34	0.11	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	1,132	0.60	84.29	7.79	363.13	0.35	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	1,138	0.45	84.74	11.21	374.34	0.51	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	1,142	0.30	85.03	8.58	382.91	0.39	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	1,143	0.07	85.11	0.00	382.91	0.00	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	1,144	0.07	85.18	5.02	387.93	0.23	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	1,149	0.37	85.55	36.52	424.45	1.66	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	1,154	0.37	85.93	67.56	492.02	3.07	22.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	1,172	1.34	87.27	206.15	698.17	9.36	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	1,213	3.05	90.32	491.26	1,189.43	22.30	54.00	1	1	5.88	5.88	6.91	6.91	2.95	2.95	1.41	0.58			
18	50,000	100,000	75,000	40	1,253	2.98	93.30	298.02	1,487.45	13.53	67.52	4	5	23.53	29.41	3.49	10.40	1.49	4.43	1.17	0.70			
19	100,000	500,000	300,000	80	1,333	5.96	99.26	665.97	2,153.42	30.23	97.76	12	17	70.59	100.00	224.28	234.68	95.57	100.00	33.68	10.90			
20	500,000	UP		10	1,343	0.74	100.00	49.43	2,202.85	2.24	100.00	0	17	0.00	100.00	0.00	234.68	0.00	100.00	0.00	10.65			
				1,343					2,202.85					17					234.68					10.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	79.31	79.31	17.99	17.99	30.55	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	105	11.21	90.52	3.77	21.77	6.40	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	114	7.76	98.28	21.06	42.82	35.75	72.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	115	0.86	99.14	1.08	43.90	1.83	74.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	116	0.86	100.00	15.00	58.90	25.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	116	0.00	100.00	0.00	58.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				116					58.90					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2018  
OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	11	11	45.83	45.83	1.38	1.38	7.51	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	12.50	58.33	1.50	2.88	8.14	15.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	8.33	66.67	1.75	4.63	9.50	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	8.33	75.00	2.50	7.13	13.57	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	4.17	79.17	1.72	8.86	9.36	48.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	4.17	83.33	2.04	10.90	11.09	59.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	4.17	87.50	2.04	12.94	11.09	70.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	4.17	91.67	1.72	14.67	9.36	79.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	4.17	95.83	2.03	16.70	11.04	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	24	4.17	100.00	1.72	18.42	9.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	18.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					18.42					0					0.00					0.00



**IndonesiaRe**

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116	116	70.30	70.30	4.95	4.95	16.20	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	29	145	17.58	87.88	8.53	13.47	27.92	44.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	153	4.85	92.73	3.93	17.41	12.88	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	161	4.85	97.58	7.34	24.75	24.05	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	165	2.42	100.00	5.78	30.53	18.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	165	0.00	100.00	0.00	30.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				165					30.53					0					0.00					0.00
<b>GRANT TOTAL</b>				2,416,194.0					3,234,538.02					25,901.0					1,421,336.00					

## 2.5 GROUP BY PROVINCE CODE



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 01 NANGGROE ACEH DARUSSALAM  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,430	5,430	21.00	21.00	820.71	820.71	4.30	4.30	6	6	4.58	4.58	122.65	122.65	6.93	6.93	14.94	14.94			
2	50	100	75	2,816	8,246	10.89	31.89	349.30	1,170.01	1.83	6.13	1	7	0.76	5.34	3.99	126.64	0.23	7.15	1.14	10.82			
3	100	200	150	5,010	13,256	19.37	51.26	1,139.03	2,309.05	5.97	12.10	9	16	6.87	12.21	20.65	147.29	1.17	8.32	1.81	6.38			
4	200	300	250	3,237	16,493	12.52	63.78	1,203.79	3,512.84	6.31	18.41	5	21	3.82	16.03	55.35	202.64	3.13	11.44	4.60	5.77			
5	300	500	400	3,373	19,866	13.04	76.82	2,007.90	5,520.74	10.52	28.93	1	22	0.76	16.79	7.90	210.54	0.45	11.89	0.39	3.81			
6	500	750	625	1,284	21,150	4.97	81.78	1,026.13	6,546.87	5.38	34.31	0	22	0.00	16.79	0.00	210.54	0.00	11.89	0.00	3.22			
7	750	1,000	875	968	22,118	3.74	85.53	1,030.45	7,577.32	5.40	39.71	3	25	2.29	19.08	10.35	220.89	0.58	12.47	1.00	2.92			
8	1,000	1,500	1,250	727	22,845	2.81	88.34	1,020.69	8,598.01	5.35	45.06	6	31	4.58	23.66	56.99	277.87	3.22	15.69	5.58	3.23			
9	1,500	2,000	1,750	460	23,305	1.78	90.12	882.11	9,480.12	4.62	49.68	0	31	0.00	23.66	0.00	277.87	0.00	15.69	0.00	2.93			
10	2,000	2,500	2,250	227	23,532	0.88	90.99	487.13	9,967.25	2.55	52.24	4	35	3.05	26.72	10.28	288.16	0.58	16.27	2.11	2.89			
11	2,500	3,000	2,750	262	23,794	1.01	92.01	534.53	10,501.78	2.80	55.04	4	39	3.05	29.77	233.39	521.54	13.18	29.45	43.66	4.97			
12	3,000	4,000	3,500	327	24,121	1.26	93.27	668.87	11,170.65	3.51	58.54	2	41	1.53	31.30	14.82	536.36	0.84	30.29	2.22	4.80			
13	4,000	5,000	4,500	192	24,313	0.74	94.01	634.72	11,805.37	3.33	61.87	1	42	0.76	32.06	3.16	539.53	0.18	30.47	0.50	4.57			
14	5,000	7,500	6,250	282	24,595	1.09	95.10	1,132.08	12,937.46	5.93	67.80	6	48	4.58	36.64	264.79	804.32	14.95	45.42	23.39	6.22			
15	7,500	10,000	8,750	183	24,778	0.71	95.81	692.64	13,630.10	3.63	71.43	11	59	8.40	45.04	54.85	859.17	3.10	48.52	7.92	6.30			
16	10,000	20,000	15,000	398	25,176	1.54	97.35	1,569.98	15,200.08	8.23	79.66	18	77	13.74	58.78	388.13	1,247.30	21.92	70.44	24.72	8.21			
17	20,000	50,000	35,000	327	25,503	1.26	98.62	1,604.27	16,804.35	8.41	88.07	10	87	7.63	66.41	24.72	1,272.02	1.40	71.83	1.54	7.57			
18	50,000	100,000	75,000	170	25,673	0.66	99.27	1,134.75	17,939.09	5.95	94.02	8	95	6.11	72.52	18.31	1,290.33	1.03	72.87	1.61	7.19			
19	100,000	500,000	300,000	119	25,792	0.46	99.73	766.28	18,705.37	4.02	98.03	21	116	16.03	88.55	436.46	1,726.79	24.65	97.52	56.96	9.23			
20	500,000	UP		69	25,861	0.27	100.00	375.55	19,080.92	1.97	100.00	15	131	11.45	100.00	43.96	1,770.76	2.48	100.00	11.71	9.28			
				25,861					19,080.92					131					1,770.76					9.28





**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 02 SUMATERA UTARA  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21,814	21,814	15.18	15.18	4,749.96	4,749.96	2.62	2.62	70	70	5.25	5.25	556.86	556.86	0.65	0.65	11.72	11.72			
2	50	100	75	10,741	32,555	7.48	22.66	1,161.35	5,911.31	0.64	3.26	17	87	1.28	6.53	373.87	930.73	0.44	1.09	32.19	15.74			
3	100	200	150	18,511	51,066	12.88	35.54	3,756.29	9,667.60	2.07	5.32	43	130	3.23	9.75	456.96	1,387.68	0.54	1.63	12.17	14.35			
4	200	300	250	12,976	64,042	9.03	44.57	4,153.22	13,820.82	2.29	7.61	32	162	2.40	12.15	767.37	2,155.06	0.90	2.53	18.48	15.59			
5	300	500	400	20,053	84,095	13.96	58.53	9,818.72	23,639.54	5.41	13.02	49	211	3.68	15.83	1,413.20	3,568.26	1.66	4.19	14.39	15.09			
6	500	750	625	12,462	96,557	8.67	67.20	8,659.67	32,299.21	4.77	17.79	51	262	3.83	19.65	1,845.05	5,413.31	2.17	6.36	21.31	16.76			
7	750	1,000	875	10,416	106,973	7.25	74.45	10,580.44	42,879.65	5.83	23.61	115	377	8.63	28.28	4,270.98	9,684.29	5.02	11.37	40.37	22.58			
8	1,000	1,500	1,250	8,550	115,523	5.95	80.41	11,547.45	54,427.10	6.36	29.97	89	466	6.68	34.96	4,534.59	14,218.88	5.33	16.70	39.27	26.12			
9	1,500	2,000	1,750	5,373	120,896	3.74	84.14	9,850.09	64,277.19	5.42	35.39	41	507	3.08	38.03	8,852.59	23,071.47	10.40	27.09	89.87	35.89			
10	2,000	2,500	2,250	2,962	123,858	2.06	86.21	5,977.53	70,254.72	3.29	38.69	36	543	2.70	40.74	2,946.19	26,017.66	3.46	30.55	49.29	37.03			
11	2,500	3,000	2,750	2,270	126,128	1.58	87.79	6,405.85	76,660.57	3.53	42.21	33	576	2.48	43.21	2,578.32	28,595.99	3.03	33.58	40.25	37.30			
12	3,000	4,000	3,500	2,701	128,829	1.88	89.67	8,477.38	85,137.95	4.67	46.88	30	606	2.25	45.46	1,133.48	29,729.47	1.33	34.91	13.37	34.92			
13	4,000	5,000	4,500	1,988	130,817	1.38	91.05	7,584.94	92,722.90	4.18	51.06	44	650	3.30	48.76	4,841.75	34,571.22	5.69	40.60	63.83	37.28			
14	5,000	7,500	6,250	2,498	133,315	1.74	92.79	12,134.14	104,857.03	6.68	57.74	44	694	3.30	52.06	2,072.12	36,643.34	2.43	43.03	17.08	34.95			
15	7,500	10,000	8,750	1,832	135,147	1.28	94.06	11,288.22	116,145.25	6.22	63.96	30	724	2.25	54.31	4,306.75	40,950.09	5.06	48.09	38.15	35.26			
16	10,000	20,000	15,000	3,137	138,284	2.18	96.25	25,781.41	141,926.67	14.20	78.15	122	846	9.15	63.47	7,349.52	48,299.62	8.63	56.72	28.51	34.03			
17	20,000	50,000	35,000	2,403	140,687	1.67	97.92	20,210.45	162,137.12	11.13	89.28	136	982	10.20	73.67	3,676.56	51,976.18	4.32	61.04	18.19	32.06			
18	50,000	100,000	75,000	1,404	142,091	0.98	98.90	10,706.57	172,843.69	5.90	95.18	126	1,108	9.45	83.12	30,829.26	82,805.43	36.20	97.24	287.95	47.91			
19	100,000	500,000	300,000	1,285	143,376	0.89	99.79	7,657.96	180,501.65	4.22	99.39	205	1,313	15.38	98.50	1,793.86	84,599.29	2.11	99.35	23.42	46.87			
20	500,000	UP		300	143,676	0.21	100.00	1,098.70	181,600.35	0.61	100.00	20	1,333	1.50	100.00	553.76	85,153.05	0.65	100.00	50.40	46.89			
				143,676					181,600.35					1,333					85,153.05					46.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 03 SUMATERA BARAT  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	8,533	8,533	13.16	13.16	1,306.65	1,306.65	1.98	1.98	33	33	7.55	7.55	136.23	136.23	1.91	1.91	10.43	10.43			
2	50	100	75	4,835	13,368	7.46	20.61	634.43	1,941.09	0.96	2.94	4	37	0.92	8.47	268.27	404.50	3.75	5.66	42.29	20.84			
3	100	200	150	9,070	22,438	13.99	34.60	2,187.26	4,128.35	3.32	6.26	23	60	5.26	13.73	449.33	853.83	6.29	11.94	20.54	20.68			
4	200	300	250	8,012	30,450	12.35	46.96	2,794.09	6,922.44	4.24	10.50	9	69	2.06	15.79	161.52	1,015.36	2.26	14.20	5.78	14.67			
5	300	500	400	11,219	41,669	17.30	64.26	6,061.79	12,984.23	9.19	19.69	8	77	1.83	17.62	598.90	1,614.25	8.38	22.58	9.88	12.43			
6	500	750	625	5,738	47,407	8.85	73.10	4,663.88	17,648.11	7.07	26.76	3	80	0.69	18.31	613.20	2,227.45	8.58	31.16	13.15	12.62			
7	750	1,000	875	4,222	51,629	6.51	79.61	4,898.60	22,546.71	7.43	34.19	8	88	1.83	20.14	24.41	2,251.86	0.34	31.50	0.50	9.99			
8	1,000	1,500	1,250	2,942	54,571	4.54	84.15	4,782.08	27,328.80	7.25	41.45	3	91	0.69	20.82	23.09	2,274.96	0.32	31.83	0.48	8.32			
9	1,500	2,000	1,750	1,831	56,402	2.82	86.97	4,302.04	31,630.84	6.52	47.97	19	110	4.35	25.17	718.78	2,993.73	10.06	41.88	16.71	9.46			
10	2,000	2,500	2,250	888	57,290	1.37	88.34	2,243.19	33,874.03	3.40	51.37	5	115	1.14	26.32	383.41	3,377.14	5.36	47.24	17.09	9.97			
11	2,500	3,000	2,750	642	57,932	0.99	89.33	2,071.41	35,945.44	3.14	54.51	6	121	1.37	27.69	1,210.63	4,587.77	16.94	64.18	58.44	12.76			
12	3,000	4,000	3,500	823	58,755	1.27	90.60	3,111.41	39,056.85	4.72	59.23	9	130	2.06	29.75	1,029.31	5,617.08	14.40	78.58	33.08	14.38			
13	4,000	5,000	4,500	820	59,575	1.26	91.87	2,537.97	41,594.82	3.85	63.08	20	150	4.58	34.32	199.66	5,816.74	2.79	81.37	7.87	13.98			
14	5,000	7,500	6,250	3,352	62,927	5.17	97.04	4,559.99	46,154.82	6.92	70.00	186	336	42.56	76.89	835.82	6,652.56	11.69	93.07	18.33	14.41			
15	7,500	10,000	8,750	381	63,308	0.59	97.62	2,939.87	49,094.68	4.46	74.46	3	339	0.69	77.57	9.40	6,661.96	0.13	93.20	0.32	13.57			
16	10,000	20,000	15,000	453	63,761	0.70	98.32	3,713.08	52,807.76	5.63	80.09	1	340	0.23	77.80	0.21	6,662.17	0.00	93.20	0.01	12.62			
17	20,000	50,000	35,000	441	64,202	0.68	99.00	4,358.30	57,166.06	6.61	86.70	14	354	3.20	81.01	220.25	6,882.43	3.08	96.28	5.05	12.04			
18	50,000	100,000	75,000	221	64,423	0.34	99.34	5,448.19	62,614.25	8.26	94.96	14	368	3.20	84.21	86.30	6,968.73	1.21	97.49	1.58	11.13			
19	100,000	500,000	300,000	352	64,775	0.54	99.89	3,213.12	65,827.37	4.87	99.83	33	401	7.55	91.76	151.28	7,120.01	2.12	99.61	4.71	10.82			
20	500,000	UP		74	64,849	0.11	100.00	110.98	65,938.35	0.17	100.00	36	437	8.24	100.00	28.21	7,148.22	0.39	100.00	25.42	10.84			
				64,849					65,938.35					437					7,148.22					10.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 04 RIAU  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,994	9,994	15.05	15.05	3,585.03	3,585.03	4.98	4.98	35	35	5.07	5.07	125.87	125.87	0.71	0.71	3.51	3.51			
2	50	100	75	5,591	15,585	8.42	23.47	817.35	4,402.38	1.13	6.11	9	44	1.30	6.38	293.88	419.75	1.67	2.38	35.96	9.53			
3	100	200	150	9,627	25,212	14.49	37.96	2,074.77	6,477.15	2.88	8.99	17	61	2.46	8.84	677.16	1,096.91	3.84	6.23	32.64	16.94			
4	200	300	250	6,268	31,480	9.44	47.40	2,023.08	8,500.22	2.81	11.80	23	84	3.33	12.17	1,234.05	2,330.96	7.01	13.23	61.00	27.42			
5	300	500	400	9,716	41,196	14.63	62.03	5,217.54	13,717.76	7.24	19.04	65	149	9.42	21.59	1,932.81	4,263.77	10.97	24.20	37.04	31.08			
6	500	750	625	6,725	47,921	10.13	72.15	5,341.45	19,059.21	7.42	26.46	37	186	5.36	26.96	1,079.87	5,343.64	6.13	30.33	20.22	28.04			
7	750	1,000	875	4,677	52,598	7.04	79.19	5,120.82	24,180.03	7.11	33.57	46	232	6.67	33.62	857.72	6,201.36	4.87	35.20	16.75	25.65			
8	1,000	1,500	1,250	3,565	56,163	5.37	84.56	5,622.83	29,802.85	7.81	41.37	51	283	7.39	41.01	1,473.34	7,674.70	8.36	43.57	26.20	25.75			
9	1,500	2,000	1,750	1,751	57,914	2.64	87.20	4,026.53	33,829.39	5.59	46.96	33	316	4.78	45.80	824.27	8,498.98	4.68	48.25	20.47	25.12			
10	2,000	2,500	2,250	921	58,835	1.39	88.58	2,400.82	36,230.21	3.33	50.30	14	330	2.03	47.83	197.87	8,696.84	1.12	49.37	8.24	24.00			
11	2,500	3,000	2,750	845	59,680	1.27	89.86	2,295.67	38,525.88	3.19	53.48	1	331	0.14	47.97	0.00	8,696.84	0.00	49.37	0.00	22.57			
12	3,000	4,000	3,500	999	60,679	1.50	91.36	3,272.45	41,798.33	4.54	58.03	6	337	0.87	48.84	3,255.79	11,952.63	18.48	67.85	99.49	28.60			
13	4,000	5,000	4,500	606	61,285	0.91	92.27	2,293.81	44,092.14	3.18	61.21	5	342	0.72	49.57	781.69	12,734.33	4.44	72.29	34.08	28.88			
14	5,000	7,500	6,250	1,022	62,307	1.54	93.81	4,264.04	48,356.17	5.92	67.13	20	362	2.90	52.46	213.70	12,948.03	1.21	73.50	5.01	26.78			
15	7,500	10,000	8,750	634	62,941	0.95	94.77	3,560.96	51,917.14	4.94	72.07	11	373	1.59	54.06	113.48	13,061.51	0.64	74.14	3.19	25.16			
16	10,000	20,000	15,000	979	63,920	1.47	96.24	6,491.23	58,408.37	9.01	81.09	33	406	4.78	58.84	2,503.17	15,564.69	14.21	88.35	38.56	26.65			
17	20,000	50,000	35,000	897	64,817	1.35	97.59	4,502.97	62,911.34	6.25	87.34	45	451	6.52	65.36	272.66	15,837.35	1.55	89.90	6.06	25.17			
18	50,000	100,000	75,000	588	65,405	0.89	98.48	3,797.82	66,709.17	5.27	92.61	41	492	5.94	71.30	591.25	16,428.60	3.36	93.26	15.57	24.63			
19	100,000	500,000	300,000	792	66,197	1.19	99.67	4,727.86	71,437.03	6.56	99.17	133	625	19.28	90.58	925.05	17,353.66	5.25	98.51	19.57	24.29			
20	500,000	UP		220	66,417	0.33	100.00	595.48	72,032.51	0.83	100.00	65	690	9.42	100.00	262.55	17,616.20	1.49	100.00	44.09	24.46			
				66,417					72,032.51					690					17,616.20					24.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 05 JAMBI  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,275	5,275	17.39	17.39	1,487.03	1,487.03	4.71	4.71	16	16	6.35	6.35	54.27	54.27	0.81	0.81	3.65	3.65			
2	50	100	75	2,569	7,844	8.47	25.86	335.89	1,822.92	1.06	5.77	5	21	1.98	8.33	77.92	132.19	1.17	1.98	23.20	7.25			
3	100	200	150	5,218	13,062	17.20	43.06	1,280.16	3,103.08	4.05	9.82	11	32	4.37	12.70	364.87	497.06	5.47	7.45	28.50	16.02			
4	200	300	250	3,274	16,336	10.79	53.85	1,219.58	4,322.66	3.86	13.68	9	41	3.57	16.27	542.34	1,039.40	8.13	15.57	44.47	24.05			
5	300	500	400	4,015	20,351	13.24	67.09	2,386.74	6,709.41	7.55	21.24	7	48	2.78	19.05	311.63	1,351.03	4.67	20.24	13.06	20.14			
6	500	750	625	2,528	22,879	8.33	75.42	1,937.55	8,646.96	6.13	27.37	15	63	5.95	25.00	211.66	1,562.69	3.17	23.42	10.92	18.07			
7	750	1,000	875	1,771	24,650	5.84	81.26	1,663.91	10,310.87	5.27	32.64	13	76	5.16	30.16	473.21	2,035.90	7.09	30.51	28.44	19.75			
8	1,000	1,500	1,250	1,352	26,002	4.46	85.71	1,983.30	12,294.17	6.28	38.91	14	90	5.56	35.71	134.15	2,170.05	2.01	32.52	6.76	17.65			
9	1,500	2,000	1,750	692	26,694	2.28	87.99	1,545.56	13,839.74	4.89	43.81	5	95	1.98	37.70	711.58	2,881.63	10.66	43.18	46.04	20.82			
10	2,000	2,500	2,250	425	27,119	1.40	89.40	858.45	14,698.19	2.72	46.52	1	96	0.40	38.10	0.00	2,881.63	0.00	43.18	0.00	19.61			
11	2,500	3,000	2,750	353	27,472	1.16	90.56	811.55	15,509.74	2.57	49.09	5	101	1.98	40.08	239.04	3,120.67	3.58	46.76	29.46	20.12			
12	3,000	4,000	3,500	371	27,843	1.22	91.78	1,271.35	16,781.09	4.02	53.12	5	106	1.98	42.06	12.42	3,133.09	0.19	46.95	0.98	18.67			
13	4,000	5,000	4,500	290	28,133	0.96	92.74	1,129.65	17,910.73	3.58	56.69	16	122	6.35	48.41	76.63	3,209.72	1.15	48.10	6.78	17.92			
14	5,000	7,500	6,250	392	28,525	1.29	94.03	1,868.52	19,779.25	5.91	62.61	19	141	7.54	55.95	1,206.70	4,416.42	18.08	66.18	64.58	22.33			
15	7,500	10,000	8,750	275	28,800	0.91	94.94	1,299.92	21,079.17	4.11	66.72	1	142	0.40	56.35	26.63	4,443.05	0.40	66.58	2.05	21.08			
16	10,000	20,000	15,000	444	29,244	1.46	96.40	2,991.14	24,070.31	9.47	76.19	15	157	5.95	62.30	1,204.25	5,647.30	18.05	84.62	40.26	23.46			
17	20,000	50,000	35,000	414	29,658	1.36	97.77	3,713.82	27,784.13	11.76	87.94	12	169	4.76	67.06	243.26	5,890.57	3.65	88.27	6.55	21.20			
18	50,000	100,000	75,000	250	29,908	0.82	98.59	1,520.28	29,304.41	4.81	92.76	20	189	7.94	75.00	286.11	6,176.67	4.29	92.55	18.82	21.08			
19	100,000	500,000	300,000	362	30,270	1.19	99.78	1,940.72	31,245.13	6.14	98.90	43	232	17.06	92.06	481.60	6,658.28	7.22	99.77	24.82	21.31			
20	500,000	UP		66	30,336	0.22	100.00	347.78	31,592.91	1.10	100.00	20	252	7.94	100.00	15.25	6,673.53	0.23	100.00	4.39	21.12			
				30,336					31,592.91					252					6,673.53					21.12



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 06 SUMATERA SELATAN  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,848	10,848	16.72	16.72	1,520.99	1,520.99	2.24	2.24	67	67	9.10	9.10	778.70	778.70	1.61	1.61	51.20	51.20			
2	50	100	75	4,875	15,723	7.52	24.24	581.85	2,102.83	0.86	3.10	16	83	2.17	11.28	36.48	815.19	0.08	1.69	6.27	38.77			
3	100	200	150	8,304	24,027	12.80	37.04	1,312.89	3,415.73	1.94	5.04	18	101	2.45	13.72	374.84	1,190.02	0.78	2.47	28.55	34.84			
4	200	300	250	5,788	29,815	8.92	45.97	1,553.28	4,969.01	2.29	7.33	19	120	2.58	16.30	262.58	1,452.60	0.54	3.01	16.90	29.23			
5	300	500	400	8,880	38,695	13.69	59.66	4,008.52	8,977.52	5.92	13.25	51	171	6.93	23.23	953.36	2,405.96	1.98	4.99	23.78	26.80			
6	500	750	625	5,635	44,330	8.69	68.35	3,648.31	12,625.83	5.38	18.63	64	235	8.70	31.93	644.59	3,050.54	1.34	6.32	17.67	24.16			
7	750	1,000	875	4,701	49,031	7.25	75.59	4,333.72	16,959.56	6.40	25.03	70	305	9.51	41.44	816.27	3,866.81	1.69	8.01	18.84	22.80			
8	1,000	1,500	1,250	4,077	53,108	6.29	81.88	5,181.76	22,141.32	7.65	32.68	74	379	10.05	51.49	1,385.85	5,252.66	2.87	10.89	26.74	23.72			
9	1,500	2,000	1,750	1,982	55,090	3.06	84.94	3,954.02	26,095.34	5.84	38.51	17	396	2.31	53.80	113.51	5,366.17	0.24	11.12	2.87	20.56			
10	2,000	2,500	2,250	1,165	56,255	1.80	86.73	2,547.12	28,642.46	3.76	42.27	7	403	0.95	54.76	57.16	5,423.32	0.12	11.24	2.24	18.93			
11	2,500	3,000	2,750	925	57,180	1.43	88.16	2,387.97	31,030.43	3.52	45.80	14	417	1.90	56.66	646.81	6,070.13	1.34	12.58	27.09	19.56			
12	3,000	4,000	3,500	1,212	58,392	1.87	90.03	3,228.18	34,258.61	4.76	50.56	7	424	0.95	57.61	175.71	6,245.84	0.36	12.95	5.44	18.23			
13	4,000	5,000	4,500	682	59,074	1.05	91.08	2,471.03	36,729.64	3.65	54.21	13	437	1.77	59.38	2,082.20	8,328.04	4.32	17.26	84.26	22.67			
14	5,000	7,500	6,250	1,066	60,140	1.64	92.72	4,068.20	40,797.85	6.00	60.21	16	453	2.17	61.55	3,608.77	11,936.81	7.48	24.74	88.71	29.26			
15	7,500	10,000	8,750	665	60,805	1.03	93.75	3,144.48	43,942.33	4.64	64.86	15	468	2.04	63.59	1,030.99	12,967.80	2.14	26.88	32.79	29.51			
16	10,000	20,000	15,000	1,299	62,104	2.00	95.75	7,570.06	51,512.38	11.17	76.03	35	503	4.76	68.34	3,450.39	16,418.19	7.15	34.03	45.58	31.87			
17	20,000	50,000	35,000	1,087	63,191	1.68	97.43	6,218.19	57,730.57	9.18	85.21	70	573	9.51	77.85	22,854.32	39,272.51	47.37	81.40	367.54	68.03			
18	50,000	100,000	75,000	615	63,806	0.95	98.37	4,096.42	61,826.99	6.05	91.25	33	606	4.48	82.34	7,055.51	46,328.02	14.62	96.02	172.24	74.93			
19	100,000	500,000	300,000	791	64,597	1.22	99.59	4,450.96	66,277.95	6.57	97.82	103	709	13.99	96.33	1,627.64	47,955.66	3.37	99.40	36.57	72.36			
20	500,000	UP		264	64,861	0.41	100.00	1,475.94	67,753.89	2.18	100.00	27	736	3.67	100.00	291.68	48,247.34	0.60	100.00	19.76	71.21			
				64,861					67,753.89					736					48,247.34					71.21



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 07 BENGKULU  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,642	3,642	21.55	21.55	693.31	693.31	4.48	4.48	2	2	2.50	2.50	12.80	12.80	0.08	0.08	1.85	1.85			
2	50	100	75	1,990	5,632	11.77	33.32	338.40	1,031.71	2.19	6.67	0	2	0.00	2.50	0.00	12.80	0.00	0.08	0.00	1.24			
3	100	200	150	2,729	8,361	16.14	49.46	724.62	1,756.33	4.69	11.36	5	7	6.25	8.75	197.67	210.47	1.22	1.30	27.28	11.98			
4	200	300	250	1,582	9,943	9.36	58.82	682.73	2,439.06	4.42	15.77	3	10	3.75	12.50	196.37	406.84	1.21	2.50	28.76	16.68			
5	300	500	400	2,253	12,196	13.33	72.15	1,441.09	3,880.15	9.32	25.09	3	13	3.75	16.25	183.30	590.15	1.13	3.63	12.72	15.21			
6	500	750	625	1,127	13,323	6.67	78.82	1,059.16	4,939.31	6.85	31.94	3	16	3.75	20.00	401.47	991.62	2.47	6.10	37.90	20.08			
7	750	1,000	875	1,058	14,381	6.26	85.07	1,317.44	6,256.75	8.52	40.46	5	21	6.25	26.25	1,253.31	2,244.92	7.71	13.82	95.13	35.88			
8	1,000	1,500	1,250	694	15,075	4.11	89.18	1,347.43	7,604.18	8.71	49.18	10	31	12.50	38.75	1,545.61	3,790.54	9.51	23.33	114.71	49.85			
9	1,500	2,000	1,750	373	15,448	2.21	91.39	903.51	8,507.69	5.84	55.02	0	31	0.00	38.75	0.00	3,790.54	0.00	23.33	0.00	44.55			
10	2,000	2,500	2,250	182	15,630	1.08	92.46	373.28	8,880.97	2.41	57.43	2	33	2.50	41.25	0.17	3,790.71	0.00	23.33	0.05	42.68			
11	2,500	3,000	2,750	164	15,794	0.97	93.43	541.15	9,422.12	3.50	60.93	0	33	0.00	41.25	0.00	3,790.71	0.00	23.33	0.00	40.23			
12	3,000	4,000	3,500	142	15,936	0.84	94.27	397.51	9,819.64	2.57	63.50	0	33	0.00	41.25	0.00	3,790.71	0.00	23.33	0.00	38.60			
13	4,000	5,000	4,500	144	16,080	0.85	95.13	631.43	10,451.06	4.08	67.59	2	35	2.50	43.75	491.90	4,282.62	3.03	26.36	77.90	40.98			
14	5,000	7,500	6,250	206	16,286	1.22	96.34	706.77	11,157.83	4.57	72.16	5	40	6.25	50.00	152.52	4,435.14	0.94	27.30	21.58	39.75			
15	7,500	10,000	8,750	109	16,395	0.64	96.99	642.69	11,800.52	4.16	76.31	7	47	8.75	58.75	604.48	5,039.62	3.72	31.02	94.06	42.71			
16	10,000	20,000	15,000	221	16,616	1.31	98.30	907.04	12,707.56	5.87	82.18	7	54	8.75	67.50	31.91	5,071.53	0.20	31.22	3.52	39.91			
17	20,000	50,000	35,000	125	16,741	0.74	99.04	1,306.15	14,013.71	8.45	90.62	3	57	3.75	71.25	8,368.39	13,439.93	51.51	82.72	640.69	95.91			
18	50,000	100,000	75,000	67	16,808	0.40	99.43	937.08	14,950.79	6.06	96.68	5	62	6.25	77.50	2,769.14	16,209.07	17.04	99.77	295.51	108.42			
19	100,000	500,000	300,000	85	16,893	0.50	99.93	553.46	15,504.25	3.58	100.26	18	80	22.50	100.00	37.63	16,246.70	0.23	100.00	6.80	104.79			
20	500,000	UP		11	16,904	0.07	100.00	40.81	15,463.44	0.26	100.00	0	80	0.00	100.00	0.00	16,246.70	0.00	100.00	0.00	105.07			
				16,904					15,463.44					80					16,246.70					105.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 08 LAMPUNG  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9.072	9,072	17.69	17.69	1,466.75	1,466.75	3.01	3.01	46	46	8.93	8.93	515.69	515.69	1.23	1.23	35.16	35.16			
2	50	100	75	4,011	13,083	7.82	25.51	526.24	1,992.99	1.08	4.09	9	55	1.75	10.68	142.07	657.75	0.34	1.57	27.00	33.00			
3	100	200	150	8,196	21,279	15.98	41.49	1,349.59	3,342.58	2.77	6.86	19	74	3.69	14.37	199.25	857.00	0.48	2.05	14.76	25.64			
4	200	300	250	4,801	26,080	9.36	50.85	1,226.61	4,569.18	2.52	9.38	15	89	2.91	17.28	138.99	995.99	0.33	2.38	11.33	21.80			
5	300	500	400	5,769	31,849	11.25	62.10	2,637.01	7,206.19	5.41	14.80	18	107	3.50	20.78	816.23	1,812.22	1.95	4.33	30.95	25.15			
6	500	750	625	3,595	35,444	7.01	69.11	3,075.24	10,281.43	6.31	21.11	14	121	2.72	23.50	116.05	1,928.27	0.28	4.61	3.77	18.75			
7	750	1,000	875	3,800	39,244	7.41	76.52	3,098.30	13,379.73	6.36	27.47	38	159	7.38	30.87	422.88	2,351.15	1.01	5.62	13.65	17.57			
8	1,000	1,500	1,250	3,199	42,443	6.24	82.76	3,156.36	16,536.09	6.48	33.95	40	199	7.77	38.64	2,755.46	5,106.61	6.58	12.20	87.30	30.88			
9	1,500	2,000	1,750	1,353	43,796	2.64	85.40	2,572.56	19,108.65	5.28	39.24	11	210	2.14	40.78	241.65	5,348.26	0.58	12.78	9.39	27.99			
10	2,000	2,500	2,250	775	44,571	1.51	86.91	1,825.21	20,933.86	3.75	42.98	7	217	1.36	42.14	1,029.20	6,377.46	2.46	15.24	56.39	30.46			
11	2,500	3,000	2,750	893	45,464	1.74	88.65	1,672.85	22,606.71	3.43	46.42	4	221	0.78	42.91	4.62	6,382.07	0.01	15.25	0.28	28.23			
12	3,000	4,000	3,500	984	46,448	1.92	90.57	2,519.18	25,125.90	5.17	51.59	5	226	0.97	43.88	495.05	6,877.12	1.18	16.43	19.65	27.37			
13	4,000	5,000	4,500	493	46,941	0.96	91.53	1,824.68	26,950.58	3.75	55.34	12	238	2.33	46.21	155.04	7,032.17	0.37	16.80	8.50	26.09			
14	5,000	7,500	6,250	694	47,635	1.35	92.88	3,437.94	30,388.52	7.06	62.40	16	254	3.11	49.32	716.78	7,748.95	1.71	18.52	20.85	25.50			
15	7,500	10,000	8,750	453	48,088	0.88	93.77	2,477.08	32,865.60	5.09	67.48	1	255	0.19	49.51	0.02	7,748.97	0.00	18.52	0.00	23.58			
16	10,000	20,000	15,000	948	49,036	1.85	95.61	3,461.43	36,327.03	7.11	74.59	16	271	3.11	52.62	1,159.09	8,908.06	2.77	21.29	33.49	24.52			
17	20,000	50,000	35,000	832	49,868	1.62	97.24	5,252.36	41,579.39	10.78	85.37	77	348	14.95	67.57	29,915.25	38,823.31	71.48	92.77	569.56	93.37			
18	50,000	100,000	75,000	415	50,283	0.81	98.05	2,741.15	44,320.54	5.63	91.00	40	388	7.77	75.34	1,015.00	39,838.31	2.43	95.19	37.03	89.89			
19	100,000	500,000	300,000	673	50,956	1.31	99.36	3,429.79	47,750.33	7.04	98.05	76	464	14.76	90.10	347.81	40,186.12	0.83	96.02	10.14	84.16			
20	500,000	UP		329	51,285	0.64	100.00	951.78	48,702.11	1.95	100.00	51	515	9.90	100.00	1,664.16	41,850.28	3.98	100.00	174.85	85.93			
				51,285					48,702.11					515					41,850.28					85.93



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 09 DKI JAKARTA  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61,229	61,229	15.00	15.00	17,632.33	17,632.33	2.93	2.93	2,770	2,770	37.02	37.02	34,534.83	34,534.83	20.97	20.97	195.86	195.86			
2	50	100	75	19,632	80,861	4.81	19.81	910.15	18,542.49	0.15	3.08	75	2,845	1.00	38.02	925.80	35,460.63	0.56	21.53	101.72	191.24			
3	100	200	150	40,500	121,361	9.92	29.73	13,140.45	31,682.94	2.18	5.26	91	2,936	1.22	39.24	2,005.23	37,465.85	1.22	22.75	15.26	118.25			
4	200	300	250	25,846	147,207	6.33	36.06	5,733.12	37,416.06	0.95	6.22	57	2,993	0.76	40.00	2,303.66	39,769.52	1.40	24.15	40.18	106.29			
5	300	500	400	44,966	192,173	11.01	47.07	15,809.03	53,225.09	2.63	8.84	177	3,170	2.37	42.36	2,426.62	42,196.14	1.47	25.62	15.35	79.28			
6	500	750	625	35,950	228,123	8.81	55.88	19,821.15	73,046.24	3.29	12.14	101	3,271	1.35	43.71	3,408.19	45,604.33	2.07	27.69	17.19	62.43			
7	750	1,000	875	35,970	264,093	8.81	64.69	29,647.59	102,693.83	4.93	17.07	111	3,382	1.48	45.20	5,533.21	51,137.54	3.36	31.05	18.66	49.80			
8	1,000	1,500	1,250	34,698	298,791	8.50	73.19	38,384.54	141,078.37	6.38	23.44	110	3,492	1.47	46.67	2,597.79	53,735.33	1.58	32.63	6.77	38.09			
9	1,500	2,000	1,750	21,108	319,899	5.17	78.36	33,929.89	175,008.26	5.64	29.08	89	3,581	1.19	47.86	10,105.66	63,840.99	6.14	38.76	29.78	36.48			
10	2,000	2,500	2,250	12,227	332,126	3.00	81.36	22,281.00	197,289.26	3.70	32.78	72	3,653	0.96	48.82	3,299.66	67,140.65	2.00	40.77	14.81	34.03			
11	2,500	3,000	2,750	10,132	342,258	2.48	83.84	21,617.10	218,906.36	3.59	36.38	43	3,696	0.57	49.39	6,724.71	73,865.36	4.08	44.85	31.11	33.74			
12	3,000	4,000	3,500	12,136	354,394	2.97	86.81	35,866.16	254,772.53	5.96	42.34	80	3,776	1.07	50.46	18,725.37	92,590.73	11.37	56.22	52.21	36.34			
13	4,000	5,000	4,500	8,226	362,620	2.02	88.83	30,580.94	285,353.47	5.08	47.42	86	3,862	1.15	51.61	9,103.18	101,693.91	5.53	61.75	29.77	35.64			
14	5,000	7,500	6,250	10,777	373,397	2.64	91.47	44,878.42	330,231.89	7.46	54.88	104	3,966	1.39	53.00	14,611.70	116,305.61	8.87	70.62	32.56	35.22			
15	7,500	10,000	8,750	6,622	380,019	1.62	93.09	43,671.62	373,903.51	7.26	62.13	105	4,071	1.40	54.40	8,991.92	125,297.53	5.46	76.08	20.59	33.51			
16	10,000	20,000	15,000	9,753	389,772	2.39	95.48	86,351.84	460,255.35	14.35	76.48	164	4,235	2.19	56.59	6,429.41	131,726.94	3.90	79.99	7.45	28.62			
17	20,000	50,000	35,000	7,063	396,835	1.73	97.21	68,050.47	528,305.82	11.31	87.79	162	4,397	2.16	58.76	15,806.82	147,533.76	9.60	89.58	23.23	27.93			
18	50,000	100,000	75,000	3,412	400,247	0.84	98.04	33,740.31	562,046.13	5.61	93.40	206	4,603	2.75	61.51	3,153.12	150,686.88	1.91	91.50	9.35	26.81			
19	100,000	500,000	300,000	4,747	404,994	1.16	99.21	31,512.55	593,558.69	5.24	98.64	869	5,472	11.61	73.13	8,536.27	159,223.15	5.18	96.68	27.09	26.83			
20	500,000	UP		3,235	408,229	0.79	100.00	8,213.09	601,771.78	1.36	100.00	2,011	7,483	26.87	100.00	5,465.90	164,689.05	3.32	100.00	66.55	27.37			
				408,229					601,771.78					7,483					164,689.05					27.37





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 10 JAWA BARAT  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63,052	63,052	16.07	16.07	15,581.28	15,581.28	2.67	2.67	296	296	7.35	7.35	2,759.03	2,759.03	1.70	1.70	17.71	17.71			
2	50	100	75	27,062	90,114	6.90	22.97	3,167.93	18,749.21	0.54	3.21	51	347	1.27	8.61	1,165.21	3,924.23	0.72	2.42	36.78	20.93			
3	100	200	150	51,985	142,099	13.25	36.22	9,320.78	28,069.99	1.60	4.81	151	498	3.75	12.36	2,731.97	6,656.20	1.68	4.10	29.31	23.71			
4	200	300	250	34,393	176,492	8.77	44.99	9,678.58	37,748.57	1.66	6.47	118	616	2.93	15.29	1,720.12	8,376.32	1.06	5.17	17.77	22.19			
5	300	500	400	46,176	222,668	11.77	56.76	20,527.72	58,276.28	3.52	9.99	159	775	3.95	19.24	3,079.70	11,456.02	1.90	7.06	15.00	19.66			
6	500	750	625	30,229	252,897	7.71	64.47	19,109.98	77,386.26	3.27	13.26	117	892	2.90	22.14	3,840.66	15,296.68	2.37	9.43	20.10	19.77			
7	750	1,000	875	26,933	279,830	6.87	71.33	20,868.45	98,254.71	3.58	16.84	344	1,236	8.54	30.69	9,290.18	24,586.86	5.73	15.16	44.52	25.02			
8	1,000	1,500	1,250	25,325	305,155	6.46	77.79	27,777.50	126,032.21	4.76	21.60	280	1,516	6.95	37.64	9,488.43	34,075.30	5.85	21.01	34.16	27.04			
9	1,500	2,000	1,750	12,680	317,835	3.23	81.02	22,581.88	148,614.09	3.87	25.47	90	1,606	2.23	39.87	3,464.26	37,539.56	2.14	23.15	15.34	25.26			
10	2,000	2,500	2,250	8,157	325,992	2.08	83.10	17,782.87	166,396.96	3.05	28.52	63	1,669	1.56	41.43	7,353.36	44,892.92	4.53	27.68	41.35	26.98			
11	2,500	3,000	2,750	6,174	332,166	1.57	84.67	16,570.28	182,967.23	2.84	31.36	49	1,718	1.22	42.65	2,997.30	47,890.22	1.85	29.53	18.09	26.17			
12	3,000	4,000	3,500	7,656	339,822	1.95	86.63	24,947.69	207,914.92	4.28	35.63	80	1,798	1.99	44.64	4,418.41	52,308.62	2.72	32.26	17.71	25.16			
13	4,000	5,000	4,500	5,880	345,702	1.50	88.13	22,569.02	230,483.94	3.87	39.50	97	1,895	2.41	47.05	6,296.23	58,604.86	3.88	36.14	27.90	25.43			
14	5,000	7,500	6,250	8,047	353,749	2.05	90.18	37,826.19	268,310.13	6.48	45.98	62	1,957	1.54	48.58	4,255.53	62,860.39	2.62	38.76	11.25	23.43			
15	7,500	10,000	8,750	5,337	359,086	1.36	91.54	33,274.56	301,584.70	5.70	51.68	93	2,050	2.31	50.89	19,989.15	82,849.54	12.33	51.09	60.07	27.47			
16	10,000	20,000	15,000	9,845	368,931	2.51	94.05	79,293.06	380,877.76	13.59	65.27	236	2,286	5.86	56.75	33,539.17	116,388.71	20.68	71.77	42.30	30.56			
17	20,000	50,000	35,000	9,359	378,290	2.39	96.43	90,806.07	471,683.83	15.56	80.83	392	2,678	9.73	66.48	20,656.53	137,045.25	12.74	84.51	22.75	29.05			
18	50,000	100,000	75,000	5,417	383,707	1.38	97.81	45,453.38	517,137.21	7.79	88.62	281	2,959	6.98	73.46	10,581.14	147,626.38	6.53	91.04	23.28	28.55			
19	100,000	500,000	300,000	6,217	389,924	1.58	99.40	51,061.50	568,198.72	8.75	97.37	659	3,618	16.36	89.82	9,374.19	157,000.57	5.78	96.82	18.36	27.63			
20	500,000	UP		2,361	392,285	0.60	100.00	15,319.69	583,518.40	2.63	100.00	410	4,028	10.18	100.00	5,161.38	162,161.95	3.18	100.00	33.69	27.79			
				392,285					583,518.40					4,028					162,161.95					27.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 11 JAWA TENGAH  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32,757	32,757	16.38	16.38	4,862.56	4,862.56	2.02	2.02	81	81	5.59	5.59	1,365.38	1,365.38	1.26	1.26	28.08	28.08			
2	50	100	75	20,631	53,388	10.32	26.69	2,383.73	7,246.29	0.99	3.01	30	111	2.07	7.66	625.37	1,990.74	0.58	1.84	26.23	27.47			
3	100	200	150	30,955	84,343	15.48	42.17	5,692.49	12,938.78	2.37	5.38	34	145	2.34	10.00	836.04	2,826.78	0.77	2.61	14.69	21.85			
4	200	300	250	18,102	102,445	9.05	51.22	5,064.55	18,003.33	2.11	7.48	30	175	2.07	12.07	424.85	3,251.63	0.39	3.00	8.39	18.06			
5	300	500	400	21,009	123,454	10.50	61.73	9,410.64	27,413.98	3.91	11.40	99	274	6.83	18.90	2,218.70	5,470.33	2.05	5.05	23.58	19.95			
6	500	750	625	13,993	137,447	7.00	68.73	8,778.72	36,192.70	3.65	15.04	51	325	3.52	22.41	1,773.53	7,243.86	1.64	6.69	20.20	20.01			
7	750	1,000	875	12,041	149,488	6.02	74.75	9,063.08	45,255.78	3.77	18.81	136	461	9.38	31.79	3,568.49	10,812.35	3.30	9.99	39.37	23.89			
8	1,000	1,500	1,250	11,350	160,838	5.68	80.42	12,418.78	57,674.57	5.16	23.97	120	581	8.28	40.07	3,011.41	13,823.76	2.78	12.77	24.25	23.97			
9	1,500	2,000	1,750	5,640	166,478	2.82	83.24	11,077.33	68,751.90	4.60	28.58	32	613	2.21	42.28	2,187.94	16,011.70	2.02	14.79	19.75	23.29			
10	2,000	2,500	2,250	3,408	169,886	1.70	84.95	8,290.49	77,042.39	3.45	32.03	33	646	2.28	44.55	3,491.63	19,503.33	3.23	18.02	42.12	25.32			
11	2,500	3,000	2,750	3,161	173,047	1.58	86.53	8,119.82	85,162.21	3.38	35.40	13	659	0.90	45.45	242.08	19,745.41	0.22	18.24	2.98	23.19			
12	3,000	4,000	3,500	4,017	177,064	2.01	88.54	13,004.73	98,166.94	5.41	40.81	42	701	2.90	48.34	1,110.78	20,856.19	1.03	19.27	8.54	21.25			
13	4,000	5,000	4,500	2,505	179,569	1.25	89.79	10,289.15	108,456.09	4.28	45.08	31	732	2.14	50.48	4,926.05	25,782.24	4.55	23.82	47.88	23.77			
14	5,000	7,500	6,250	4,234	183,803	2.12	91.90	19,654.82	128,110.90	8.17	53.25	71	803	4.90	55.38	6,429.12	32,211.36	5.94	29.76	32.71	25.14			
15	7,500	10,000	8,750	2,652	186,455	1.33	93.23	14,748.86	142,859.76	6.13	59.38	51	854	3.52	58.90	5,966.89	38,178.25	5.51	35.27	40.46	26.72			
16	10,000	20,000	15,000	4,264	190,719	2.13	95.36	33,377.62	176,237.38	13.87	73.26	111	965	7.66	66.55	18,451.01	56,629.26	17.05	52.32	55.28	32.13			
17	20,000	50,000	35,000	4,015	194,734	2.01	97.37	33,153.00	209,390.37	13.78	87.04	155	1,120	10.69	77.24	27,397.84	84,027.10	25.31	77.63	82.64	40.13			
18	50,000	100,000	75,000	2,055	196,789	1.03	98.40	12,347.18	221,737.56	5.13	92.17	74	1,194	5.10	82.34	8,188.39	92,215.49	7.57	85.20	66.32	41.59			
19	100,000	500,000	300,000	2,281	199,070	1.14	99.54	13,368.36	235,105.92	5.56	97.73	179	1,373	12.34	94.69	15,441.79	107,657.28	14.27	99.47	115.51	45.79			
20	500,000	UP		923	199,993	0.46	100.00	5,461.93	240,567.85	2.27	100.00	77	1,450	5.31	100.00	576.37	108,233.65	0.53	100.00	10.55	44.99			
				199,993					240,567.85					1,450					108,233.65					44.99



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 12 DIY YOGYAKARTA  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,679	4,679	15.33	15.33	628.53	628.53	1.56	1.56	1	1	0.84	0.84	1.01	1.01	0.01	0.01	0.16	0.16			
2	50	100	75	2,660	7,339	8.71	24.04	238.76	867.29	0.59	2.15	0	1	0.00	0.84	0.00	1.01	0.00	0.01	0.00	0.12			
3	100	200	150	4,585	11,924	15.02	39.06	841.86	1,709.15	2.09	4.24	5	6	4.20	5.04	10.56	11.57	0.11	0.12	1.25	0.68			
4	200	300	250	2,847	14,771	9.33	48.39	700.23	2,409.38	1.74	5.97	2	8	1.68	6.72	12.99	24.56	0.14	0.26	1.85	1.02			
5	300	500	400	4,160	18,931	13.63	62.01	1,601.39	4,010.77	3.97	9.94	12	20	10.08	16.81	57.29	81.86	0.60	0.86	3.58	2.04			
6	500	750	625	2,224	21,155	7.29	69.30	1,684.87	5,695.64	4.18	14.12	18	38	15.13	31.93	119.89	201.75	1.26	2.12	7.12	3.54			
7	750	1,000	875	1,890	23,045	6.19	75.49	1,736.67	7,432.31	4.30	18.42	7	45	5.88	37.82	175.43	377.18	1.84	3.96	10.10	5.07			
8	1,000	1,500	1,250	1,775	24,820	5.81	81.31	2,316.49	9,748.79	5.74	24.17	3	48	2.52	40.34	451.40	828.58	4.74	8.70	19.49	8.50			
9	1,500	2,000	1,750	1,054	25,874	3.45	84.76	2,344.57	12,093.36	5.81	29.98	5	53	4.20	44.54	17.38	845.96	0.18	8.88	0.74	7.00			
10	2,000	2,500	2,250	592	26,466	1.94	86.70	1,704.54	13,797.90	4.23	34.20	8	61	6.72	51.26	215.26	1,061.22	2.26	11.14	12.63	7.69			
11	2,500	3,000	2,750	410	26,876	1.34	88.04	1,307.08	15,104.98	3.24	37.44	5	66	4.20	55.46	226.64	1,287.87	2.38	13.52	17.34	8.53			
12	3,000	4,000	3,500	670	27,546	2.19	90.23	2,546.93	17,651.91	6.31	43.76	12	78	10.08	65.55	410.63	1,698.50	4.31	17.83	16.12	9.62			
13	4,000	5,000	4,500	432	27,978	1.42	91.65	1,982.27	19,634.18	4.91	48.67	1	79	0.84	66.39	2.60	1,701.10	0.03	17.86	0.13	8.66			
14	5,000	7,500	6,250	673	28,651	2.20	93.85	3,437.54	23,071.72	8.52	57.19	0	79	0.00	66.39	0.00	1,701.10	0.00	17.86	0.00	7.37			
15	7,500	10,000	8,750	381	29,032	1.25	95.10	2,517.73	25,589.45	6.24	63.43	2	81	1.68	68.07	40.50	1,741.60	0.43	18.28	1.61	6.81			
16	10,000	20,000	15,000	570	29,602	1.87	96.97	5,456.00	31,045.45	13.52	76.95	5	86	4.20	72.27	1,117.71	2,859.31	11.73	30.01	20.49	9.21			
17	20,000	50,000	35,000	426	30,028	1.40	98.37	4,698.83	35,744.28	11.65	88.60	8	94	6.72	78.99	5,295.31	8,154.61	55.58	85.60	112.69	22.81			
18	50,000	100,000	75,000	262	30,290	0.86	99.22	2,717.06	38,461.35	6.73	95.34	5	99	4.20	83.19	155.76	8,310.37	1.63	87.23	5.73	21.61			
19	100,000	500,000	300,000	176	30,466	0.58	99.80	1,343.04	39,804.38	3.33	98.67	7	106	5.88	89.08	78.81	8,389.18	0.83	88.06	5.87	21.08			
20	500,000	UP		61	30,527	0.20	100.00	538.15	40,342.53	1.33	100.00	13	119	10.92	100.00	1,137.59	9,526.77	11.94	100.00	211.39	23.61			
				30,527					40,342.53					119					9,526.77					23.61



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 13 JAWA TIMUR  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44,670	44,670	15.17	15.17	13,721.56	13,721.56	3.38	3.38	105	105	4.56	4.56	2,294.97	2,294.97	1.52	1.52	16.73	16.73			
2	50	100	75	22,730	67,400	7.72	22.89	5,103.14	18,824.70	1.26	4.64	36	141	1.56	6.12	664.17	2,959.13	0.44	1.96	13.01	15.72			
3	100	200	150	37,840	105,240	12.85	35.73	6,123.83	24,948.53	1.51	6.14	57	198	2.47	8.59	971.52	3,930.65	0.64	2.60	15.86	15.76			
4	200	300	250	24,678	129,918	8.38	44.11	9,940.83	34,889.36	2.45	8.59	21	219	0.91	9.50	672.54	4,603.19	0.44	3.04	6.77	13.19			
5	300	500	400	31,932	161,850	10.84	54.96	12,986.92	47,876.28	3.20	11.79	91	310	3.95	13.45	3,507.94	8,111.13	2.32	5.36	27.01	16.94			
6	500	750	625	23,206	185,056	7.88	62.84	14,694.06	62,570.34	3.62	15.41	88	398	3.82	17.27	4,352.79	12,463.92	2.88	8.24	29.62	19.92			
7	750	1,000	875	19,431	204,487	6.60	69.43	15,349.27	77,919.61	3.78	19.19	59	457	2.56	19.83	1,485.94	13,949.86	0.98	9.22	9.68	17.90			
8	1,000	1,500	1,250	18,147	222,634	6.16	75.60	21,511.14	99,430.75	5.30	24.49	78	535	3.38	23.21	7,006.63	20,956.49	4.63	13.85	32.57	21.08			
9	1,500	2,000	1,750	10,814	233,448	3.67	79.27	18,529.14	117,959.89	4.56	29.05	60	595	2.60	25.81	6,332.43	27,288.92	4.19	18.04	34.18	23.13			
10	2,000	2,500	2,250	6,587	240,035	2.24	81.50	14,058.04	132,017.93	3.46	32.52	57	652	2.47	28.29	2,197.91	29,486.83	1.45	19.49	15.63	22.34			
11	2,500	3,000	2,750	5,327	245,362	1.81	83.31	13,479.77	145,497.70	3.32	35.84	30	682	1.30	29.59	4,047.60	33,534.43	2.68	22.17	30.03	23.05			
12	3,000	4,000	3,500	6,923	252,285	2.35	85.66	20,704.58	166,202.28	5.10	40.94	63	745	2.73	32.32	2,955.10	36,489.52	1.95	24.12	14.27	21.95			
13	4,000	5,000	4,500	4,838	257,123	1.64	87.31	17,366.46	183,568.73	4.28	45.21	39	784	1.69	34.01	5,394.57	41,884.09	3.57	27.69	31.06	22.82			
14	5,000	7,500	6,250	7,373	264,496	2.50	89.81	32,405.09	215,973.82	7.98	53.20	113	897	4.90	38.92	6,722.33	48,606.42	4.44	32.13	20.74	22.51			
15	7,500	10,000	8,750	4,955	269,451	1.68	91.49	26,826.91	242,800.74	6.61	59.80	71	968	3.08	42.00	8,473.37	57,079.80	5.60	37.74	31.59	23.51			
16	10,000	20,000	15,000	8,622	278,073	2.93	94.42	59,063.78	301,864.52	14.55	74.35	226	1,194	9.80	51.80	15,343.89	72,423.69	10.14	47.88	25.98	23.99			
17	20,000	50,000	35,000	7,299	285,372	2.48	96.90	61,700.46	363,564.98	15.20	89.55	295	1,489	12.80	64.60	36,315.03	108,738.71	24.01	71.89	58.86	29.91			
18	50,000	100,000	75,000	3,484	288,856	1.18	98.08	24,118.97	387,683.96	5.94	95.49	181	1,670	7.85	72.45	3,848.86	112,587.57	2.54	74.43	15.96	29.04			
19	100,000	500,000	300,000	4,195	293,051	1.42	99.51	22,809.34	410,493.29	5.62	101.11	402	2,072	17.44	89.89	31,020.13	143,607.70	20.51	94.94	136.00	34.98			
20	500,000	UP		1,457	294,508	0.49	100.00	4,489.76	406,003.54	1.11	100.00	233	2,305	10.11	100.00	7,649.88	151,257.58	5.06	100.00	170.39	37.26			
				294,508					406,003.54					2,305					151,257.58					37.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 14 KALIMANTAN BARAT  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,214	7,214	12.55	12.55	2,347.65	2,347.65	3.51	3.51	16	16	4.80	4.80	653.87	653.87	3.52	3.52	27.85	27.85			
2	50	100	75	5,376	12,590	9.35	21.91	1,542.60	3,890.25	2.31	5.82	30	46	9.01	13.81	1,119.25	1,773.12	6.02	9.54	72.56	45.58			
3	100	200	150	12,001	24,591	20.88	42.79	5,117.26	9,007.51	7.66	13.48	25	71	7.51	21.32	1,038.97	2,812.09	5.59	15.13	20.30	31.22			
4	200	300	250	7,734	32,325	13.46	56.24	5,344.78	14,352.29	8.00	21.49	24	95	7.21	28.53	1,662.61	4,474.70	8.95	24.08	31.11	31.18			
5	300	500	400	8,136	40,461	14.16	70.40	8,554.10	22,906.39	12.81	34.29	15	110	4.50	33.03	2,183.15	6,657.85	11.75	35.83	25.52	29.07			
6	500	750	625	4,079	44,540	7.10	77.50	4,962.75	27,869.14	7.43	41.72	7	117	2.10	35.14	879.51	7,537.36	4.73	40.57	17.72	27.05			
7	750	1,000	875	3,421	47,961	5.95	83.45	6,219.39	34,088.53	9.31	51.03	16	133	4.80	39.94	2,051.37	9,588.73	11.04	51.61	32.98	28.13			
8	1,000	1,500	1,250	2,378	50,339	4.14	87.59	4,890.56	38,979.09	7.32	58.35	15	148	4.50	44.44	111.72	9,700.45	0.60	52.21	2.28	24.89			
9	1,500	2,000	1,750	1,254	51,593	2.18	89.77	3,395.03	42,374.12	5.08	63.43	7	155	2.10	46.55	260.86	9,961.31	1.40	53.61	7.68	23.51			
10	2,000	2,500	2,250	790	52,383	1.37	91.14	2,344.22	44,718.34	3.51	66.94	6	161	1.80	48.35	878.19	10,839.50	4.73	58.34	37.46	24.24			
11	2,500	3,000	2,750	742	53,125	1.29	92.43	2,041.72	46,760.06	3.06	70.00	5	166	1.50	49.85	2,956.49	13,795.98	15.91	74.25	144.80	29.50			
12	3,000	4,000	3,500	788	53,913	1.37	93.80	2,551.01	49,311.07	3.82	73.82	7	173	2.10	51.95	2,389.96	16,185.95	12.86	87.11	93.69	32.82			
13	4,000	5,000	4,500	440	54,353	0.77	94.57	1,761.51	51,072.58	2.64	76.45	8	181	2.40	54.35	9.05	16,195.00	0.05	87.16	0.51	31.71			
14	5,000	7,500	6,250	674	55,027	1.17	95.74	2,648.52	53,721.10	3.96	80.42	15	196	4.50	58.86	839.15	17,034.15	4.52	91.68	31.68	31.71			
15	7,500	10,000	8,750	356	55,383	0.62	96.36	1,706.67	55,427.76	2.55	82.97	23	219	6.91	65.77	281.17	17,315.31	1.51	93.19	16.47	31.24			
16	10,000	20,000	15,000	521	55,904	0.91	97.27	2,762.44	58,190.20	4.14	87.11	23	242	6.91	72.67	203.00	17,518.31	1.09	94.28	7.35	30.11			
17	20,000	50,000	35,000	475	56,379	0.83	98.09	3,232.71	61,422.92	4.84	91.95	35	277	10.51	83.18	491.08	18,009.39	2.64	96.93	15.19	29.32			
18	50,000	100,000	75,000	350	56,729	0.61	98.70	1,887.69	63,310.61	2.83	94.77	6	283	1.80	84.98	72.20	18,081.59	0.39	97.32	3.82	28.56			
19	100,000	500,000	300,000	648	57,377	1.13	99.83	3,066.78	66,377.39	4.59	99.37	48	331	14.41	99.40	97.64	18,179.23	0.53	97.84	3.18	27.39			
20	500,000	UP		97	57,474	0.17	100.00	423.88	66,801.26	0.63	100.00	2	333	0.60	100.00	401.11	18,580.33	2.16	100.00	94.63	27.81			
				57,474					66,801.26					333					18,580.33					27.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 15 KALIMANTAN TENGAH

UNDERWRITING YEAR : 2018

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,990	2,990	18.85	18.85	620.13	620.13	3.42	3.42	12	12	6.82	6.82	32.55	32.55	2.60	2.60	5.25	5.25			
2	50	100	75	1,093	4,083	6.89	25.74	142.98	763.11	0.79	4.21	1	13	0.57	7.39	1.00	33.55	0.08	2.68	0.70	4.40			
3	100	200	150	1,991	6,074	12.55	38.30	566.24	1,329.35	3.13	7.34	4	17	2.27	9.66	71.04	104.59	5.68	8.36	12.55	7.87			
4	200	300	250	1,426	7,500	8.99	47.29	537.09	1,866.44	2.97	10.31	1	18	0.57	10.23	0.66	105.25	0.05	8.41	0.12	5.64			
5	300	500	400	1,785	9,285	11.25	58.54	1,069.34	2,935.78	5.91	16.21	9	27	5.11	15.34	14.01	119.26	1.12	9.53	1.31	4.06			
6	500	750	625	1,066	10,351	6.72	65.26	867.63	3,803.41	4.79	21.01	0	27	0.00	15.34	0.00	119.26	0.00	9.53	0.00	3.14			
7	750	1,000	875	800	11,151	5.04	70.30	875.90	4,679.31	4.84	25.84	5	32	2.84	18.18	85.56	204.82	6.83	16.36	9.77	4.38			
8	1,000	1,500	1,250	720	11,871	4.54	74.84	937.94	5,617.24	5.18	31.02	11	43	6.25	24.43	26.32	231.15	2.10	18.46	2.81	4.11			
9	1,500	2,000	1,750	500	12,371	3.15	78.00	869.40	6,486.64	4.80	35.83	1	44	0.57	25.00	1.01	232.15	0.08	18.55	0.12	3.58			
10	2,000	2,500	2,250	310	12,681	1.95	79.95	564.10	7,050.74	3.12	38.94	2	46	1.14	26.14	5.30	237.45	0.42	18.97	0.94	3.37			
11	2,500	3,000	2,750	271	12,952	1.71	81.66	530.38	7,581.12	2.93	41.87	1	47	0.57	26.70	0.05	237.50	0.00	18.97	0.01	3.13			
12	3,000	4,000	3,500	358	13,310	2.26	83.92	862.70	8,443.82	4.76	46.64	4	51	2.27	28.98	87.33	324.83	6.98	25.95	10.12	3.85			
13	4,000	5,000	4,500	240	13,550	1.51	85.43	834.32	9,278.14	4.61	51.24	1	52	0.57	29.55	15.50	340.33	1.24	27.19	1.86	3.67			
14	5,000	7,500	6,250	279	13,829	1.76	87.19	1,019.14	10,297.29	5.63	56.87	5	57	2.84	32.39	107.75	448.08	8.61	35.79	10.57	4.35			
15	7,500	10,000	8,750	234	14,063	1.48	88.66	848.41	11,145.69	4.69	61.56	0	57	0.00	32.39	0.00	448.08	0.00	35.79	0.00	4.02			
16	10,000	20,000	15,000	470	14,533	2.96	91.63	1,438.73	12,584.42	7.95	69.50	19	76	10.80	43.18	91.10	539.18	7.28	43.07	6.33	4.28			
17	20,000	50,000	35,000	429	14,962	2.70	94.33	1,589.13	14,173.55	8.78	78.28	9	85	5.11	48.30	82.80	621.98	6.61	49.69	5.21	4.39			
18	50,000	100,000	75,000	355	15,317	2.24	96.57	909.56	15,083.11	5.02	83.30	14	99	7.95	56.25	160.63	782.61	12.83	62.52	17.66	5.19			
19	100,000	500,000	300,000	481	15,798	3.03	99.60	2,552.91	17,636.02	14.10	97.40	65	164	36.93	93.18	355.69	1,138.30	28.41	90.93	13.93	6.45			
20	500,000	UP		63	15,861	0.40	100.00	469.97	18,105.98	2.60	100.00	12	176	6.82	100.00	113.51	1,251.82	9.07	100.00	24.15	6.91			
				15,861					18,105.98					176					1,251.82					6.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 16 KALIMANTAN SELATAN  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,749	8,749	23.99	23.99	1,863.43	1,863.43	5.30	5.30	8	8	2.40	2.40	34.71	34.71	0.42	0.42	1.86	1.86			
2	50	100	75	2,889	11,638	7.92	31.91	443.23	2,306.66	1.26	6.56	6	14	1.80	4.20	253.89	288.60	3.08	3.50	57.28	12.51			
3	100	200	150	5,490	17,128	15.05	46.96	1,916.42	4,223.07	5.45	12.00	10	24	3.00	7.21	254.91	543.51	3.09	6.60	13.30	12.87			
4	200	300	250	3,310	20,438	9.07	56.03	1,338.38	5,561.45	3.80	15.81	5	29	1.50	8.71	16.50	560.00	0.20	6.80	1.23	10.07			
5	300	500	400	3,810	24,248	10.45	66.48	1,778.01	7,339.46	5.05	20.86	6	35	1.80	10.51	419.97	979.97	5.10	11.90	23.62	13.35			
6	500	750	625	2,403	26,651	6.59	73.07	1,477.56	8,817.02	4.20	25.06	12	47	3.60	14.11	1,468.50	2,448.47	17.83	29.72	99.39	27.77			
7	750	1,000	875	1,796	28,447	4.92	77.99	1,527.72	10,344.74	4.34	29.41	3	50	0.90	15.02	43.59	2,492.05	0.53	30.25	2.85	24.09			
8	1,000	1,500	1,250	1,701	30,148	4.66	82.65	1,899.83	12,244.57	5.40	34.81	2	52	0.60	15.62	96.40	2,588.45	1.17	31.42	5.07	21.14			
9	1,500	2,000	1,750	867	31,015	2.38	85.03	1,590.01	13,834.59	4.52	39.32	3	55	0.90	16.52	1.07	2,589.53	0.01	31.44	0.07	18.72			
10	2,000	2,500	2,250	581	31,596	1.59	86.62	1,183.00	15,017.59	3.36	42.69	7	62	2.10	18.62	78.27	2,667.80	0.95	32.39	6.62	17.76			
11	2,500	3,000	2,750	571	32,167	1.57	88.19	1,201.99	16,219.58	3.42	46.10	2	64	0.60	19.22	82.00	2,749.80	1.00	33.38	6.82	16.95			
12	3,000	4,000	3,500	554	32,721	1.52	89.71	1,621.04	17,840.62	4.61	50.71	7	71	2.10	21.32	2,846.52	5,596.32	34.56	67.94	175.60	31.37			
13	4,000	5,000	4,500	410	33,131	1.12	90.83	1,271.95	19,112.58	3.62	54.33	16	87	4.80	26.13	751.23	6,347.55	9.12	77.06	59.06	33.21			
14	5,000	7,500	6,250	655	33,786	1.80	92.63	2,345.13	21,457.71	6.67	60.99	16	103	4.80	30.93	555.58	6,903.13	6.74	83.80	23.69	32.17			
15	7,500	10,000	8,750	377	34,163	1.03	93.66	1,457.66	22,915.36	4.14	65.14	29	132	8.71	39.64	301.79	7,204.92	3.66	87.47	20.70	31.44			
16	10,000	20,000	15,000	705	34,868	1.93	95.59	4,090.82	27,006.19	11.63	76.77	42	174	12.61	52.25	256.60	7,461.52	3.12	90.58	6.27	27.63			
17	20,000	50,000	35,000	654	35,522	1.79	97.39	4,281.20	31,287.38	12.17	88.93	27	201	8.11	60.36	224.21	7,685.74	2.72	93.30	5.24	24.56			
18	50,000	100,000	75,000	328	35,850	0.90	98.29	1,526.81	32,814.20	4.34	93.27	20	221	6.01	66.37	27.39	7,713.12	0.33	93.64	1.79	23.51			
19	100,000	500,000	300,000	439	36,289	1.20	99.49	1,948.48	34,762.67	5.54	98.81	92	313	27.63	93.99	517.06	8,230.19	6.28	99.91	26.54	23.68			
20	500,000	UP		186	36,475	0.51	100.00	417.48	35,180.15	1.19	100.00	20	333	6.01	100.00	7.09	8,237.28	0.09	100.00	1.70	23.41			
				36,475					35,180.15					333					8,237.28					23.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 17 KALIMANTAN TIMUR  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,341	9,341	18.05	18.05	2,119.62	2,119.62	3.00	3.00	7	7	1.79	1.79	39.64	39.64	0.18	0.18	1.87	1.87			
2	50	100	75	3,247	12,588	6.27	24.32	580.28	2,699.90	0.82	3.82	7	14	1.79	3.58	261.48	301.12	1.21	1.39	45.06	11.15			
3	100	200	150	4,978	17,566	9.62	33.94	1,186.25	3,886.15	1.68	5.49	13	27	3.32	6.91	372.69	673.81	1.72	3.12	31.42	17.34			
4	200	300	250	4,141	21,707	8.00	41.95	1,422.94	5,309.10	2.01	7.51	13	40	3.32	10.23	871.56	1,545.37	4.03	7.14	61.25	29.11			
5	300	500	400	6,175	27,882	11.93	53.88	3,042.83	8,351.93	4.30	11.81	13	53	3.32	13.55	720.82	2,266.19	3.33	10.48	23.69	27.13			
6	500	750	625	4,277	32,159	8.26	62.14	3,178.31	11,530.23	4.49	16.30	29	82	7.42	20.97	1,889.15	4,155.35	8.73	19.21	59.44	36.04			
7	750	1,000	875	3,567	35,726	6.89	69.03	4,017.34	15,547.57	5.68	21.98	7	89	1.79	22.76	1,285.84	5,441.18	5.94	25.16	32.01	35.00			
8	1,000	1,500	1,250	3,324	39,050	6.42	75.46	4,907.91	20,455.47	6.94	28.92	23	112	5.88	28.64	1,240.81	6,681.99	5.74	30.89	25.28	32.67			
9	1,500	2,000	1,750	2,140	41,190	4.14	79.59	4,340.31	24,795.79	6.14	35.05	12	124	3.07	31.71	3,064.20	9,746.20	14.17	45.06	70.60	39.31			
10	2,000	2,500	2,250	1,218	42,408	2.35	81.95	2,919.26	27,715.05	4.13	39.18	6	130	1.53	33.25	254.26	10,000.46	1.18	46.23	8.71	36.08			
11	2,500	3,000	2,750	960	43,368	1.86	83.80	2,875.13	30,590.18	4.06	43.24	7	137	1.79	35.04	292.78	10,293.24	1.35	47.59	10.18	33.65			
12	3,000	4,000	3,500	1,390	44,758	2.69	86.49	3,845.30	34,435.48	5.44	48.68	26	163	6.65	41.69	210.18	10,503.41	0.97	48.56	5.47	30.50			
13	4,000	5,000	4,500	849	45,607	1.64	88.13	3,321.61	37,757.09	4.70	53.38	2	165	0.51	42.20	46.15	10,549.56	0.21	48.77	1.39	27.94			
14	5,000	7,500	6,250	1,186	46,793	2.29	90.42	5,103.09	42,860.19	7.21	60.59	17	182	4.35	46.55	1,145.04	11,694.60	5.29	54.07	22.44	27.29			
15	7,500	10,000	8,750	690	47,483	1.33	91.75	3,646.59	46,506.78	5.16	65.75	2	184	0.51	47.06	176.31	11,870.91	0.82	54.88	4.84	25.53			
16	10,000	20,000	15,000	1,269	48,752	2.45	94.20	7,196.88	53,703.66	10.17	75.92	52	236	13.30	60.36	723.34	12,594.25	3.34	58.23	10.05	23.45			
17	20,000	50,000	35,000	1,177	49,929	2.27	96.48	7,789.30	61,492.96	11.01	86.93	40	276	10.23	70.59	7,282.33	19,876.58	33.67	91.89	93.49	32.32			
18	50,000	100,000	75,000	617	50,546	1.19	97.67	3,747.40	65,240.36	5.30	92.23	22	298	5.63	76.21	449.76	20,326.34	2.08	93.97	12.00	31.16			
19	100,000	500,000	300,000	916	51,462	1.77	99.44	4,545.41	69,785.77	6.43	98.65	71	369	18.16	94.37	774.12	21,100.46	3.58	97.55	17.03	30.24			
20	500,000	UP		289	51,751	0.56	100.00	951.65	70,737.42	1.35	100.00	22	391	5.63	100.00	529.49	21,629.95	2.45	100.00	55.64	30.58			
				51,751					70,737.42					391					21,629.95					30.58





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 18 SULAWESI UTARA  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,537	3,537	12.84	12.84	858.75	858.75	11.03	11.03	5	5	3.23	3.23	10.58	10.58	0.04	0.04	1.23	1.23			
2	50	100	75	1,852	5,389	6.73	19.57	208.37	1,067.11	2.68	13.70	1	6	0.65	3.87	14.75	25.33	0.05	0.09	7.08	2.37			
3	100	200	150	3,113	8,502	11.30	30.87	614.74	1,681.86	7.89	21.60	2	8	1.29	5.16	20.09	45.43	0.07	0.17	3.27	2.70			
4	200	300	250	2,551	11,053	9.26	40.14	762.00	2,443.85	9.78	31.38	2	10	1.29	6.45	8.55	53.98	0.03	0.20	1.12	2.21			
5	300	500	400	3,569	14,622	12.96	53.10	1,644.35	4,088.20	21.11	52.50	12	22	7.74	14.19	1,118.46	1,172.44	4.10	4.29	68.02	28.68			
6	500	750	625	2,156	16,778	7.83	60.92	1,497.34	5,585.54	19.23	71.72	14	36	9.03	23.23	71.76	1,244.21	0.26	4.56	4.79	22.28			
7	750	1,000	875	2,246	19,024	8.16	69.08	1,942.99	7,528.53	24.95	96.67	19	55	12.26	35.48	924.30	2,168.50	3.38	7.94	47.57	28.80			
8	1,000	1,500	1,250	2,310	21,334	8.39	77.47	2,919.87	10,448.41	37.49	134.17	9	64	5.81	41.29	275.37	2,443.88	1.01	8.95	9.43	23.39			
9	1,500	2,000	1,750	1,272	22,606	4.62	82.09	2,536.47	12,984.87	32.57	166.74	5	69	3.23	44.52	701.80	3,145.67	2.57	11.52	27.67	24.23			
10	2,000	2,500	2,250	694	23,300	2.52	84.61	1,880.29	14,865.16	24.14	190.88	1	70	0.65	45.16	267.29	3,412.97	0.98	12.50	14.22	22.96			
11	2,500	3,000	2,750	594	23,894	2.16	86.76	1,780.97	16,646.13	22.87	213.75	13	83	8.39	53.55	158.70	3,571.66	0.58	13.08	8.91	21.46			
12	3,000	4,000	3,500	735	24,629	2.67	89.43	2,655.26	19,301.39	34.10	247.85	3	86	1.94	55.48	10.53	3,582.19	0.04	13.12	0.40	18.56			
13	4,000	5,000	4,500	507	25,136	1.84	91.27	2,080.76	21,382.15	26.72	274.57	11	97	7.10	62.58	1,879.50	5,461.69	6.88	20.00	90.33	25.54			
14	5,000	7,500	6,250	607	25,743	2.20	93.48	3,256.03	24,638.18	41.81	316.38	2	99	1.29	63.87	1,887.38	7,349.07	6.91	26.91	57.97	29.83			
15	7,500	10,000	8,750	353	26,096	1.28	94.76	2,517.87	27,156.05	32.33	348.71	6	105	3.87	67.74	9,460.07	16,809.15	34.64	61.55	375.72	61.90			
16	10,000	20,000	15,000	601	26,697	2.18	96.94	5,389.29	32,545.34	69.20	417.91	8	113	5.16	72.90	52.03	16,861.18	0.19	61.74	0.97	51.81			
17	20,000	50,000	35,000	392	27,089	1.42	98.37	4,457.75	37,003.09	57.24	475.15	13	126	8.39	81.29	10,273.04	27,134.22	37.61	99.35	230.45	73.33			
18	50,000	100,000	75,000	174	27,263	0.63	99.00	1,238.91	38,242.00	15.91	491.06	3	129	1.94	83.23	1.59	27,135.81	0.01	99.36	0.13	70.96			
19	100,000	500,000	300,000	193	27,456	0.70	99.70	1,009.82	39,251.82	12.97	504.03	26	155	16.77	100.00	175.99	27,311.79	0.64	100.00	17.43	69.58			
20	500,000	UP		83	27,539	0.30	100.00	47,039.46	7,787.64	604.03	100.00	0	155	0.00	100.00	0.00	27,311.79	0.00	100.00	0.00	350.71			
				27,539					7,787.64					155					27,311.79					350.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 19 SULAWESI TENGAH  
UNDERWRITING YEAR : 2018  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,103	4,103	21.67	21.67	717.36	717.36	3.61	3.61	10	10	1.09	1.09	62.55	62.55	0.04	0.04	8.72	8.72			
2	50	100	75	2,017	6,120	10.65	32.32	282.08	999.44	1.42	5.04	19	29	2.07	3.15	365.27	427.81	0.26	0.30	129.49	42.81			
3	100	200	150	2,904	9,024	15.34	47.66	682.13	1,681.57	3.44	8.47	36	65	3.91	7.07	1,196.33	1,624.14	0.85	1.16	175.38	96.58			
4	200	300	250	1,732	10,756	9.15	56.80	624.53	2,306.11	3.15	11.62	26	91	2.83	9.89	616.08	2,240.22	0.44	1.60	98.65	97.14			
5	300	500	400	1,973	12,729	10.42	67.22	1,140.28	3,446.39	5.75	17.36	64	155	6.96	16.85	1,107.12	3,347.35	0.79	2.39	97.09	97.13			
6	500	750	625	1,155	13,884	6.10	73.32	991.78	4,438.17	5.00	22.36	56	211	6.09	22.93	4,032.34	7,379.68	2.87	5.26	406.58	166.28			
7	750	1,000	875	859	14,743	4.54	77.86	1,144.39	5,582.56	5.77	28.13	33	244	3.59	26.52	1,669.34	9,049.02	1.19	6.45	145.87	162.09			
8	1,000	1,500	1,250	859	15,602	4.54	82.39	1,328.42	6,910.98	6.69	34.82	90	334	9.78	36.30	13,305.94	22,354.96	9.49	15.94	1001.64	323.47			
9	1,500	2,000	1,750	587	16,189	3.10	85.49	1,202.71	8,113.69	6.06	40.88	128	462	13.91	50.22	15,924.32	38,279.28	11.35	27.29	1324.04	471.79			
10	2,000	2,500	2,250	347	16,536	1.83	87.33	760.51	8,874.20	3.83	44.71	39	501	4.24	54.46	5,105.07	43,384.35	3.64	30.93	671.27	488.88			
11	2,500	3,000	2,750	243	16,779	1.28	88.61	752.86	9,627.06	3.79	48.51	28	529	3.04	57.50	4,535.66	47,920.02	3.23	34.16	602.46	497.76			
12	3,000	4,000	3,500	348	17,127	1.84	90.45	1,078.94	10,706.00	5.44	53.94	33	562	3.59	61.09	8,323.06	56,243.08	5.93	40.09	771.41	525.34			
13	4,000	5,000	4,500	225	17,352	1.19	91.63	1,077.30	11,783.30	5.43	59.37	10	572	1.09	62.17	1,963.09	58,206.17	1.40	41.49	182.22	493.97			
14	5,000	7,500	6,250	369	17,721	1.95	93.58	1,524.32	13,307.62	7.68	67.05	39	611	4.24	66.41	8,479.92	66,686.09	6.05	47.54	556.31	501.11			
15	7,500	10,000	8,750	201	17,922	1.06	94.65	1,112.43	14,420.05	5.61	72.66	27	638	2.93	69.35	13,118.04	79,804.13	9.35	56.89	1179.22	553.42			
16	10,000	20,000	15,000	399	18,321	2.11	96.75	1,801.01	16,221.06	9.07	81.73	88	726	9.57	78.91	15,310.36	95,114.49	10.91	67.80	850.10	586.36			
17	20,000	50,000	35,000	348	18,669	1.84	98.59	1,969.90	18,190.96	9.93	91.66	66	792	7.17	86.09	20,123.38	115,237.87	14.35	82.15	1021.54	633.49			
18	50,000	100,000	75,000	132	18,801	0.70	99.29	791.78	18,982.74	3.99	95.64	21	813	2.28	88.37	21,968.70	137,206.57	15.66	97.81	2774.60	722.80			
19	100,000	500,000	300,000	102	18,903	0.54	99.83	488.76	19,471.50	2.46	98.11	93	906	10.11	98.48	1,998.08	139,204.65	1.42	99.24	408.80	714.91			
20	500,000	UP		33	18,936	0.17	100.00	375.58	19,847.09	1.89	100.00	14	920	1.52	100.00	1,072.57	140,277.22	0.76	100.00	285.58	706.79			
				18,936					19,847.09					920					140,277.22					706.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 20 SULAWESI SELATAN  
UNDERWRITING YEAR 2018  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13,182	13,182	19.66	19.66	3,226.71	3,226.71	4.10	4.10	22	22	5.85	5.85	160.99	160.99	0.76	0.76	4.99	4.99			
2	50	100	75	4,980	18,162	7.43	27.09	806.43	4,033.13	1.03	5.13	6	28	1.60	7.45	170.24	331.23	0.80	1.56	21.11	8.21			
3	100	200	150	10,018	28,180	14.94	42.03	2,339.81	6,372.95	2.98	8.10	14	42	3.72	11.17	508.56	839.79	2.39	3.95	21.74	13.18			
4	200	300	250	6,324	34,504	9.43	51.46	2,253.26	8,626.21	2.87	10.97	6	48	1.60	12.77	53.61	893.40	0.25	4.21	2.38	10.36			
5	300	500	400	7,989	42,493	11.91	63.37	4,327.05	12,953.25	5.50	16.47	18	66	4.79	17.55	1,745.33	2,638.73	8.22	12.43	40.34	20.37			
6	500	750	625	5,752	48,245	8.58	71.95	4,389.84	17,343.09	5.58	22.06	33	99	8.78	26.33	834.94	3,473.67	3.93	16.36	19.02	20.03			
7	750	1,000	875	3,823	52,068	5.70	77.65	3,997.82	21,340.91	5.08	27.14	9	108	2.39	28.72	293.77	3,767.44	1.38	17.74	7.35	17.65			
8	1,000	1,500	1,250	3,206	55,274	4.78	82.43	4,862.01	26,202.91	6.18	33.32	13	121	3.46	32.18	173.03	3,940.47	0.81	18.55	3.56	15.04			
9	1,500	2,000	1,750	2,238	57,512	3.34	85.77	4,982.64	31,185.55	6.34	39.66	18	139	4.79	36.97	973.43	4,913.89	4.58	23.14	19.54	15.76			
10	2,000	2,500	2,250	1,267	58,779	1.89	87.66	2,925.69	34,111.24	3.72	43.38	9	148	2.39	39.36	78.68	4,992.57	0.37	23.51	2.69	14.64			
11	2,500	3,000	2,750	1,001	59,780	1.49	89.15	2,955.77	37,067.01	3.76	47.14	8	156	2.13	41.49	621.87	5,614.44	2.93	26.44	21.04	15.15			
12	3,000	4,000	3,500	1,449	61,229	2.16	91.31	4,037.62	41,104.62	5.13	52.27	12	168	3.19	44.68	622.96	6,237.40	2.93	29.37	15.43	15.17			
13	4,000	5,000	4,500	851	62,080	1.27	92.58	3,995.49	45,100.11	5.08	57.35	5	173	1.33	46.01	59.50	6,296.90	0.28	29.65	1.49	13.96			
14	5,000	7,500	6,250	1,233	63,313	1.84	94.42	5,808.53	50,908.65	7.39	64.74	11	184	2.93	48.94	1,429.59	7,726.49	6.73	36.38	24.61	15.18			
15	7,500	10,000	8,750	783	64,096	1.17	95.59	4,425.78	55,334.43	5.63	70.37	11	195	2.93	51.86	1,481.49	9,207.98	6.98	43.36	33.47	16.64			
16	10,000	20,000	15,000	1,210	65,306	1.80	97.39	9,296.43	64,630.86	11.82	82.19	15	210	3.99	55.85	10,620.60	19,828.59	50.01	93.37	114.24	30.68			
17	20,000	50,000	35,000	857	66,163	1.28	98.67	8,102.81	72,733.66	10.30	92.49	72	282	19.15	75.00	1,031.23	20,859.82	4.86	98.22	12.73	28.68			
18	50,000	100,000	75,000	378	66,541	0.56	99.24	2,481.58	75,215.25	3.16	95.65	33	315	8.78	83.78	50.92	20,910.74	0.24	98.46	2.05	27.80			
19	100,000	500,000	300,000	385	66,926	0.57	99.81	2,572.18	77,787.42	3.27	98.92	53	368	14.10	97.87	322.43	21,233.17	1.52	99.98	12.54	27.30			
20	500,000	UP		127	67,053	0.19	100.00	847.85	78,635.27	1.08	100.00	8	376	2.13	100.00	4.00	21,237.17	0.02	100.00	0.47	27.01			
				67,053					78,635.27					376					21,237.17					27.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 21 SULAWESI TENGGARA  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,978	2,978	23.47	23.47	748.91	748.91	5.23	5.23	5	5	9.09	9.09	52.25	52.25	0.77	0.77	6.98	6.98			
2	50	100	75	897	3,875	7.07	30.54	157.39	906.31	1.10	6.33	1	6	1.82	10.91	93.91	146.16	1.38	2.15	59.66	16.13			
3	100	200	150	1,869	5,744	14.73	45.27	432.10	1,338.41	3.02	9.35	2	8	3.64	14.55	0.65	146.81	0.01	2.16	0.15	10.97			
4	200	300	250	1,349	7,093	10.63	55.90	429.93	1,768.34	3.00	12.36	5	13	9.09	23.64	499.21	646.01	7.35	9.52	116.11	36.53			
5	300	500	400	1,674	8,767	13.19	69.10	1,015.44	2,783.78	7.10	19.45	1	14	1.82	25.45	212.21	858.23	3.13	12.64	20.90	30.83			
6	500	750	625	1,001	9,768	7.89	76.99	1,084.39	3,868.17	7.58	27.03	0	14	0.00	25.45	0.00	858.23	0.00	12.64	0.00	22.19			
7	750	1,000	875	620	10,388	4.89	81.87	916.28	4,784.45	6.40	33.43	0	14	0.00	25.45	0.00	858.23	0.00	12.64	0.00	17.94			
8	1,000	1,500	1,250	561	10,949	4.42	86.29	1,151.56	5,936.01	8.05	41.48	4	18	7.27	32.73	1,351.96	2,210.19	19.91	32.55	117.40	37.23			
9	1,500	2,000	1,750	306	11,255	2.41	88.71	723.18	6,659.19	5.05	46.53	2	20	3.64	36.36	27.07	2,237.25	0.40	32.95	3.74	33.60			
10	2,000	2,500	2,250	201	11,456	1.58	90.29	518.68	7,177.87	3.62	50.16	3	23	5.45	41.82	124.76	2,362.01	1.84	34.79	24.05	32.91			
11	2,500	3,000	2,750	184	11,640	1.45	91.74	583.29	7,761.15	4.08	54.23	3	26	5.45	47.27	2,181.19	4,543.20	32.13	66.92	373.95	58.54			
12	3,000	4,000	3,500	184	11,824	1.45	93.19	559.43	8,320.58	3.91	58.14	3	29	5.45	52.73	28.96	4,572.16	0.43	67.34	5.18	54.95			
13	4,000	5,000	4,500	174	11,998	1.37	94.56	758.44	9,079.02	5.30	63.44	0	29	0.00	52.73	0.00	4,572.16	0.00	67.34	0.00	50.36			
14	5,000	7,500	6,250	207	12,205	1.63	96.19	903.45	9,982.47	6.31	69.75	5	34	9.09	61.82	739.83	5,311.99	10.90	78.24	81.89	53.21			
15	7,500	10,000	8,750	105	12,310	0.83	97.02	667.17	10,649.64	4.66	74.42	4	38	7.27	69.09	1,056.60	6,368.59	15.56	93.80	158.37	59.80			
16	10,000	20,000	15,000	157	12,467	1.24	98.26	1,594.02	12,243.66	11.14	85.56	1	39	1.82	70.91	255.00	6,623.59	3.76	97.56	16.00	54.10			
17	20,000	50,000	35,000	119	12,586	0.94	99.20	1,278.29	13,521.95	8.93	94.49	12	51	21.82	92.73	100.68	6,724.27	1.48	99.04	7.88	49.73			
18	50,000	100,000	75,000	49	12,635	0.39	99.58	475.92	13,997.86	3.33	97.81	0	51	0.00	92.73	0.00	6,724.27	0.00	99.04	0.00	48.04			
19	100,000	500,000	300,000	38	12,673	0.30	99.88	294.75	14,292.62	2.06	99.87	4	55	7.27	100.00	65.09	6,789.36	0.96	100.00	22.08	47.50			
20	500,000	UP		15	12,688	0.12	100.00	18.25	14,310.86	0.13	100.00	0	55	0.00	100.00	0.00	6,789.36	0.00	100.00	0.00	47.44			
				12,688					14,310.86					55					6,789.36					47.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 22 BALI  
UNDERWRITING YEAR : 2018  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10.092	10.092	14.20	14.20	3,300.48	3,300.48	2.45	2.45	23	23	2.35	2.35	200.60	200.60	0.76	0.76	6.08	6.08			
2	50	100	75	5,145	15,237	7.24	21.43	795.53	4,096.02	0.59	3.04	2	25	0.20	2.55	95.47	296.07	0.36	1.12	12.00	7.23			
3	100	200	150	8,867	24,104	12.47	33.90	1,830.77	5,926.79	1.36	4.40	12	37	1.23	3.78	239.14	535.20	0.90	2.02	13.06	9.03			
4	200	300	250	5,639	29,743	7.93	41.84	1,804.51	7,731.30	1.34	5.74	16	53	1.63	5.41	313.05	848.25	1.18	3.20	17.35	10.97			
5	300	500	400	7,616	37,359	10.71	52.55	3,879.03	11,610.33	2.88	8.63	17	70	1.74	7.15	162.57	1,010.82	0.61	3.81	4.19	8.71			
6	500	750	625	5,428	42,787	7.63	60.18	4,042.10	15,652.43	3.00	11.63	23	93	2.35	9.50	1,135.65	2,146.47	4.29	8.10	28.10	13.71			
7	750	1,000	875	4,758	47,545	6.69	66.88	4,758.84	20,411.27	3.54	15.17	37	130	3.78	13.28	371.65	2,518.12	1.40	9.50	7.81	12.34			
8	1,000	1,500	1,250	4,997	52,542	7.03	73.90	7,258.09	27,669.35	5.39	20.56	45	175	4.60	17.88	2,937.77	5,455.90	11.09	20.59	40.48	19.72			
9	1,500	2,000	1,750	3,205	55,747	4.51	78.41	6,941.23	34,610.58	5.16	25.72	37	212	3.78	21.65	1,438.89	6,894.78	5.43	26.02	20.73	19.92			
10	2,000	2,500	2,250	2,105	57,852	2.96	81.37	5,776.44	40,387.02	4.29	30.01	28	240	2.86	24.51	724.32	7,619.10	2.73	28.75	12.54	18.87			
11	2,500	3,000	2,750	1,723	59,575	2.42	83.80	5,926.95	46,313.97	4.40	34.41	35	275	3.58	28.09	2,880.84	10,499.94	10.87	39.62	48.61	22.67			
12	3,000	4,000	3,500	2,127	61,702	2.99	86.79	8,771.61	55,085.58	6.52	40.93	51	326	5.21	33.30	397.84	10,897.78	1.50	41.12	4.54	19.78			
13	4,000	5,000	4,500	1,441	63,143	2.03	88.82	7,226.54	62,312.12	5.37	46.30	32	358	3.27	36.57	1,019.88	11,917.66	3.85	44.97	14.11	19.13			
14	5,000	7,500	6,250	2,088	65,231	2.94	91.75	12,820.84	75,132.96	9.53	55.83	61	419	6.23	42.80	3,434.68	15,352.34	12.96	57.94	26.79	20.43			
15	7,500	10,000	8,750	1,154	66,385	1.62	93.38	8,727.49	83,860.45	6.48	62.31	32	451	3.27	46.07	1,826.05	17,178.39	6.89	64.83	20.92	20.48			
16	10,000	20,000	15,000	1,825	68,210	2.57	95.94	19,745.04	103,605.50	14.67	76.98	69	520	7.05	53.12	3,176.26	20,354.65	11.99	76.81	16.09	19.65			
17	20,000	50,000	35,000	1,311	69,521	1.84	97.79	16,599.71	120,205.21	12.33	89.32	159	679	16.24	69.36	2,140.92	22,495.57	8.08	84.89	12.90	18.71			
18	50,000	100,000	75,000	591	70,112	0.83	98.62	7,349.38	127,554.59	5.46	94.78	62	741	6.33	75.69	1,925.88	24,421.45	7.27	92.16	26.20	19.15			
19	100,000	500,000	300,000	680	70,792	0.96	99.58	5,538.15	133,092.74	4.12	98.89	179	920	18.28	93.97	1,648.13	26,069.58	6.22	98.38	29.76	19.59			
20	500,000	UP		302	71,094	0.42	100.00	1,488.41	134,581.15	1.11	100.00	59	979	6.03	100.00	429.64	26,499.22	1.62	100.00	28.87	19.69			
				71,094					134,581.15					979					26,499.22					19.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 23 NUSA TENGGARA BARAT

UNDERWRITING YEAR 2018

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018

DATA POSITION TO : 31/12/2018

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,199	3,199	13.96	13.96	553.31	553.31	1.95	1.95	13	13	1.97	1.97	67.04	67.04	0.05	0.05	12.12	12.12			
2	50	100	75	1,918	5,117	8.37	22.34	180.53	733.84	0.64	2.58	4	17	0.61	2.58	43.77	110.81	0.03	0.09	24.25	15.10			
3	100	200	150	3,363	8,480	14.68	37.02	654.70	1,388.53	2.30	4.89	20	37	3.03	5.61	601.95	712.76	0.48	0.57	91.94	51.33			
4	200	300	250	2,465	10,945	10.76	47.78	736.60	2,125.13	2.59	7.48	19	56	2.88	8.50	1,309.88	2,022.64	1.04	1.61	177.83	95.18			
5	300	500	400	2,812	13,757	12.27	60.05	1,419.62	3,544.75	5.00	12.48	32	88	4.86	13.35	923.37	2,946.00	0.73	2.34	65.04	83.11			
6	500	750	625	1,762	15,519	7.69	67.74	1,394.72	4,939.47	4.91	17.39	50	138	7.59	20.94	783.54	3,729.54	0.62	2.96	56.18	75.50			
7	750	1,000	875	1,656	17,175	7.23	74.97	1,550.27	6,489.74	5.46	22.84	52	190	7.89	28.83	3,419.18	7,148.72	2.72	5.68	220.55	110.15			
8	1,000	1,500	1,250	1,633	18,808	7.13	82.10	2,355.16	8,844.90	8.29	31.13	54	244	8.19	37.03	2,622.81	9,771.53	2.08	7.76	111.36	110.48			
9	1,500	2,000	1,750	981	19,789	4.28	86.38	2,328.97	11,173.87	8.20	39.33	52	296	7.89	44.92	5,538.63	15,310.16	4.40	12.16	237.82	137.02			
10	2,000	2,500	2,250	398	20,187	1.74	88.12	1,038.89	12,212.76	3.66	42.99	18	314	2.73	47.65	1,234.48	16,544.64	0.98	13.14	118.83	135.47			
11	2,500	3,000	2,750	375	20,562	1.64	89.76	1,023.50	13,236.26	3.60	46.59	28	342	4.25	51.90	1,754.21	18,298.84	1.39	14.53	171.39	138.25			
12	3,000	4,000	3,500	341	20,903	1.49	91.24	1,133.83	14,370.09	3.99	50.58	17	359	2.58	54.48	3,167.89	21,466.74	2.52	17.05	279.40	149.38			
13	4,000	5,000	4,500	317	21,220	1.38	92.63	1,589.79	15,959.88	5.60	56.18	11	370	1.67	56.15	2,926.05	24,392.78	2.32	19.37	184.05	152.84			
14	5,000	7,500	6,250	369	21,589	1.61	94.24	2,375.32	18,335.19	8.36	64.54	44	414	6.68	62.82	12,374.73	36,767.52	9.83	29.20	520.97	200.53			
15	7,500	10,000	8,750	322	21,911	1.41	95.64	2,048.07	20,383.26	7.21	71.75	34	448	5.16	67.98	6,985.05	43,752.57	5.55	34.74	341.06	214.65			
16	10,000	20,000	15,000	415	22,326	1.81	97.46	3,188.18	23,571.45	11.22	82.97	44	492	6.68	74.66	19,700.83	63,453.40	15.64	50.39	617.93	269.20			
17	20,000	50,000	35,000	270	22,596	1.18	98.63	2,933.94	26,505.38	10.33	93.30	71	563	10.77	85.43	44,456.10	107,909.51	35.30	85.69	1515.24	407.12			
18	50,000	100,000	75,000	128	22,724	0.56	99.19	988.33	27,493.71	3.48	96.78	40	603	6.07	91.50	13,820.69	121,730.19	10.97	96.66	1398.39	442.76			
19	100,000	500,000	300,000	123	22,847	0.54	99.73	730.18	28,223.89	2.57	99.35	51	654	7.74	99.24	4,158.48	125,888.67	3.30	99.97	569.52	446.04			
20	500,000	UP		62	22,909	0.27	100.00	185.68	28,409.57	0.65	100.00	5	659	0.76	100.00	43.47	125,932.14	0.03	100.00	23.41	443.27			
				22,909					28,409.57					659					125,932.14					443.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 24 NUSA TENGGARA TIMUR  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,424	1,424	12.40	12.40	333.25	333.25	1.79	1.79	3	3	5.00	5.00	3.55	3.55	0.07	0.07	1.07	1.07			
2	50	100	75	793	2,217	6.91	19.31	101.38	434.62	0.54	2.34	1	4	1.67	6.67	63.87	67.43	1.30	1.37	63.01	15.51			
3	100	200	150	1,357	3,574	11.82	31.13	412.47	847.09	2.22	4.55	4	8	6.67	13.33	205.61	273.03	4.19	5.56	49.85	32.23			
4	200	300	250	1,234	4,808	10.75	41.88	594.08	1,441.18	3.19	7.75	3	11	5.00	18.33	178.56	451.59	3.64	9.20	30.06	31.34			
5	300	500	400	1,400	6,208	12.19	54.07	869.83	2,311.01	4.68	12.42	2	13	3.33	21.67	28.44	480.04	0.58	9.78	3.27	20.77			
6	500	750	625	951	7,159	8.28	62.36	911.53	3,222.54	4.90	17.32	6	19	10.00	31.67	997.70	1,477.73	20.32	30.10	109.45	45.86			
7	750	1,000	875	804	7,963	7.00	69.36	1,005.74	4,228.28	5.41	22.73	3	22	5.00	36.67	174.32	1,652.05	3.55	33.65	17.33	39.07			
8	1,000	1,500	1,250	778	8,741	6.78	76.13	1,357.58	5,585.86	7.30	30.03	3	25	5.00	41.67	528.57	2,180.63	10.77	44.41	38.93	39.04			
9	1,500	2,000	1,750	515	9,256	4.49	80.62	1,251.68	6,837.54	6.73	36.76	1	26	1.67	43.33	5.28	2,185.91	0.11	44.52	0.42	31.97			
10	2,000	2,500	2,250	325	9,581	2.83	83.45	869.20	7,706.75	4.67	41.43	2	28	3.33	46.67	1,885.87	4,071.77	38.41	82.93	216.96	52.83			
11	2,500	3,000	2,750	330	9,911	2.87	86.33	1,017.97	8,724.72	5.47	46.90	3	31	5.00	51.67	4.88	4,076.65	0.10	83.03	0.48	46.73			
12	3,000	4,000	3,500	340	10,251	2.96	89.29	1,419.99	10,144.71	7.63	54.54	4	35	6.67	58.33	55.97	4,132.62	1.14	84.17	3.94	40.74			
13	4,000	5,000	4,500	293	10,544	2.55	91.84	1,454.79	11,599.50	7.82	62.36	2	37	3.33	61.67	14.02	4,146.64	0.29	84.45	0.96	35.75			
14	5,000	7,500	6,250	263	10,807	2.29	94.13	1,623.00	13,222.50	8.73	71.08	3	40	5.00	66.67	145.84	4,292.48	2.97	87.42	8.99	32.46			
15	7,500	10,000	8,750	168	10,975	1.46	95.59	1,302.72	14,525.22	7.00	78.09	0	40	0.00	66.67	0.00	4,292.48	0.00	87.42	0.00	29.55			
16	10,000	20,000	15,000	221	11,196	1.92	97.52	1,677.11	16,202.33	9.02	87.10	5	45	8.33	75.00	16.72	4,309.20	0.34	87.76	1.00	26.60			
17	20,000	50,000	35,000	141	11,337	1.23	98.75	1,430.84	17,633.17	7.69	94.79	3	48	5.00	80.00	7.69	4,316.88	0.16	87.92	0.54	24.48			
18	50,000	100,000	75,000	68	11,405	0.59	99.34	377.24	18,010.40	2.03	96.82	1	49	1.67	81.67	304.42	4,621.30	6.20	94.12	80.70	25.66			
19	100,000	500,000	300,000	41	11,446	0.36	99.70	346.80	18,357.20	1.86	98.69	5	54	8.33	90.00	283.06	4,904.35	5.76	99.88	81.62	26.72			
20	500,000	UP		35	11,481	0.30	100.00	244.24	18,601.44	1.31	100.00	6	60	10.00	100.00	5.74	4,910.10	0.12	100.00	2.35	26.40			
				11,481					18,601.44					60					4,910.10					26.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 25 MALUKU  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,161	1,161	14.94	14.94	439.60	439.60	3.55	3.55	1	1	2.08	2.08	7.29	7.29	0.34	0.34	1.66	1.66
2	50	100	75	843	2,004	10.85	25.79	123.49	563.09	1.00	4.54	1	2	2.08	4.17	85.17	92.46	3.94	4.27	68.97	16.42
3	100	200	150	980	2,984	12.61	38.40	258.63	821.72	2.09	6.63	0	2	0.00	4.17	0.00	92.46	0.00	4.27	0.00	11.25
4	200	300	250	694	3,678	8.93	47.34	314.69	1,136.41	2.54	9.17	4	6	8.33	12.50	23.35	115.81	1.08	5.35	7.42	10.19
5	300	500	400	944	4,622	12.15	59.49	545.62	1,682.03	4.40	13.58	1	7	2.08	14.58	59.35	175.16	2.74	8.10	10.88	10.41
6	500	750	625	604	5,226	7.77	67.26	556.53	2,238.56	4.49	18.07	5	12	10.42	25.00	38.89	214.05	1.80	9.90	6.99	9.56
7	750	1,000	875	447	5,673	5.75	73.01	646.02	2,884.59	5.21	23.28	0	12	0.00	25.00	0.00	214.05	0.00	9.90	0.00	7.42
8	1,000	1,500	1,250	463	6,136	5.96	78.97	857.58	3,742.17	6.92	30.20	5	17	10.42	35.42	337.80	551.86	15.62	25.51	39.39	14.75
9	1,500	2,000	1,750	294	6,430	3.78	82.75	762.20	4,504.37	6.15	36.36	3	20	6.25	41.67	297.68	849.53	13.76	39.27	39.05	18.86
10	2,000	2,500	2,250	202	6,632	2.60	85.35	597.54	5,101.91	4.82	41.18	3	23	6.25	47.92	79.21	928.75	3.66	42.93	13.26	18.20
11	2,500	3,000	2,750	175	6,807	2.25	87.61	667.10	5,769.01	5.38	46.56	5	28	10.42	58.33	207.94	1,136.68	9.61	52.55	31.17	19.70
12	3,000	4,000	3,500	196	7,003	2.52	90.13	880.03	6,649.04	7.10	53.67	0	28	0.00	58.33	0.00	1,136.68	0.00	52.55	0.00	17.10
13	4,000	5,000	4,500	136	7,139	1.75	91.88	610.85	7,259.89	4.93	58.60	1	29	2.08	60.42	19.02	1,155.70	0.88	53.43	3.11	15.92
14	5,000	7,500	6,250	160	7,299	2.06	93.94	1,247.45	8,507.33	10.07	68.67	3	32	6.25	66.67	440.22	1,595.92	20.35	73.78	35.29	18.76
15	7,500	10,000	8,750	136	7,435	1.75	95.69	1,007.25	9,514.58	8.13	76.79	2	34	4.17	70.83	69.96	1,665.88	3.23	77.01	6.95	17.51
16	10,000	20,000	15,000	163	7,598	2.10	97.79	1,451.19	10,965.77	11.71	88.51	11	45	22.92	93.75	438.16	2,104.04	20.26	97.27	30.19	19.19
17	20,000	50,000	35,000	98	7,696	1.26	99.05	1,048.99	12,014.76	8.47	96.97	2	47	4.17	97.92	53.69	2,157.73	2.48	99.75	5.12	17.96
18	50,000	100,000	75,000	27	7,723	0.35	99.40	144.00	12,158.77	1.16	98.14	1	48	2.08	100.00	5.44	2,163.18	0.25	100.00	3.78	17.79
19	100,000	500,000	300,000	29	7,752	0.37	99.77	178.70	12,337.47	1.44	99.58	0	48	0.00	100.00	0.00	2,163.18	0.00	100.00	0.00	17.53
20	500,000	UP		18	7,770	0.23	100.00	52.14	12,389.61	0.42	100.00	0	48	0.00	100.00	0.00	2,163.18	0.00	100.00	0.00	17.46
				7,770					12,389.61			48					2,163.18				17.46





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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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 P.O.Box 2635 JKT 10026, Cable REINDO  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 26 IRIAN JAYA/PAPUA  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,594	1,594	11.33	11.33	775.12	775.12	2.50	2.50	3	3	1.52	1.52	52.42	52.42	0.29	0.29	6.76	6.76			
2	50	100	75	647	2,241	4.60	15.92	213.33	988.45	0.69	3.18	0	3	0.00	1.52	0.00	52.42	0.00	0.29	0.00	5.30			
3	100	200	150	1,173	3,414	8.33	24.26	371.15	1,359.60	1.19	4.38	7	10	3.55	5.08	266.54	318.96	1.46	1.75	71.82	23.46			
4	200	300	250	1,140	4,554	8.10	32.36	603.41	1,963.01	1.94	6.32	12	22	6.09	11.17	638.62	957.59	3.51	5.26	105.84	48.78			
5	300	500	400	1,781	6,335	12.65	45.01	1,224.63	3,187.64	3.94	10.26	9	31	4.57	15.74	383.30	1,340.88	2.11	7.37	31.30	42.07			
6	500	750	625	1,360	7,695	9.66	54.68	1,528.81	4,716.46	4.92	15.18	4	35	2.03	17.77	542.18	1,883.06	2.98	10.35	35.46	39.93			
7	750	1,000	875	1,138	8,833	8.09	62.76	1,826.02	6,542.48	5.88	21.06	7	42	3.55	21.32	930.58	2,813.65	5.11	15.46	50.96	43.01			
8	1,000	1,500	1,250	1,030	9,863	7.32	70.08	2,017.20	8,559.68	6.49	27.56	6	48	3.05	24.37	2,130.19	4,943.83	11.70	27.16	105.60	57.76			
9	1,500	2,000	1,750	907	10,770	6.44	76.52	2,350.56	10,910.24	7.57	35.12	6	54	3.05	27.41	563.32	5,507.15	3.09	30.26	23.97	50.48			
10	2,000	2,500	2,250	588	11,358	4.18	80.70	1,402.43	12,312.67	4.51	39.64	1	55	0.51	27.92	129.50	5,636.65	0.71	30.97	9.23	45.78			
11	2,500	3,000	2,750	356	11,714	2.53	83.23	1,496.62	13,809.29	4.82	44.46	7	62	3.55	31.47	1,974.85	7,611.50	10.85	41.82	131.95	55.12			
12	3,000	4,000	3,500	535	12,249	3.80	87.03	2,134.91	15,944.20	6.87	51.33	3	65	1.52	32.99	628.69	8,240.20	3.45	45.27	29.45	51.68			
13	4,000	5,000	4,500	339	12,588	2.41	89.44	1,973.85	17,918.05	6.35	57.68	14	79	7.11	40.10	407.85	8,648.04	2.24	47.51	20.66	48.26			
14	5,000	7,500	6,250	437	13,025	3.11	92.55	2,982.42	20,900.47	9.60	67.29	11	90	5.58	45.69	2,418.03	11,066.07	13.28	60.80	81.08	52.95			
15	7,500	10,000	8,750	234	13,259	1.66	94.21	1,940.50	22,840.98	6.25	73.53	2	92	1.02	46.70	64.35	11,130.42	0.35	61.15	3.32	48.73			
16	10,000	20,000	15,000	365	13,624	2.59	96.80	3,632.04	26,473.01	11.69	85.23	34	126	17.26	63.96	6,773.19	17,903.61	37.21	98.36	186.48	67.63			
17	20,000	50,000	35,000	246	13,870	1.75	98.55	2,787.27	29,260.28	8.97	94.20	19	145	9.64	73.60	76.62	17,980.23	0.42	98.78	2.75	61.45			
18	50,000	100,000	75,000	102	13,972	0.72	99.28	979.29	30,239.57	3.15	97.35	42	187	21.32	94.92	190.85	18,171.09	1.05	99.83	19.49	60.09			
19	100,000	500,000	300,000	93	14,065	0.66	99.94	651.26	30,890.83	2.10	99.45	8	195	4.06	98.98	17.26	18,188.35	0.09	99.93	2.65	58.88			
20	500,000	UP		9	14,074	0.06	100.00	171.39	31,062.21	0.55	100.00	2	197	1.02	100.00	13.48	18,201.83	0.07	100.00	7.87	58.60			
				14,074					31,062.21					197					18,201.83					58.60



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 27 MALUKU UTARA  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	338	338	10.27	10.27	73.70	73.70	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	266	604	8.08	18.35	20.99	94.69	0.36	1.64	1	1	10.00	10.00	66.78	66.78	10.44	10.44	318.22	70.53			
3	100	200	150	417	1,021	12.67	31.01	71.43	166.12	1.24	2.88	0	1	0.00	10.00	0.00	66.78	0.00	10.44	0.00	40.20			
4	200	300	250	288	1,309	8.75	39.76	70.75	236.87	1.23	4.11	1	2	10.00	20.00	12.35	79.13	1.93	12.38	17.46	33.41			
5	300	500	400	422	1,731	12.82	52.58	197.24	434.11	3.42	7.52	2	4	20.00	40.00	2.66	81.79	0.42	12.79	1.35	18.84			
6	500	750	625	275	2,006	8.35	60.94	295.03	729.14	5.11	12.64	2	6	20.00	60.00	180.27	262.06	28.19	40.98	61.10	35.94			
7	750	1,000	875	235	2,241	7.14	68.07	505.20	1,234.34	8.76	21.39	0	6	0.00	60.00	0.00	262.06	0.00	40.98	0.00	21.23			
8	1,000	1,500	1,250	208	2,449	6.32	74.39	360.87	1,595.20	6.25	27.65	0	6	0.00	60.00	0.00	262.06	0.00	40.98	0.00	16.43			
9	1,500	2,000	1,750	179	2,628	5.44	79.83	478.67	2,073.87	8.30	35.94	0	6	0.00	60.00	0.00	262.06	0.00	40.98	0.00	12.64			
10	2,000	2,500	2,250	99	2,727	3.01	82.84	252.73	2,326.60	4.38	40.32	1	7	10.00	70.00	85.69	347.75	13.40	54.39	33.91	14.95			
11	2,500	3,000	2,750	86	2,813	2.61	85.45	344.61	2,671.21	5.97	46.29	0	7	0.00	70.00	0.00	347.75	0.00	54.39	0.00	13.02			
12	3,000	4,000	3,500	81	2,894	2.46	87.91	441.02	3,112.22	7.64	53.94	1	8	10.00	80.00	291.66	639.41	45.61	100.00	66.13	20.55			
13	4,000	5,000	4,500	58	2,952	1.76	89.67	409.31	3,521.53	7.09	61.03	0	8	0.00	80.00	0.00	639.41	0.00	100.00	0.00	18.16			
14	5,000	7,500	6,250	81	3,033	2.46	92.13	456.43	3,977.96	7.91	68.94	0	8	0.00	80.00	0.00	639.41	0.00	100.00	0.00	16.07			
15	7,500	10,000	8,750	73	3,106	2.22	94.35	408.82	4,386.78	7.09	76.03	0	8	0.00	80.00	0.00	639.41	0.00	100.00	0.00	14.58			
16	10,000	20,000	15,000	72	3,178	2.19	96.54	567.91	4,954.69	9.84	85.87	0	8	0.00	80.00	0.00	639.41	0.00	100.00	0.00	12.91			
17	20,000	50,000	35,000	61	3,239	1.85	98.39	595.68	5,550.38	10.32	96.19	1	9	10.00	90.00	0.00	639.41	0.00	100.00	0.00	11.52			
18	50,000	100,000	75,000	20	3,259	0.61	99.00	76.87	5,627.25	1.33	97.52	1	10	10.00	100.00	0.00	639.41	0.00	100.00	0.00	11.36			
19	100,000	500,000	300,000	9	3,268	0.27	99.27	55.14	5,682.38	0.96	98.48	0	10	0.00	100.00	0.00	639.41	0.00	100.00	0.00	11.25			
20	500,000	UP		24	3,292	0.73	100.00	87.71	5,770.09	1.52	100.00	0	10	0.00	100.00	0.00	639.41	0.00	100.00	0.00	11.08			
				3,292					5,770.09					10					639.41					11.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 28 IRIAN JAYA BARAT  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	552	552	8.60	8.60	163.04	163.04	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	319	871	4.97	13.58	40.46	203.50	0.34	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	732	1,603	11.41	24.98	224.54	428.04	1.87	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	664	2,267	10.35	35.33	277.16	705.20	2.31	5.88	1	1	2.13	2.13	187.34	187.34	3.19	3.19	67.59	26.57			
5	300	500	400	906	3,173	14.12	49.45	596.76	1,301.96	4.98	10.86	0	1	0.00	2.13	0.00	187.34	0.00	3.19	0.00	14.39			
6	500	750	625	559	3,732	8.71	58.17	575.70	1,877.67	4.80	15.66	5	6	10.64	12.77	350.62	537.96	5.96	9.15	60.90	28.65			
7	750	1,000	875	395	4,127	6.16	64.32	709.05	2,586.71	5.91	21.58	3	9	6.38	19.15	826.59	1,364.55	14.06	23.21	116.58	52.75			
8	1,000	1,500	1,250	394	4,521	6.14	70.46	779.00	3,365.72	6.50	28.08	2	11	4.26	23.40	13.79	1,378.33	0.23	23.45	1.77	40.95			
9	1,500	2,000	1,750	273	4,794	4.25	74.72	587.61	3,953.33	4.90	32.98	0	11	0.00	23.40	0.00	1,378.33	0.00	23.45	0.00	34.87			
10	2,000	2,500	2,250	163	4,957	2.54	77.26	447.04	4,400.36	3.73	36.71	0	11	0.00	23.40	0.00	1,378.33	0.00	23.45	0.00	31.32			
11	2,500	3,000	2,750	163	5,120	2.54	79.80	669.86	5,070.23	5.59	42.30	2	13	4.26	27.66	1,616.92	2,995.25	27.51	50.95	241.38	59.08			
12	3,000	4,000	3,500	155	5,275	2.42	82.22	726.72	5,796.95	6.06	48.36	3	16	6.38	34.04	434.69	3,429.94	7.39	58.35	59.82	59.17			
13	4,000	5,000	4,500	637	5,912	9.93	92.14	1,383.54	7,180.49	11.54	59.90	2	18	4.26	38.30	41.58	3,471.52	0.71	59.05	3.01	48.35			
14	5,000	7,500	6,250	154	6,066	2.40	94.54	1,154.70	8,335.19	9.63	69.53	7	25	14.89	53.19	86.63	3,558.15	1.47	60.53	7.50	42.69			
15	7,500	10,000	8,750	89	6,155	1.39	95.93	651.63	8,986.82	5.44	74.97	0	25	0.00	53.19	0.00	3,558.15	0.00	60.53	0.00	39.59			
16	10,000	20,000	15,000	128	6,283	2.00	97.93	1,692.84	10,679.65	14.12	89.09	12	37	25.53	78.72	1,767.02	5,325.17	30.06	90.59	104.38	49.86			
17	20,000	50,000	35,000	80	6,363	1.25	99.17	910.09	11,589.74	7.59	96.68	4	41	8.51	87.23	182.41	5,507.58	3.10	93.69	20.04	47.52			
18	50,000	100,000	75,000	27	6,390	0.42	99.59	187.89	11,777.64	1.57	98.25	6	47	12.77	100.00	370.99	5,878.57	6.31	100.00	197.45	49.91			
19	100,000	500,000	300,000	23	6,413	0.36	99.95	197.10	11,974.74	1.64	99.90	0	47	0.00	100.00	0.00	5,878.57	0.00	100.00	0.00	49.09			
20	500,000	UP		3	6,416	0.05	100.00	12.55	11,987.28	0.10	100.00	0	47	0.00	100.00	0.00	5,878.57	0.00	100.00	0.00	49.04			
				6,416					11,987.28					47					5,878.57					49.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 29 BANTEN  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21,370	21,370	13.97	13.97	7,688.56	7,688.56	3.01	3.01	134	134	10.20	10.20	1,397.69	1,397.69	0.89	0.89	18.18	18.18			
2	50	100	75	8,355	29,725	5.46	19.43	1,146.83	8,835.38	0.45	3.46	15	149	1.14	11.34	368.11	1,765.80	0.23	1.13	32.10	19.99			
3	100	200	150	17,464	47,189	11.42	30.85	2,805.32	11,640.70	1.10	4.55	43	192	3.27	14.61	1,329.94	3,095.74	0.85	1.98	47.41	26.59			
4	200	300	250	12,246	59,435	8.01	38.86	3,139.37	14,780.07	1.23	5.78	32	224	2.44	17.05	815.68	3,911.42	0.52	2.50	25.98	26.46			
5	300	500	400	19,321	78,756	12.63	51.49	8,569.27	23,349.34	3.35	9.13	122	346	9.28	26.33	1,657.64	5,569.06	1.06	3.55	19.34	23.85			
6	500	750	625	13,494	92,250	8.82	60.31	9,475.83	32,825.17	3.71	12.84	68	414	5.18	31.51	4,689.78	10,258.84	2.99	6.54	49.49	31.25			
7	750	1,000	875	12,288	104,538	8.03	68.34	9,524.33	42,349.50	3.73	16.56	132	546	10.05	41.55	3,746.98	14,005.82	2.39	8.94	39.34	33.07			
8	1,000	1,500	1,250	10,014	114,552	6.55	74.89	10,343.30	52,692.80	4.05	20.61	106	652	8.07	49.62	4,038.14	18,043.96	2.58	11.51	39.04	34.24			
9	1,500	2,000	1,750	5,249	119,801	3.43	78.32	9,306.64	61,999.44	3.64	24.25	23	675	1.75	51.37	1,604.15	19,648.11	1.02	12.54	17.24	31.69			
10	2,000	2,500	2,250	3,515	123,316	2.30	80.62	7,828.54	69,827.98	3.06	27.31	14	689	1.07	52.44	2,665.74	22,313.86	1.70	14.24	34.05	31.96			
11	2,500	3,000	2,750	2,829	126,145	1.85	82.47	7,141.15	76,969.13	2.79	30.11	27	716	2.05	54.49	3,814.11	26,127.97	2.43	16.67	53.41	33.95			
12	3,000	4,000	3,500	3,393	129,538	2.22	84.69	10,972.69	87,941.82	4.29	34.40	38	754	2.89	57.38	9,227.35	35,355.31	5.89	22.56	84.09	40.20			
13	4,000	5,000	4,500	2,488	132,026	1.63	86.31	10,477.00	98,418.82	4.10	38.50	11	765	0.84	58.22	5,300.28	40,655.59	3.38	25.94	50.59	41.31			
14	5,000	7,500	6,250	3,518	135,544	2.30	88.61	18,380.70	116,799.52	7.19	45.69	30	795	2.28	60.50	3,809.52	44,465.11	2.43	28.37	20.73	38.07			
15	7,500	10,000	8,750	2,499	138,043	1.63	90.25	16,866.22	133,665.74	6.60	52.28	45	840	3.42	63.93	11,348.52	55,813.63	7.24	35.61	67.29	41.76			
16	10,000	20,000	15,000	4,469	142,512	2.92	93.17	39,890.95	173,556.68	15.60	67.89	76	916	5.78	69.71	18,199.31	74,012.93	11.61	47.22	45.62	42.64			
17	20,000	50,000	35,000	4,712	147,224	3.08	96.25	44,113.39	217,670.07	17.25	85.14	89	1,005	6.77	76.48	33,522.11	107,535.05	21.39	68.61	75.99	49.40			
18	50,000	100,000	75,000	2,266	149,490	1.48	97.73	18,683.92	236,353.99	7.31	92.45	81	1,086	6.16	82.65	45,112.67	152,647.72	28.78	97.39	241.45	64.58			
19	100,000	500,000	300,000	2,446	151,936	1.60	99.33	16,562.84	252,916.82	6.48	98.93	129	1,215	9.82	92.47	2,419.06	155,066.78	1.54	98.93	14.61	61.31			
20	500,000	UP		1,025	152,961	0.67	100.00	2,741.27	255,658.09	1.07	100.00	99	1,314	7.53	100.00	1,677.51	156,744.28	1.07	100.00	61.19	61.31			
				152,961					255,658.09					1,314					156,744.28					61.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 30 BANGKA BELITUNG  
 UNDERWRITING YEAR 2018  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1,264	1,264	16.22	16.22	198.48	198.48	1.94	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	578	1,842	7.42	23.64	52.11	250.59	0.51	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,041	2,883	13.36	37.00	174.32	424.91	1.71	4.16	3	3	3.85	3.85	71.13	71.13	0.91	0.91	40.81	16.74			
4	200	300	250	703	3,586	9.02	46.03	197.91	622.82	1.94	6.09	0	3	0.00	3.85	0.00	71.13	0.00	0.91	0.00	11.42			
5	300	500	400	1,105	4,691	14.18	60.21	519.38	1,142.19	5.08	11.18	1	4	1.28	5.13	7.00	78.13	0.09	1.00	1.35	6.84			
6	500	750	625	5,308	7.92	68.13	490.69	1,632.89	4.80	15.98	1	5	1.28	6.41	17.40	95.54	0.22	1.22	3.55	5.85				
7	750	1,000	875	441	5,749	5.66	73.79	467.61	2,100.49	4.58	20.55	1	6	1.28	7.69	7.58	103.12	0.10	1.32	1.62	4.91			
8	1,000	1,500	1,250	392	6,141	5.03	78.82	641.32	2,741.81	6.27	26.83	4	10	5.13	12.82	147.42	250.54	1.89	3.21	22.99	9.14			
9	1,500	2,000	1,750	283	6,424	3.63	82.45	699.83	3,441.64	6.85	33.67	2	12	2.56	15.38	49.22	299.76	0.63	3.84	7.03	8.71			
10	2,000	2,500	2,250	185	6,609	2.37	84.83	464.50	3,906.14	4.54	38.22	0	12	0.00	15.38	0.00	299.76	0.00	3.84	0.00	7.67			
11	2,500	3,000	2,750	151	6,760	1.94	86.77	593.21	4,499.36	5.80	44.02	0	12	0.00	15.38	0.00	299.76	0.00	3.84	0.00	6.66			
12	3,000	4,000	3,500	144	6,904	1.85	88.62	480.45	4,979.81	4.70	48.72	0	12	0.00	15.38	0.00	299.76	0.00	3.84	0.00	6.02			
13	4,000	5,000	4,500	113	7,017	1.45	90.07	548.22	5,528.03	5.36	54.09	0	12	0.00	15.38	0.00	299.76	0.00	3.84	0.00	5.42			
14	5,000	7,500	6,250	139	7,156	1.78	91.85	728.57	6,256.60	7.13	61.21	5	17	6.41	21.79	425.95	725.71	5.45	9.29	58.46	11.60			
15	7,500	10,000	8,750	119	7,275	1.53	93.38	644.62	6,901.22	6.31	67.52	13	30	16.67	38.46	1,319.68	2,045.39	16.90	26.19	204.72	29.64			
16	10,000	20,000	15,000	169	7,444	2.17	95.55	990.48	7,891.70	9.69	77.21	7	37	8.97	47.44	5,154.07	7,199.45	66.00	92.20	520.36	91.23			
17	20,000	50,000	35,000	150	7,594	1.93	97.47	1,209.43	9,101.13	11.83	89.05	10	47	12.82	60.26	534.31	7,733.76	6.84	99.04	44.18	84.98			
18	50,000	100,000	75,000	89	7,683	1.14	98.61	408.58	9,509.72	4.00	93.04	13	60	16.67	76.92	34.18	7,767.95	0.44	99.48	8.37	81.68			
19	100,000	500,000	300,000	99	7,782	1.27	99.88	663.43	10,173.15	6.49	99.53	18	78	23.08	100.00	40.69	7,808.64	0.52	100.00	6.13	76.76			
20	500,000	UP		9	7,791	0.12	100.00	47.67	10,220.82	0.47	100.00	0	78	0.00	100.00	0.00	7,808.64	0.00	100.00	0.00	76.40			
				7,791					10,220.82					78					7,808.64					76.40



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 31 GORONTALO  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	967	967	16.34	16.34	264.11	264.11	3.89	3.89	1	1	4.17	4.17	381.65	381.65	31.88	31.88	144.50	144.50
2	50	100	75	458	1,425	7.74	24.08	40.45	304.56	0.60	4.48	0	1	0.00	4.17	0.00	381.65	0.00	31.88	0.00	125.31
3	100	200	150	837	2,262	14.14	38.22	155.20	459.76	2.28	6.76	0	1	0.00	4.17	0.00	381.65	0.00	31.88	0.00	83.01
4	200	300	250	574	2,836	9.70	47.92	173.04	632.80	2.55	9.31	0	1	0.00	4.17	0.00	381.65	0.00	31.88	0.00	60.31
5	300	500	400	893	3,729	15.09	63.01	387.20	1,020.00	5.70	15.01	4	5	16.67	20.83	414.63	796.28	34.64	66.52	107.09	78.07
6	500	750	625	479	4,208	8.09	71.11	345.54	1,365.54	5.08	20.09	1	6	4.17	25.00	3.00	799.28	0.25	66.77	0.87	58.53
7	750	1,000	875	327	4,535	5.53	76.63	321.02	1,686.56	4.72	24.81	1	7	4.17	29.17	3.55	802.83	0.30	67.07	1.11	47.60
8	1,000	1,500	1,250	320	4,855	5.41	82.04	434.55	2,121.11	6.39	31.21	11	18	45.83	75.00	89.06	891.90	7.44	74.51	20.50	42.05
9	1,500	2,000	1,750	188	5,043	3.18	85.21	397.01	2,518.12	5.84	37.05	0	18	0.00	75.00	0.00	891.90	0.00	74.51	0.00	35.42
10	2,000	2,500	2,250	114	5,157	1.93	87.14	284.73	2,802.85	4.19	41.24	2	20	8.33	83.33	202.46	1,094.35	16.91	91.42	71.10	39.04
11	2,500	3,000	2,750	88	5,245	1.49	88.63	351.65	3,154.49	5.17	46.41	0	20	0.00	83.33	0.00	1,094.35	0.00	91.42	0.00	34.69
12	3,000	4,000	3,500	111	5,356	1.88	90.50	406.89	3,561.39	5.99	52.40	0	20	0.00	83.33	0.00	1,094.35	0.00	91.42	0.00	30.73
13	4,000	5,000	4,500	102	5,458	1.72	92.23	383.53	3,944.91	5.64	58.04	1	21	4.17	87.50	0.00	1,094.35	0.00	91.42	0.00	27.74
14	5,000	7,500	6,250	104	5,562	1.76	93.98	499.84	4,444.75	7.35	65.40	0	21	0.00	87.50	0.00	1,094.35	0.00	91.42	0.00	24.62
15	7,500	10,000	8,750	79	5,641	1.33	95.32	455.55	4,900.30	6.70	72.10	0	21	0.00	87.50	0.00	1,094.35	0.00	91.42	0.00	22.33
16	10,000	20,000	15,000	126	5,767	2.13	97.45	688.91	5,589.21	10.14	82.23	0	21	0.00	87.50	0.00	1,094.35	0.00	91.42	0.00	19.58
17	20,000	50,000	35,000	80	5,847	1.35	98.80	867.45	6,456.66	12.76	95.00	3	24	12.50	100.00	102.69	1,197.04	8.58	100.00	11.84	18.54
18	50,000	100,000	75,000	16	5,863	0.27	99.07	95.60	6,552.26	1.41	96.40	0	24	0.00	100.00	0.00	1,197.04	0.00	100.00	0.00	18.27
19	100,000	500,000	300,000	36	5,899	0.61	99.68	182.40	6,734.66	2.68	99.09	0	24	0.00	100.00	0.00	1,197.04	0.00	100.00	0.00	17.77
20	500,000	UP		19	5,918	0.32	100.00	62.01	6,796.67	0.91	100.00	0	24	0.00	100.00	0.00	1,197.04	0.00	100.00	0.00	17.61
				5,918				6,796.67				24				1,197.04					17.61



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 32 RIAU KEPULAUAN  
UNDERWRITING YEAR : 2018  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,281	7,281	20.91	20.91	2,812.51	2,812.51	5.77	5.77	10	10	5.38	5.38	96.34	96.34	1.77	1.77	3.43	3.43			
2	50	100	75	2,144	9,425	6.16	27.07	406.49	3,219.00	0.83	6.61	2	12	1.08	6.45	14.41	110.75	0.26	2.03	3.55	3.44			
3	100	200	150	3,926	13,351	11.28	38.34	717.73	3,936.73	1.47	8.08	7	19	3.76	10.22	171.95	282.70	3.16	5.19	23.96	7.18			
4	200	300	250	2,864	16,215	8.23	46.57	775.12	4,711.85	1.59	9.67	13	32	6.99	17.20	855.76	1,138.46	15.72	20.91	110.40	24.16			
5	300	500	400	4,460	20,675	12.81	59.38	2,424.54	7,136.39	4.98	14.65	6	38	3.23	20.43	50.87	1,189.33	0.93	21.84	2.10	16.67			
6	500	750	625	3,175	23,850	9.12	68.50	2,630.52	9,766.91	5.40	20.05	12	50	6.45	26.88	491.19	1,680.52	9.02	30.86	18.67	17.21			
7	750	1,000	875	2,759	26,609	7.92	76.42	3,070.83	12,837.74	6.30	26.36	8	58	4.30	31.18	63.25	1,743.77	1.16	32.02	2.06	13.58			
8	1,000	1,500	1,250	1,908	28,517	5.48	81.90	3,021.74	15,859.48	6.20	32.56	20	78	10.75	41.94	761.89	2,505.66	13.99	46.02	25.21	15.80			
9	1,500	2,000	1,750	1,092	29,609	3.14	85.04	2,595.24	18,454.72	5.33	37.89	2	80	1.08	43.01	1,197.46	3,703.13	21.99	68.01	46.14	20.07			
10	2,000	2,500	2,250	594	30,203	1.71	86.74	1,438.77	19,893.48	2.95	40.84	2	82	1.08	44.09	189.34	3,892.47	3.48	71.48	13.16	19.57			
11	2,500	3,000	2,750	577	30,780	1.66	88.40	1,751.08	21,644.57	3.59	44.44	1	83	0.54	44.62	2.85	3,895.32	0.05	71.54	0.16	18.00			
12	3,000	4,000	3,500	637	31,417	1.83	90.23	2,347.09	23,991.66	4.82	49.26	4	87	2.15	46.77	38.38	3,933.70	0.70	72.24	1.64	16.40			
13	4,000	5,000	4,500	388	31,805	1.11	91.34	1,868.78	25,860.44	3.84	53.09	2	89	1.08	47.85	5.99	3,939.69	0.11	72.35	0.32	15.23			
14	5,000	7,500	6,250	555	32,360	1.59	92.94	3,343.36	29,203.80	6.86	59.96	10	99	5.38	53.23	182.41	4,122.10	3.35	75.70	5.46	14.11			
15	7,500	10,000	8,750	327	32,687	0.94	93.88	2,682.01	31,885.81	5.51	65.46	1	100	0.54	53.76	1.80	4,123.90	0.03	75.73	0.07	12.93			
16	10,000	20,000	15,000	563	33,250	1.62	95.49	5,068.92	36,954.73	10.41	75.87	6	106	3.23	56.99	13.55	4,137.45	0.25	75.98	0.27	11.20			
17	20,000	50,000	35,000	477	33,727	1.37	96.86	4,611.16	41,565.89	9.47	85.34	20	126	10.75	67.74	76.93	4,214.38	1.41	77.39	1.67	10.14			
18	50,000	100,000	75,000	258	33,985	0.74	97.60	2,095.98	43,661.87	4.30	89.64	6	132	3.23	70.97	127.32	4,341.70	2.34	79.73	6.07	9.94			
19	100,000	500,000	300,000	526	34,511	1.51	99.12	4,049.11	47,710.99	8.31	97.95	26	158	13.98	84.95	306.25	4,647.96	5.62	85.36	7.56	9.74			
20	500,000	UP		308	34,819	0.88	100.00	997.89	48,708.88	2.05	100.00	28	186	15.05	100.00	797.35	5,445.30	14.64	100.00	79.90	11.18			
				34,819					48,708.88					186					5,445.30					11.18



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 33 KALIMANTAN UTARA  
UNDERWRITING YEAR : 2018  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
DATA POSITION TO : 31/12/2018  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	5.71	5.71	1.64	1.64	2.63	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	2.86	8.57	0.11	1.75	0.18	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	2.86	11.43	0.24	1.99	0.38	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	8	11.43	22.86	1.43	3.42	2.28	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	2.86	25.71	0.76	4.18	1.21	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	13	11.43	37.14	4.80	8.98	7.66	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	16	8.57	45.71	2.94	11.92	4.69	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	5.71	51.43	2.07	13.99	3.31	22.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	20	5.71	57.14	3.63	17.62	5.80	28.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	22	5.71	62.86	5.71	23.33	9.12	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.86	65.71	0.89	24.22	1.41	38.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.86	68.57	5.02	29.24	8.01	46.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.86	71.43	23.60	52.84	37.67	84.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.86	74.29	0.29	53.14	0.46	84.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.86	77.14	0.12	53.26	0.19	84.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	28	2.86	80.00	1.18	54.43	1.88	86.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	29	2.86	82.86	0.65	55.08	1.04	87.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	30	2.86	85.71	1.74	56.82	2.78	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	3	33	8.57	94.29	5.55	62.37	8.86	99.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		2	35	5.71	100.00	0.29	62.66	0.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35					62.66			0						0.00			0.00





**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 34 SULAWESI BARAT  
 UNDERWRITING YEAR : 2018  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2018  
 DATA POSITION TO : 31/12/2018  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	31.75	31.75	7.39	7.39	8.21	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	64	19.05	50.79	16.51	23.90	18.35	26.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	92	22.22	73.02	22.14	46.04	24.61	51.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	104	9.52	82.54	5.90	51.93	6.56	57.73	1	1	100.00	100.00	26.18	26.18	100.00	100.00	443.83	50.40			
5	300	500	400	12	116	9.52	92.06	17.45	69.39	19.40	77.14	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	37.72			
6	500	750	625	2	118	1.59	93.65	8.11	77.50	9.02	86.16	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	33.78			
7	750	1,000	875	1	119	0.79	94.44	0.16	77.66	0.18	86.33	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	33.71			
8	1,000	1,500	1,250	2	121	1.59	96.03	1.05	78.71	1.17	87.50	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	33.26			
9	1,500	2,000	1,750	2	123	1.59	97.62	1.51	80.23	1.68	89.19	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	32.63			
10	2,000	2,500	2,250	1	124	0.79	98.41	0.41	80.63	0.45	89.64	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	32.46			
11	2,500	3,000	2,750	1	125	0.79	99.21	5.28	85.91	5.87	95.50	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	30.47			
12	3,000	4,000	3,500	1	126	0.79	100.00	4.04	89.95	4.50	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
13	4,000	5,000	4,500	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
14	5,000	7,500	6,250	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
15	7,500	10,000	8,750	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
16	10,000	20,000	15,000	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
17	20,000	50,000	35,000	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
18	50,000	100,000	75,000	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
20	500,000	UP		0	126	0.00	100.00	0.00	89.95	0.00	100.00	0	1	0.00	100.00	0.00	26.18	0.00	100.00	0.00	29.10			
				126					89.95					1					26.18					29.10
<b>GRANT TOTAL</b>					2,416,194					3,234,537.40					25,901					1,421,335.87				

# RISK AND LOSS PROFILE 2019

## 3.1 ALL CLASS OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

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

UNDERWRITING YEAR : 2019

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	351,399	351,399	13.93	13.93	97,474.46	97,474.46	2.76	2.76	2339	2,339	7.40	7.40	58,967.59	58,967.59	4.81	4.81	60.50	60.50	
2	50	100	75	182,986	534,385	7.26	21.19	42,676.99	140,151.45	1.21	3.96	237	2,576	0.75	8.15	5,635.14	64,602.74	0.46	5.27	13.20	46.09	
3	100	200	150	330,205	864,590	13.09	34.28	124,927.48	265,078.93	3.53	7.50	366	2,942	1.16	9.31	9,818.26	74,421.00	0.80	6.07	7.86	28.08	
4	200	300	250	207,841	1,072,431	8.24	42.52	98,763.43	363,842.35	2.79	10.29	347	3,289	1.10	10.41	12,273.03	86,694.04	1.00	7.07	12.43	23.83	
5	300	500	400	284,624	1,357,055	11.29	53.81	183,191.37	547,033.72	5.18	15.48	1172	4,461	3.71	14.11	23,875.97	110,570.01	1.95	9.02	13.03	20.21	
6	500	750	625	218,590	1,575,645	8.67	62.48	160,054.75	707,088.47	4.53	20.00	2589	7,050	8.19	22.30	35,358.31	145,928.32	2.89	11.91	22.09	20.64	
7	750	1,000	875	184,261	1,759,906	7.31	69.78	180,917.23	888,005.70	5.12	25.12	3847	10,897	12.17	34.48	58,491.55	204,419.86	4.77	16.68	32.33	23.02	
8	1,000	1,500	1,250	179,233	1,939,139	7.11	76.89	217,696.30	1,105,702.00	6.16	31.28	3853	14,750	12.19	46.67	71,924.23	276,344.10	5.87	22.55	33.04	24.99	
9	1,500	2,000	1,750	98,837	2,037,976	3.92	80.81	172,934.49	1,278,636.49	4.89	36.17	1578	16,328	4.99	51.66	45,430.18	321,774.28	3.71	26.26	26.27	25.17	
10	2,000	2,500	2,250	58,351	2,096,327	2.31	83.12	124,492.24	1,403,128.73	3.52	39.70	768	17,096	2.43	54.09	25,177.18	346,951.46	2.05	28.31	20.22	24.73	
11	2,500	3,000	2,750	46,811	2,143,138	1.86	84.98	121,732.86	1,524,861.60	3.44	43.14	788	17,884	2.49	56.58	36,951.32	383,902.77	3.02	31.33	30.35	25.18	
12	3,000	4,000	3,500	60,290	2,203,428	2.39	87.37	171,221.91	1,696,083.50	4.84	47.98	982	18,866	3.11	59.69	53,681.51	437,584.29	4.38	35.71	31.35	25.80	
13	4,000	5,000	4,500	39,026	2,242,454	1.55	88.91	151,122.34	1,847,205.84	4.28	52.26	676	19,542	2.14	61.83	33,971.37	471,555.66	2.77	38.48	22.48	25.53	
14	5,000	7,500	6,250	55,962	2,298,416	2.22	91.13	241,734.50	2,088,940.34	6.84	59.10	1080	20,622	3.42	65.24	110,544.93	582,100.59	9.02	47.50	45.73	27.87	
15	7,500	10,000	8,750	35,106	2,333,522	1.39	92.53	199,477.68	2,288,418.02	5.64	64.74	827	21,449	2.62	67.86	84,135.39	666,235.97	6.87	54.37	42.18	29.11	
16	10,000	20,000	15,000	61,262	2,394,784	2.43	94.95	422,584.17	2,711,002.19	11.96	76.70	1585	23,034	5.01	72.87	196,768.29	863,004.26	16.06	70.43	46.56	31.83	
17	20,000	50,000	35,000	55,619	2,450,403	2.21	97.16	405,760.03	3,116,762.22	11.48	88.18	1957	24,991	6.19	79.07	191,642.34	1,054,646.61	15.64	86.07	47.23	33.84	
18	50,000	100,000	75,000	27,993	2,478,396	1.11	98.27	183,635.51	3,300,397.73	5.20	93.37	1346	26,337	4.26	83.32	76,427.88	1,131,074.48	6.24	92.30	41.62	34.27	
19	100,000	500,000	300,000	31,040	2,509,436	1.23	99.50	194,282.68	3,494,680.41	5.50	98.87	2381	28,718	7.53	90.86	75,252.09	1,206,326.57	6.14	98.45	38.73	34.52	
20	500,000	UP		12,598	2,522,034	0.50	100.00	40,062.76	3,534,743.17	1.13	100.00	2890	31,608	9.14	100.00	19,040.66	1,225,367.23	1.55	100.00	47.53	34.67	
<b>TOTAL</b>				2,522,034				3,534,743.18				31,608					1,225,367.22					34.67

## 3.2 GROUP BY OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2019

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42,398	42,398	11.48	11.48	10,440.11	10,440.11	1.93	1.93	2	2	1.18	1.18	4,616.88	4,616.88	47.47	47.47	44.22	44.22			
2	50	100	75	19,268	61,666	5.22	16.70	928.67	11,368.78	0.17	2.11	3	5	1.76	2.94	12.79	4,629.67	0.13	47.60	1.38	40.72			
3	100	200	150	34,049	95,715	9.22	25.92	5,429.26	16,798.04	1.01	3.11	4	9	2.35	5.29	68.69	4,698.36	0.71	48.31	1.27	27.97			
4	200	300	250	21,315	117,030	5.77	31.69	7,197.04	23,995.08	1.33	4.45	2	11	1.18	6.47	20.85	4,719.21	0.21	48.52	0.29	19.67			
5	300	500	400	31,234	148,264	8.46	40.15	18,306.37	42,301.45	3.39	7.84	10	21	5.88	12.35	553.96	5,273.17	5.70	54.22	3.03	12.47			
6	500	750	625	34,812	183,076	9.43	49.58	15,343.08	57,644.54	2.84	10.68	3	24	1.76	14.12	151.85	5,425.02	1.56	55.78	0.99	9.41			
7	750	1,000	875	31,679	214,755	8.58	58.16	16,978.41	74,622.95	3.15	13.83	6	30	3.53	17.65	749.04	6,174.06	7.70	63.48	4.41	8.27			
8	1,000	1,500	1,250	34,663	249,418	9.39	67.54	20,856.37	95,479.32	3.87	17.70	14	44	8.24	25.88	145.58	6,319.63	1.50	64.98	0.70	6.62			
9	1,500	2,000	1,750	17,164	266,582	4.65	72.19	19,472.18	114,951.50	3.61	21.30	6	50	3.53	29.41	157.05	6,476.68	1.61	66.60	0.81	5.63			
10	2,000	2,500	2,250	10,855	277,437	2.94	75.13	16,130.22	131,081.72	2.99	24.29	4	54	2.35	31.76	27.47	6,504.15	0.28	66.88	0.17	4.96			
11	2,500	3,000	2,750	9,036	286,473	2.45	77.58	16,226.90	147,308.62	3.01	27.30	5	59	2.94	34.71	228.68	6,732.82	2.35	69.23	1.41	4.57			
12	3,000	4,000	3,500	13,052	299,525	3.53	81.11	23,664.86	170,973.48	4.39	31.69	6	65	3.53	38.24	230.96	6,963.78	2.37	71.60	0.98	4.07			
13	4,000	5,000	4,500	7,623	307,148	2.06	83.18	21,836.98	192,810.46	4.05	35.73	4	69	2.35	40.59	257.18	7,220.96	2.64	74.25	1.18	3.75			
14	5,000	7,500	6,250	11,606	318,754	3.14	86.32	36,682.35	229,492.81	6.80	42.53	8	77	4.71	45.29	123.19	7,344.14	1.27	75.51	0.34	3.20			
15	7,500	10,000	8,750	7,106	325,860	1.92	88.24	34,081.21	263,574.02	6.32	48.85	5	82	2.94	48.24	27.18	7,371.33	0.28	75.79	0.08	2.80			
16	10,000	20,000	15,000	12,679	338,539	3.43	91.68	80,166.96	343,740.98	14.86	63.71	11	93	6.47	54.71	373.66	7,744.99	3.84	79.64	0.47	2.25			
17	20,000	50,000	35,000	11,760	350,299	3.18	94.86	82,314.93	426,055.90	15.26	78.96	11	104	6.47	61.18	1,115.85	8,860.84	11.47	91.11	1.36	2.08			
18	50,000	100,000	75,000	6,774	357,073	1.83	96.70	41,260.38	467,316.29	7.65	86.61	9	113	5.29	66.47	54.28	8,915.12	0.56	91.67	0.13	1.91			
19	100,000	500,000	300,000	8,076	365,149	2.19	98.88	45,677.09	512,993.37	8.47	95.07	38	151	22.35	88.82	709.21	9,624.33	7.29	98.96	1.55	1.88			
20	500,000	UP		4,119	369,268	1.12	100.00	26,580.53	539,573.90	4.93	100.00	19	170	11.18	100.00	101.09	9,725.42	1.04	100.00	0.38	1.80			
				369,268					539,573.90					170					9,725.42					1.80



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : FIRE  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	220,783	220,783	15.55	15.55	52,014.90	52,014.90	3.59	3.59	1,913	1,913	35.66	35.66	39,579.08	39,579.08	12.89	12.89	76.09	76.09			
2	50	100	75	129,689	350,472	9.13	24.68	37,065.76	89,080.65	2.56	6.15	69	1,982	1.29	36.94	2,941.35	42,520.42	0.96	13.85	7.94	47.73			
3	100	200	150	244,918	595,390	17.25	41.93	110,961.91	200,042.56	7.66	13.80	147	2,129	2.74	39.68	5,922.70	48,443.12	1.93	15.78	5.34	24.22			
4	200	300	250	150,446	745,836	10.59	52.52	79,954.60	279,997.16	5.52	19.32	115	2,244	2.14	41.83	7,116.78	55,559.90	2.32	18.10	8.90	19.84			
5	300	500	400	192,218	938,054	13.54	66.06	137,230.23	417,227.40	9.47	28.79	203	2,447	3.78	45.61	12,786.79	68,346.69	4.17	22.27	9.32	16.38			
6	500	750	625	122,661	1,060,715	8.64	74.70	110,527.80	527,755.19	7.63	36.41	194	2,641	3.62	49.23	11,138.50	79,485.19	3.63	25.90	10.08	15.06			
7	750	1,000	875	90,466	1,151,181	6.37	81.07	108,319.32	636,074.51	7.47	43.89	484	3,125	9.02	58.25	15,589.89	95,075.08	5.08	30.97	14.39	14.95			
8	1,000	1,500	1,250	75,998	1,227,179	5.35	86.42	115,759.42	751,833.94	7.99	51.87	697	3,822	12.99	71.24	21,459.97	116,535.05	6.99	37.97	18.54	15.50			
9	1,500	2,000	1,750	42,560	1,269,739	3.00	89.42	88,962.31	840,796.25	6.14	58.01	293	4,115	5.46	76.70	18,674.14	135,209.19	6.08	44.05	20.99	16.08			
10	2,000	2,500	2,250	23,142	1,292,881	1.63	91.04	57,123.03	897,919.27	3.94	61.95	101	4,216	1.88	78.58	4,584.91	139,794.10	1.49	45.54	8.03	15.57			
11	2,500	3,000	2,750	17,823	1,310,704	1.26	92.30	51,088.47	949,007.75	3.52	65.48	99	4,315	1.85	80.43	11,009.09	150,803.19	3.59	49.13	21.55	15.89			
12	3,000	4,000	3,500	19,650	1,330,354	1.38	93.68	70,831.36	1,019,839.10	4.89	70.36	75	4,390	1.40	81.83	11,225.48	162,028.67	3.66	52.79	15.85	15.89			
13	4,000	5,000	4,500	13,287	1,343,641	0.94	94.62	60,208.31	1,080,047.41	4.15	74.52	71	4,461	1.32	83.15	9,963.69	171,992.36	3.25	56.03	16.55	15.92			
14	5,000	7,500	6,250	17,216	1,360,857	1.21	95.83	84,182.37	1,164,229.77	5.81	80.32	115	4,576	2.14	85.29	27,911.50	199,903.85	9.09	65.13	33.16	17.17			
15	7,500	10,000	8,750	10,433	1,371,290	0.73	96.57	58,368.77	1,222,598.55	4.03	84.35	141	4,717	2.63	87.92	16,722.47	216,626.32	5.45	70.57	28.65	17.72			
16	10,000	20,000	15,000	18,083	1,389,373	1.27	97.84	105,331.43	1,327,929.98	7.27	91.62	135	4,852	2.52	90.44	55,138.47	271,764.80	17.96	88.54	52.35	20.47			
17	20,000	50,000	35,000	16,533	1,405,906	1.16	99.00	71,819.39	1,399,749.37	4.96	96.57	210	5,062	3.91	94.35	23,146.56	294,911.36	7.54	96.08	32.23	21.07			
18	50,000	100,000	75,000	6,524	1,412,430	0.46	99.46	22,919.49	1,422,668.85	1.58	98.16	84	5,146	1.57	95.92	5,144.08	300,055.44	1.68	97.75	22.44	21.09			
19	100,000	500,000	300,000	5,869	1,418,299	0.41	99.88	27,884.56	1,450,553.41	1.92	100.08	135	5,281	2.52	98.43	6,131.04	306,186.48	2.00	99.75	21.99	21.11			
20	500,000	UP		1,749	1,420,048	0.12	100.00	1,153.22	1,449,400.19	0.08	100.00	84	5,365	1.57	100.00	765.07	306,951.55	0.25	100.00	66.34	21.18			
				1,420,048					1,449,400.19					5,365					306,951.55					21.18



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : IAR  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88,173	88,173	12.04	12.04	35,008.75	35,008.75	2.26	2.26	424	424	1.63	1.63	14,771.64	14,771.64	1.63	1.63	42.19	42.19			
2	50	100	75	34,019	122,192	4.64	16.68	4,738.20	39,746.95	0.31	2.57	165	589	0.63	2.26	2,681.00	17,452.65	0.30	1.92	56.58	43.91			
3	100	200	150	51,234	173,426	6.99	23.67	8,535.76	48,282.71	0.55	3.12	215	804	0.82	3.08	3,826.87	21,279.52	0.42	2.34	44.83	44.07			
4	200	300	250	36,076	209,502	4.92	28.60	11,610.47	59,893.17	0.75	3.87	230	1,034	0.88	3.97	5,135.40	26,414.92	0.57	2.91	44.23	44.10			
5	300	500	400	61,164	270,666	8.35	36.95	27,642.75	87,535.92	1.79	5.66	959	1,993	3.68	7.64	10,535.23	36,950.15	1.16	4.07	38.11	42.21			
6	500	750	625	61,109	331,775	8.34	45.29	34,179.51	121,715.42	2.21	7.87	2,392	4,385	9.17	16.82	24,067.95	61,018.10	2.65	6.71	70.42	50.13			
7	750	1,000	875	62,111	393,886	8.48	53.77	55,614.76	177,330.19	3.60	11.47	3,357	7,742	12.88	29.69	42,152.62	103,170.73	4.64	11.35	75.79	58.18			
8	1,000	1,500	1,250	68,567	462,453	9.36	63.12	81,076.12	258,406.31	5.25	16.72	3,142	10,884	12.05	41.74	50,318.68	153,489.41	5.54	16.89	62.06	59.40			
9	1,500	2,000	1,750	39,112	501,565	5.34	68.46	64,498.63	322,904.93	4.17	20.89	1,279	12,163	4.91	46.65	26,599.00	180,088.41	2.93	19.82	41.24	55.77			
10	2,000	2,500	2,250	24,352	525,917	3.32	71.79	51,234.22	374,139.15	3.31	24.21	663	12,826	2.54	49.19	20,564.80	200,653.21	2.26	22.08	40.14	53.63			
11	2,500	3,000	2,750	19,951	545,868	2.72	74.51	54,415.46	428,554.61	3.52	27.73	684	13,510	2.62	51.82	25,713.55	226,366.76	2.83	24.91	47.25	52.82			
12	3,000	4,000	3,500	27,587	573,455	3.77	78.28	76,722.58	505,277.19	4.96	32.69	901	14,411	3.46	55.27	42,225.08	268,591.84	4.65	29.56	55.04	53.16			
13	4,000	5,000	4,500	18,116	591,571	2.47	80.75	69,077.06	574,354.25	4.47	37.16	601	15,012	2.31	57.58	23,750.51	292,342.34	2.61	32.17	34.38	50.90			
14	5,000	7,500	6,250	27,138	618,709	3.70	84.45	120,856.83	695,211.08	7.82	44.98	957	15,969	3.67	61.25	82,510.25	374,852.59	9.08	41.25	68.27	53.92			
15	7,500	10,000	8,750	17,567	636,276	2.40	86.85	107,027.70	802,238.78	6.92	51.90	681	16,650	2.61	63.86	67,385.73	442,238.32	7.42	48.67	62.96	55.13			
16	10,000	20,000	15,000	30,498	666,774	4.16	91.01	237,067.42	1,039,306.20	15.34	67.24	1,439	18,089	5.52	69.38	141,256.15	583,494.48	15.55	64.21	59.58	56.14			
17	20,000	50,000	35,000	27,316	694,090	3.73	94.74	251,603.27	1,290,909.47	16.28	83.52	1,736	19,825	6.66	76.04	167,379.92	750,874.40	18.42	82.63	66.53	58.17			
18	50,000	100,000	75,000	14,694	708,784	2.01	96.75	119,442.79	1,410,352.26	7.73	91.24	1,253	21,078	4.81	80.84	71,229.52	822,103.92	7.84	90.47	59.63	58.29			
19	100,000	500,000	300,000	17,090	725,874	2.33	99.08	120,720.49	1,531,072.75	7.81	99.05	2,208	23,286	8.47	89.31	68,411.84	890,515.76	7.53	98.00	56.67	58.16			
20	500,000	UP		6,729	732,603	0.92	100.00	14,611.46	1,545,684.21	0.95	100.00	2,787	26,073	10.69	100.00	18,174.50	908,690.25	2.00	100.00	124.39	58.79			
				732,603					1,545,684.21					26,073					908,690.25					58.79





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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : LOP  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	45	45	39.13	39.13	10.70	10.70	12.60	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	55	8.70	47.83	55.64	44.94	65.56	52.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	59	3.48	51.30	0.56	44.38	0.66	52.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	63	3.48	54.78	1.31	43.07	1.55	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	71	6.96	61.74	12.02	31.05	14.17	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	79	6.96	68.70	4.36	26.68	5.14	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	84	4.35	73.04	4.73	21.95	5.57	25.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	89	4.35	77.39	4.38	17.57	5.17	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	90	0.87	78.26	1.37	16.19	1.62	19.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	92	1.74	80.00	4.78	11.41	5.64	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	93	0.87	80.87	2.03	9.39	2.39	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	94	0.87	81.74	3.11	6.28	3.66	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	95	0.87	82.61	4.44	1.84	5.23	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	96	0.87	83.48	8.52	6.68	10.04	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	97	0.87	84.35	6.43	13.11	7.58	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	98	0.87	85.22	11.92	25.04	14.05	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	108	8.70	93.91	22.45	47.49	26.45	55.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	109	0.87	94.78	12.85	60.33	15.14	71.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	114	4.35	99.13	0.54	60.87	0.64	71.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	115	0.87	100.00	23.99	84.86	28.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				115					84.86					0					0.00					0.00
<b>GRANT TOTAL</b>				2,522,034					3,534,743.19					31,608					1,225,367.24					

### 3.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	640	640	12.32	12.32	345.15	345.15	1.97	1.97	3	3	2.33	2.33	359.67	359.67	5.70	5.70	104.21	104.21			
2	50	100	75	195	835	3.75	16.07	36.57	381.72	0.21	2.18	0	3	0.00	2.33	0.00	359.67	0.00	5.70	0.00	94.22			
3	100	200	150	365	1,200	7.02	23.09	50.25	431.97	0.29	2.46	3	6	2.33	4.65	3.70	363.37	0.06	5.76	7.37	84.12			
4	200	300	250	123	1,323	2.37	25.46	29.90	461.87	0.17	2.63	0	6	0.00	4.65	0.00	363.37	0.00	5.76	0.00	78.67			
5	300	500	400	104	1,427	2.00	27.46	37.78	499.65	0.22	2.85	3	9	2.33	6.98	78.41	441.78	1.24	7.00	207.53	88.42			
6	500	750	625	95	1,522	1.83	29.29	65.92	565.57	0.38	3.22	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	78.11			
7	750	1,000	875	85	1,607	1.64	30.93	93.73	659.30	0.53	3.76	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	67.01			
8	1,000	1,500	1,250	106	1,713	2.04	32.97	102.29	761.59	0.58	4.34	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	58.01			
9	1,500	2,000	1,750	102	1,815	1.96	34.93	145.87	907.46	0.83	5.17	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	48.68			
10	2,000	2,500	2,250	104	1,919	2.00	36.93	116.08	1,023.54	0.66	5.83	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	43.16			
11	2,500	3,000	2,750	75	1,994	1.44	38.38	168.14	1,191.68	0.96	6.79	0	9	0.00	6.98	0.00	441.78	0.00	7.00	0.00	37.07			
12	3,000	4,000	3,500	90	2,084	1.73	40.11	286.15	1,477.83	1.63	8.42	1	10	0.78	7.75	0.07	441.85	0.00	7.01	0.03	29.90			
13	4,000	5,000	4,500	173	2,257	3.33	43.44	500.91	1,978.74	2.85	11.28	3	13	2.33	10.08	131.19	573.04	2.08	9.09	26.19	28.96			
14	5,000	7,500	6,250	151	2,408	2.91	46.34	701.23	2,679.97	4.00	15.27	2	15	1.55	11.63	131.63	704.67	2.09	11.17	18.77	26.29			
15	7,500	10,000	8,750	165	2,573	3.18	49.52	1,040.56	3,720.52	5.93	21.20	1	16	0.78	12.40	2.00	706.67	0.03	11.20	0.19	18.99			
16	10,000	20,000	15,000	462	3,035	8.89	58.41	2,453.07	6,173.59	13.98	35.18	12	28	9.30	21.71	192.05	898.72	3.05	14.25	7.83	14.56			
17	20,000	50,000	35,000	466	3,501	8.97	67.38	3,842.17	10,015.77	21.90	57.08	17	45	13.18	34.88	85.97	984.69	1.36	15.61	2.24	9.83			
18	50,000	100,000	75,000	366	3,867	7.04	74.42	2,399.37	12,415.14	13.67	70.75	11	56	8.53	43.41	570.99	1,555.67	9.05	24.67	23.80	12.53			
19	100,000	500,000	300,000	630	4,497	12.12	86.55	2,761.00	15,176.14	15.73	86.49	44	100	34.11	77.52	221.37	1,777.04	3.51	28.18	8.02	11.71			
20	500,000	UP		699	5,196	13.45	100.00	2,371.32	17,547.46	13.51	100.00	29	129	22.48	100.00	4,529.74	6,306.78	71.82	100.00	191.02	35.94			
				5,196					17,547.46					129					6,306.78					35.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	489	489	9.56	9.56	306.03	306.03	1.62	1.62	5	5	5	3.29	3.29	0.32	0.32	0.01	0.01	0.10	0.10		
2	50	100	75	135	624	2.64	12.20	208.53	514.56	1.10	2.72	0	5	0.00	3.29	0.00	0.32	0.00	0.01	0.00	0.06	0.06		
3	100	200	150	172	796	3.36	15.56	138.99	653.55	0.73	3.45	0	5	0.00	3.29	0.00	0.32	0.00	0.01	0.00	0.05	0.05		
4	200	300	250	123	919	2.40	17.96	123.58	777.13	0.65	4.11	1	6	0.66	3.95	0.10	0.42	0.00	0.01	0.08	0.05	0.05		
5	300	500	400	193	1,112	3.77	21.74	415.54	1,192.67	2.20	6.30	0	6	0.00	3.95	0.00	0.42	0.00	0.01	0.00	0.04	0.04		
6	500	750	625	216	1,328	4.22	25.96	232.48	1,425.16	1.23	7.53	6	12	3.95	7.89	2.64	3.07	0.07	0.09	1.14	0.22	0.22		
7	750	1,000	875	164	1,492	3.21	29.16	257.96	1,683.11	1.36	8.89	0	12	0.00	7.89	0.00	3.07	0.00	0.09	0.00	0.18	0.18		
8	1,000	1,500	1,250	209	1,701	4.09	33.25	433.46	2,116.57	2.29	11.18	0	12	0.00	7.89	0.00	3.07	0.00	0.09	0.00	0.14	0.14		
9	1,500	2,000	1,750	198	1,899	3.87	37.12	458.34	2,574.91	2.42	13.61	0	12	0.00	7.89	0.00	3.07	0.00	0.09	0.00	0.12	0.12		
10	2,000	2,500	2,250	135	2,034	2.64	39.76	261.41	2,836.32	1.38	14.99	0	12	0.00	7.89	0.00	3.07	0.00	0.09	0.00	0.11	0.11		
11	2,500	3,000	2,750	141	2,175	2.76	42.51	532.76	3,369.08	2.81	17.80	0	12	0.00	7.89	0.00	3.07	0.00	0.09	0.00	0.09	0.09		
12	3,000	4,000	3,500	213	2,388	4.16	46.68	373.65	2,995.42	1.97	15.83	2	14	1.32	9.21	11.44	14.50	0.32	0.40	3.06	0.48	0.48		
13	4,000	5,000	4,500	177	2,565	3.46	50.14	594.90	3,590.33	3.14	18.97	1	15	0.66	9.87	33.09	47.59	0.92	1.33	5.56	1.33	1.33		
14	5,000	7,500	6,250	275	2,840	5.38	55.51	1,088.64	4,678.97	5.75	24.72	11	26	7.24	17.11	628.60	676.19	17.55	18.88	57.74	14.45	14.45		
15	7,500	10,000	8,750	174	3,014	3.40	58.91	1,083.94	5,762.90	5.73	30.45	0	26	0.00	17.11	0.00	676.19	0.00	18.88	0.00	11.73	11.73		
16	10,000	20,000	15,000	415	3,429	8.11	67.03	2,547.25	8,310.16	13.46	43.91	28	54	18.42	35.53	149.91	826.11	4.19	23.07	5.89	9.94	9.94		
17	20,000	50,000	35,000	515	3,944	10.07	77.09	3,642.76	11,952.91	19.25	63.16	27	81	17.76	53.29	2,102.47	2,928.57	58.71	81.77	57.72	24.50	24.50		
18	50,000	100,000	75,000	392	4,336	7.66	84.75	2,895.82	14,848.73	15.30	78.46	10	91	6.58	59.87	170.56	3,099.14	4.76	86.54	5.89	20.87	20.87		
19	100,000	500,000	300,000	528	4,864	10.32	95.07	2,994.72	17,843.46	15.82	94.28	31	122	20.39	80.26	352.27	3,451.41	9.84	96.37	11.76	19.34	19.34		
20	500,000	UP		252	5,116	4.93	100.00	1,082.38	18,925.84	5.72	100.00	30	152	19.74	100.00	129.93	3,581.34	3.63	100.00	12.00	18.92	18.92		
				5,116					18,925.84					152					3,581.34					18.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,527	1,527	7.95	7.95	1,818.87	1,818.87	2.32	2.32	5	5	0.96	0.96	138.81	138.81	0.42	0.42	7.63	7.63			
2	50	100	75	368	1,895	1.92	9.86	206.84	2,025.71	0.26	2.58	0	5	0.00	0.96	0.00	138.81	0.00	0.42	0.00	6.85			
3	100	200	150	492	2,387	2.56	12.42	277.70	2,303.40	0.35	2.94	0	5	0.00	0.96	0.00	138.81	0.00	0.42	0.00	6.03			
4	200	300	250	417	2,804	2.17	14.59	168.37	2,471.77	0.21	3.15	4	9	0.77	1.73	563.27	702.08	1.71	2.13	334.54	28.40			
5	300	500	400	759	3,563	3.95	18.54	555.40	3,027.17	0.71	3.86	1	10	0.19	1.92	0.00	702.08	0.00	2.13	0.00	23.19			
6	500	750	625	818	4,381	4.26	22.80	666.10	3,693.26	0.85	4.71	2	12	0.38	2.31	1.73	703.81	0.01	2.14	0.26	19.06			
7	750	1,000	875	734	5,115	3.82	26.62	659.71	4,352.97	0.84	5.55	2	14	0.38	2.69	9.24	713.05	0.03	2.17	1.40	16.38			
8	1,000	1,500	1,250	996	6,111	5.18	31.80	1,145.05	5,498.02	1.46	7.02	8	22	1.54	4.23	209.34	922.39	0.64	2.80	18.28	16.78			
9	1,500	2,000	1,750	698	6,809	3.63	35.44	1,096.06	6,594.08	1.40	8.41	3	25	0.58	4.81	7.50	929.89	0.02	2.83	0.68	14.10			
10	2,000	2,500	2,250	547	7,356	2.85	38.28	1,148.72	7,742.80	1.47	9.88	8	33	1.54	6.35	126.88	1,056.77	0.39	3.21	11.05	13.65			
11	2,500	3,000	2,750	517	7,873	2.69	40.97	1,336.49	9,079.29	1.71	11.59	13	46	2.50	8.85	1,874.18	2,930.95	5.70	8.91	140.23	32.28			
12	3,000	4,000	3,500	825	8,698	4.29	45.27	2,202.54	11,281.83	2.81	14.40	1	47	0.19	9.04	19.18	2,950.14	0.06	8.97	0.87	26.15			
13	4,000	5,000	4,500	743	9,441	3.87	49.13	2,747.42	14,029.26	3.51	17.90	6	53	1.15	10.19	72.34	3,022.47	0.22	9.19	2.63	21.54			
14	5,000	7,500	6,250	1,174	10,615	6.11	55.24	4,896.44	18,925.70	6.25	24.15	9	62	1.73	11.92	477.90	3,500.38	1.45	10.64	9.76	18.50			
15	7,500	10,000	8,750	953	11,568	4.96	60.20	4,813.10	23,738.80	6.14	30.29	17	79	3.27	15.19	2,895.07	6,395.44	8.80	19.44	60.15	26.94			
16	10,000	20,000	15,000	1,785	13,353	9.29	69.49	12,753.04	36,491.84	16.27	46.57	22	101	4.23	19.42	1,669.22	8,064.66	5.07	24.52	13.09	22.10			
17	20,000	50,000	35,000	2,077	15,430	10.81	80.30	16,100.91	52,592.75	20.55	67.11	105	206	20.19	39.62	10,819.04	18,883.70	32.89	57.41	67.20	35.91			
18	50,000	100,000	75,000	1,328	16,758	6.91	87.21	9,354.65	61,947.40	11.94	79.05	71	277	13.65	53.27	4,399.23	23,282.93	13.37	70.79	47.03	37.59			
19	100,000	500,000	300,000	1,720	18,478	8.95	96.16	11,000.47	72,947.87	14.04	93.09	139	416	26.73	80.00	6,794.23	30,077.16	20.66	91.44	61.76	41.23			
20	500,000	UP		737	19,215	3.84	100.00	5,416.48	78,364.34	6.91	100.00	104	520	20.00	100.00	2,814.66	32,891.81	8.56	100.00	51.96	41.97			
				19,215					78,364.34					520					32,891.81					41.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,082	2,082	6.40	6.40	4,922.85	4,922.85	2.10	2.10	25	25	25	25	1,361.17	1,361.17	1.01	1.01	27.65	27.65			
2	50	100	75	246	2,328	0.76	7.16	819.34	5,742.19	0.35	2.45	15	40	40	40	348.64	1,709.81	0.26	1.27	42.55	29.78			
3	100	200	150	404	2,732	1.24	8.40	882.68	6,624.87	0.38	2.83	5	45	45	45	68.75	1,778.55	0.05	1.32	7.79	26.85			
4	200	300	250	359	3,091	1.10	9.50	1,494.87	8,119.73	0.64	3.47	3	48	48	48	439.72	2,218.27	0.33	1.64	29.42	27.32			
5	300	500	400	834	3,925	2.56	12.06	911.35	9,031.08	0.39	3.86	3	51	51	51	2,220.99	2,220.99	0.00	1.65	0.30	24.59			
6	500	750	625	789	4,714	2.43	14.49	1,069.25	10,100.33	0.46	4.32	16	67	67	67	653.05	2,874.05	0.48	2.13	61.08	28.45			
7	750	1,000	875	957	5,671	2.94	17.43	2,086.77	12,187.09	0.89	5.21	15	82	82	82	799.69	3,673.74	0.59	2.72	38.32	30.14			
8	1,000	1,500	1,250	1,370	7,041	4.21	21.64	3,205.31	15,392.40	1.37	6.58	44	126	126	126	3,312.55	6,986.29	2.46	5.18	103.35	45.39			
9	1,500	2,000	1,750	1,400	8,441	4.30	25.95	3,795.59	19,187.99	1.62	8.20	21	147	147	147	1,585.73	8,572.02	1.18	6.36	41.78	44.67			
10	2,000	2,500	2,250	1,110	9,551	3.41	29.36	3,794.16	22,982.15	1.62	9.82	10	157	157	157	2,078.09	10,650.12	1.54	7.90	54.77	46.34			
11	2,500	3,000	2,750	1,060	10,611	3.26	32.62	3,331.47	26,313.62	1.42	11.25	25	182	182	182	3,540.19	14,190.31	2.63	10.52	106.27	53.93			
12	3,000	4,000	3,500	1,651	12,262	5.07	37.69	7,556.84	33,870.47	3.23	14.47	40	222	222	222	4,752.98	18,943.29	3.52	14.05	62.90	55.93			
13	4,000	5,000	4,500	1,442	13,704	4.43	42.12	8,190.88	42,061.34	3.50	17.98	38	260	260	260	1,963.14	20,906.43	1.46	15.50	23.97	49.70			
14	5,000	7,500	6,250	2,446	16,150	7.52	49.64	16,696.12	58,757.47	7.14	25.11	90	350	350	350	8,752.44	29,658.87	6.49	21.99	52.42	50.48			
15	7,500	10,000	8,750	1,928	18,078	5.93	55.57	16,111.36	74,868.82	6.89	32.00	79	429	429	429	7,040.14	36,699.00	5.22	27.21	43.70	49.02			
16	10,000	20,000	15,000	4,287	22,365	13.18	68.74	41,941.85	116,810.67	17.92	49.92	132	561	561	561	14,234.34	50,933.34	10.56	37.77	33.94	43.60			
17	20,000	50,000	35,000	4,297	26,662	13.21	81.95	53,262.65	170,073.32	22.76	72.68	159	720	720	720	48,298.95	99,232.29	35.81	73.58	90.68	58.35			
18	50,000	100,000	75,000	2,390	29,052	7.35	89.30	28,211.02	198,284.34	12.06	84.74	131	851	851	851	23,883.82	123,116.10	17.71	91.29	84.66	62.09			
19	100,000	500,000	300,000	2,507	31,559	7.71	97.00	29,469.00	227,753.33	12.59	97.33	161	1,012	1,012	1,012	10,013.56	133,129.67	7.43	98.72	33.98	58.45			
20	500,000	UP		975	32,534	3.00	100.00	6,244.77	233,998.10	2.67	100.00	67	1,079	1,079	1,079	1,728.59	134,858.26	1.28	100.00	27.68	57.63			
				32,534					233,998.10					1,079					134,858.26					57.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,347	2,347	7.54	7.54	2,872.84	2,872.84	2.28	2.28	15	15	1.71	1.71	169.80	169.80	0.30	0.30	5.91	5.91			
2	50	100	75	755	3,102	2.43	9.97	555.48	3,428.32	0.44	2.72	0	15	0.00	1.71	0.00	169.80	0.00	0.30	0.00	4.95			
3	100	200	150	1,329	4,431	4.27	14.24	766.97	4,195.29	0.61	3.33	3	18	0.34	2.06	192.29	362.10	0.34	0.64	25.07	8.63			
4	200	300	250	1,282	5,713	4.12	18.36	884.41	5,079.70	0.70	4.04	5	23	0.57	2.63	316.69	678.78	0.56	1.21	35.81	13.36			
5	300	500	400	1,955	7,668	6.28	24.64	2,011.56	7,091.26	1.60	5.63	3	26	0.34	2.97	169.11	847.89	0.30	1.51	8.41	11.96			
6	500	750	625	1,517	9,185	4.88	29.52	2,313.37	9,404.63	1.84	7.47	3	29	0.34	3.31	503.87	1,351.76	0.89	2.40	21.78	14.37			
7	750	1,000	875	1,509	10,694	4.85	34.37	2,943.24	12,347.87	2.34	9.81	18	47	2.06	5.37	2,494.84	3,846.61	4.43	6.83	84.77	31.15			
8	1,000	1,500	1,250	1,681	12,375	5.40	39.77	3,844.56	16,192.43	3.05	12.86	18	65	2.06	7.43	2,663.03	6,509.64	4.73	11.56	69.27	40.20			
9	1,500	2,000	1,750	1,274	13,649	4.09	43.86	3,873.54	20,065.97	3.08	15.94	20	85	2.29	9.71	1,079.65	7,589.29	1.92	13.47	27.87	37.82			
10	2,000	2,500	2,250	848	14,497	2.73	46.59	3,012.46	23,078.42	2.39	18.33	11	96	1.26	10.97	2,068.74	9,658.03	3.67	17.15	68.67	41.85			
11	2,500	3,000	2,750	825	15,322	2.65	49.24	3,218.14	26,296.56	2.56	20.89	11	107	1.26	12.23	69.59	9,727.61	0.12	17.27	2.16	36.99			
12	3,000	4,000	3,500	1,058	16,380	3.40	52.64	4,838.52	31,135.08	3.84	24.73	11	118	1.26	13.49	237.40	9,965.01	0.42	17.69	4.91	32.01			
13	4,000	5,000	4,500	846	17,226	2.72	55.36	4,481.04	35,616.12	3.56	28.29	9	127	1.03	14.51	687.10	10,652.11	1.22	18.91	15.33	29.91			
14	5,000	7,500	6,250	1,365	18,591	4.39	59.75	8,259.73	43,875.86	6.56	34.85	26	153	2.97	17.49	2,693.31	13,345.42	4.78	23.69	32.61	30.42			
15	7,500	10,000	8,750	1,145	19,736	3.68	63.43	7,690.36	51,566.22	6.11	40.96	28	181	3.20	20.69	4,317.26	17,662.68	7.66	31.36	56.14	34.25			
16	10,000	20,000	15,000	2,447	22,183	7.86	71.29	18,451.13	70,017.35	14.66	55.62	109	290	12.46	33.14	7,329.99	24,992.66	13.01	44.37	39.73	35.69			
17	20,000	50,000	35,000	3,000	25,183	9.64	80.93	23,331.17	93,348.52	18.53	74.15	159	449	18.17	51.31	16,414.48	41,407.14	29.14	73.51	70.35	44.36			
18	50,000	100,000	75,000	1,919	27,102	6.17	87.10	12,637.05	105,985.56	10.04	84.19	146	595	16.69	68.00	11,449.26	52,856.41	20.33	93.84	90.60	49.87			
19	100,000	500,000	300,000	2,726	29,828	8.76	95.86	16,507.96	122,493.53	13.11	97.30	231	826	26.40	94.40	3,189.37	56,045.77	5.66	99.50	19.32	45.75			
20	500,000	UP		1,289	31,117	4.14	100.00	3,397.24	125,890.76	2.70	100.00	49	875	5.60	100.00	282.58	56,328.36	0.50	100.00	8.32	44.74			
				31,117					125,890.76					875					56,328.36					44.74



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,595	1,595	7.12	7.12	2,905.04	2,905.04	2.50	2.50	11	11	1.80	1.80	2,214.50	2,214.50	3.00	3.00	76.23	76.23			
2	50	100	75	378	1,973	1.69	8.81	289.37	3,194.40	0.25	2.75	4	15	0.66	2.46	328.69	2,543.19	0.45	3.45	113.59	79.61			
3	100	200	150	648	2,621	2.89	11.70	712.66	3,907.07	0.61	3.36	1	16	0.16	2.62	29.54	2,572.73	0.04	3.49	4.14	65.85			
4	200	300	250	675	3,296	3.01	14.71	760.38	4,667.45	0.65	4.02	9	25	1.48	4.10	615.55	3,188.28	0.83	4.32	80.95	68.31			
5	300	500	400	962	4,258	4.29	19.01	1,898.26	6,565.71	1.63	5.65	4	29	0.66	4.75	89.87	3,278.15	0.12	4.44	4.73	49.93			
6	500	750	625	817	5,075	3.65	22.65	1,309.31	7,875.02	1.13	6.77	1	30	0.16	4.92	14.76	3,292.91	0.02	4.46	1.13	41.81			
7	750	1,000	875	989	6,064	4.41	27.07	1,822.13	9,697.15	1.57	8.34	4	34	0.66	5.57	256.69	3,549.60	0.35	4.81	14.09	36.60			
8	1,000	1,500	1,250	1,201	7,265	5.36	32.43	2,799.17	12,496.31	2.41	10.75	3	37	0.49	6.07	174.13	3,723.72	0.24	5.05	6.22	29.80			
9	1,500	2,000	1,750	1,103	8,368	4.92	37.35	3,272.71	15,769.03	2.82	13.57	6	43	0.98	7.05	433.05	4,156.77	0.59	5.63	13.23	26.36			
10	2,000	2,500	2,250	752	9,120	3.36	40.71	2,379.78	18,148.80	2.05	15.61	14	57	2.30	9.34	244.04	4,400.81	0.33	5.97	10.25	24.25			
11	2,500	3,000	2,750	650	9,770	2.90	43.61	2,998.48	21,147.29	2.58	18.19	16	73	2.62	11.97	4,138.70	8,539.51	5.61	11.58	138.03	40.38			
12	3,000	4,000	3,500	933	10,703	4.16	47.78	4,524.29	25,671.58	3.89	22.08	23	96	3.77	15.74	4,819.39	13,358.91	6.53	18.11	106.52	52.04			
13	4,000	5,000	4,500	840	11,543	3.75	51.53	3,899.99	29,571.57	3.35	25.44	11	107	1.80	17.54	702.95	14,061.86	0.95	19.06	18.02	47.55			
14	5,000	7,500	6,250	1,349	12,892	6.02	57.55	8,933.05	38,504.62	7.68	33.12	27	134	4.43	21.97	6,234.73	20,296.59	8.45	27.51	69.79	52.71			
15	7,500	10,000	8,750	982	13,874	4.38	61.93	7,787.01	46,291.63	6.70	39.82	17	151	2.79	24.75	7,818.55	28,115.14	10.60	38.11	100.41	60.73			
16	10,000	20,000	15,000	2,095	15,969	9.35	71.28	17,039.25	63,330.87	14.66	54.48	86	237	14.10	38.85	17,290.44	45,405.58	23.44	61.55	101.47	71.70			
17	20,000	50,000	35,000	2,695	18,664	12.03	83.31	25,301.96	88,632.83	21.77	76.25	146	383	23.93	62.79	8,082.50	53,488.08	10.96	72.51	31.94	60.35			
18	50,000	100,000	75,000	1,424	20,088	6.36	89.67	10,969.01	99,601.84	9.44	85.68	72	455	11.80	74.59	5,530.89	59,018.97	7.50	80.00	50.42	59.25			
19	100,000	500,000	300,000	1,720	21,808	7.68	97.35	12,842.33	112,444.17	11.05	96.73	126	581	20.66	95.25	13,602.69	72,621.66	18.44	98.44	105.92	64.58			
20	500,000	UP		594	22,402	2.65	100.00	3,802.29	116,246.47	3.27	100.00	29	610	4.75	100.00	1,148.48	73,770.14	1.56	100.00	30.21	63.46			
				22,402					116,246.47					610					73,770.14					63.46





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,631	1,631	9.80	9.80	2,180.33	2,180.33	2.05	2.05	8	8	8	1.50	1.50	170.38	170.38	0.32	0.32	7.81	7.81		
2	50	100	75	642	2,273	3.86	13.65	1,081.22	3,261.55	1.02	3.06	3	11	0.56	2.06	96.81	267.19	0.18	0.50	8.95	8.19			
3	100	200	150	695	2,968	4.17	17.83	903.78	4,165.33	0.85	3.91	0	11	0.00	2.06	0.00	267.19	0.00	0.50	0.00	6.41			
4	200	300	250	529	3,497	3.18	21.01	910.12	5,075.45	0.85	4.77	2	13	0.37	2.43	427.57	694.76	0.80	1.30	46.98	13.69			
5	300	500	400	678	4,175	4.07	25.08	1,295.08	6,370.52	1.22	5.98	14	27	2.62	5.06	1,060.32	1,755.08	1.98	3.28	81.87	27.55			
6	500	750	625	583	4,758	3.50	28.58	1,342.12	7,712.64	1.26	7.24	4	31	0.75	5.81	810.71	2,565.79	1.52	4.80	60.41	33.27			
7	750	1,000	875	527	5,285	3.17	31.75	1,503.87	9,216.51	1.41	8.65	5	36	0.94	6.74	143.35	2,709.14	0.27	5.06	9.53	29.39			
8	1,000	1,500	1,250	751	6,036	4.51	36.26	2,471.37	11,687.88	2.32	10.97	4	40	0.75	7.49	162.92	2,872.06	0.30	5.37	6.59	24.57			
9	1,500	2,000	1,750	665	6,701	3.99	40.25	3,034.00	14,721.88	2.85	13.82	7	47	1.31	8.80	943.98	3,816.04	1.76	7.13	31.11	25.92			
10	2,000	2,500	2,250	536	7,237	3.22	43.47	2,768.39	17,490.27	2.60	16.42	1	48	0.19	8.99	0.00	3,816.04	0.00	7.13	0.00	21.82			
11	2,500	3,000	2,750	429	7,666	2.58	46.05	2,549.15	20,039.42	2.39	18.81	3	51	0.56	9.55	335.38	4,151.42	0.63	7.76	13.16	20.72			
12	3,000	4,000	3,500	651	8,317	3.91	49.96	4,150.09	24,189.51	3.90	22.71	13	64	2.43	11.99	1,013.37	5,164.79	1.89	9.65	24.42	21.35			
13	4,000	5,000	4,500	712	9,029	4.28	54.23	4,520.34	28,709.85	4.24	26.95	33	97	6.18	18.16	1,792.22	6,957.01	3.35	13.00	39.65	24.23			
14	5,000	7,500	6,250	1,017	10,046	6.11	60.34	8,635.40	37,345.25	8.11	35.06	42	139	7.87	26.03	12,719.83	19,676.84	23.77	36.78	147.30	52.69			
15	7,500	10,000	8,750	819	10,865	4.92	65.26	7,266.37	44,611.62	6.82	41.88	28	167	5.24	31.27	2,653.98	22,330.81	4.96	41.74	36.52	50.06			
16	10,000	20,000	15,000	1,804	12,669	10.84	76.10	21,603.15	66,214.77	20.28	62.17	77	244	14.42	45.69	17,487.18	39,818.00	32.68	74.42	80.95	60.13			
17	20,000	50,000	35,000	2,076	14,745	12.47	88.57	23,136.19	89,350.96	21.72	83.89	146	390	27.34	73.03	7,989.90	47,807.90	14.93	89.35	34.53	53.51			
18	50,000	100,000	75,000	957	15,702	5.75	94.32	9,521.36	98,872.32	8.94	92.83	50	440	9.36	82.40	2,246.65	50,054.55	4.20	93.55	23.60	50.63			
19	100,000	500,000	300,000	757	16,459	4.55	98.86	6,858.58	105,730.90	6.44	99.27	66	506	12.36	94.76	2,696.44	52,750.99	5.04	98.59	39.31	49.89			
20	500,000	UP		189	16,648	1.14	100.00	781.84	106,512.74	0.73	100.00	28	534	5.24	100.00	754.80	53,505.79	1.41	100.00	96.54	50.23			
				16,648					106,512.74					534					53,505.79					50.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12,934	12,934	9.70	9.70	4,175.38	4,175.38	3.16	3.16	111	111	4.93	4.93	752.22	752.22	1.39	1.39	18.02	18.02			
2	50	100	75	5,706	18,640	4.28	13.98	1,168.81	5,344.19	0.88	4.04	14	125	0.62	5.55	251.97	1,004.20	0.46	1.85	21.56	18.79			
3	100	200	150	15,940	34,580	11.96	25.94	1,803.70	7,147.89	1.36	5.40	16	141	0.71	6.26	335.58	1,339.78	0.62	2.47	18.61	18.74			
4	200	300	250	10,413	44,993	7.81	33.75	1,917.90	9,065.79	1.45	6.85	13	154	0.58	6.84	449.21	1,788.99	0.83	3.30	23.42	19.73			
5	300	500	400	11,571	56,564	8.68	42.42	3,136.36	12,202.16	2.37	9.23	30	184	1.33	8.17	76.29	1,865.28	0.14	3.44	2.43	15.29			
6	500	750	625	8,067	64,631	6.05	48.47	2,456.02	14,658.18	1.86	11.08	40	224	1.78	9.94	1,161.34	3,026.62	2.14	5.58	47.29	20.65			
7	750	1,000	875	5,570	70,201	4.18	52.65	2,427.67	17,085.85	1.84	12.92	11	235	0.49	10.43	941.07	3,967.68	1.73	7.31	38.76	23.22			
8	1,000	1,500	1,250	6,398	76,599	4.80	57.45	3,073.72	20,159.56	2.32	15.24	31	266	1.38	11.81	2,222.50	6,190.19	4.10	11.41	72.31	30.71			
9	1,500	2,000	1,750	4,480	81,079	3.36	60.81	3,851.23	24,010.79	2.91	18.15	35	301	1.55	13.36	372.66	6,562.85	0.69	12.09	9.68	27.33			
10	2,000	2,500	2,250	3,768	84,847	2.83	63.64	1,774.81	25,785.61	1.34	19.49	24	325	1.07	14.43	547.86	7,110.70	1.01	13.10	30.87	27.58			
11	2,500	3,000	2,750	3,941	88,788	2.96	66.59	3,280.50	29,066.10	2.48	21.97	28	353	1.24	15.67	294.08	7,404.79	0.54	13.65	8.96	25.48			
12	3,000	4,000	3,500	7,777	96,565	5.83	72.43	5,735.34	34,801.45	4.34	26.31	50	403	2.22	17.89	1,712.16	9,116.94	3.16	16.80	29.85	26.20			
13	4,000	5,000	4,500	2,685	99,250	2.01	74.44	5,436.41	40,237.86	4.11	30.42	53	456	2.35	20.24	2,059.66	11,176.60	3.80	20.60	37.89	27.78			
14	5,000	7,500	6,250	5,229	104,479	3.92	78.36	11,044.04	51,281.89	8.35	38.77	90	546	3.99	24.23	4,631.73	15,808.33	8.54	29.13	41.94	30.83			
15	7,500	10,000	8,750	2,702	107,181	2.03	80.39	8,822.58	60,104.47	6.67	45.44	119	665	5.28	29.52	4,717.74	20,526.07	8.69	37.82	53.47	34.15			
16	10,000	20,000	15,000	5,560	112,741	4.17	84.56	23,064.98	83,169.45	17.44	62.88	160	825	7.10	36.62	8,995.80	29,521.88	16.58	54.40	39.00	35.50			
17	20,000	50,000	35,000	6,741	119,482	5.06	89.61	31,514.54	114,683.99	23.83	86.70	290	1,115	12.87	49.49	8,641.16	38,163.04	15.92	70.33	27.42	33.28			
18	50,000	100,000	75,000	4,771	124,253	3.58	93.19	22,660.66	137,344.64	17.13	103.84	266	1,381	11.81	61.30	4,390.82	42,553.86	8.09	78.42	19.38	30.98			
19	100,000	500,000	300,000	6,637	130,890	4.98	98.17	23,739.51	161,084.15	17.95	121.78	530	1,911	23.52	84.82	8,100.80	50,654.66	14.93	93.35	34.12	31.45			
20	500,000	UP		2,441	133,331	1.83	100.00	28,814.34	132,269.81	21.78	100.00	342	2,253	15.18	100.00	3,611.36	54,266.02	6.65	100.00	12.53	41.03			
				133,331					132,269.81					2,253					54,266.02					41.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	275	275	6.64	6.64	398.69	398.69	1.83	1.83	1	1	0.91	0.91	43.25	43.25	0.88	0.88	10.85	10.85			
2	50	100	75	51	326	1.23	7.87	8.92	407.61	0.04	1.87	0	1	0.00	0.91	0.00	43.25	0.00	0.88	0.00	10.61			
3	100	200	150	71	397	1.71	9.58	22.83	430.45	0.10	1.97	1	2	0.91	1.82	0.71	43.96	0.01	0.90	3.09	10.21			
4	200	300	250	75	472	1.81	11.39	35.36	465.81	0.16	2.14	0	2	0.00	1.82	0.00	43.96	0.00	0.90	0.00	9.44			
5	300	500	400	101	573	2.44	13.83	59.85	525.66	0.27	2.41	0	2	0.00	1.82	0.00	43.96	0.00	0.90	0.00	8.36			
6	500	750	625	66	639	1.59	15.42	40.49	566.15	0.19	2.59	0	2	0.00	1.82	0.00	43.96	0.00	0.90	0.00	7.76			
7	750	1,000	875	102	741	2.46	17.89	87.16	653.31	0.40	2.99	0	2	0.00	1.82	0.00	43.96	0.00	0.90	0.00	6.73			
8	1,000	1,500	1,250	162	903	3.91	21.80	167.32	820.63	0.77	3.76	1	3	0.91	2.73	6.77	50.73	0.14	1.04	4.05	6.18			
9	1,500	2,000	1,750	120	1,023	2.90	24.69	324.74	1,145.37	1.49	5.25	4	7	3.64	6.36	71.24	121.96	1.46	2.50	21.94	10.65			
10	2,000	2,500	2,250	78	1,101	1.88	26.57	140.76	1,286.13	0.65	5.89	0	7	0.00	6.36	0.00	121.96	0.00	2.50	0.00	9.48			
11	2,500	3,000	2,750	49	1,150	1.18	27.76	86.51	1,372.64	0.40	6.29	0	7	0.00	6.36	0.00	121.96	0.00	2.50	0.00	8.89			
12	3,000	4,000	3,500	76	1,226	1.83	29.59	240.36	1,613.01	1.10	7.39	0	7	0.00	6.36	0.00	121.96	0.00	2.50	0.00	7.56			
13	4,000	5,000	4,500	75	1,301	1.81	31.40	418.06	2,031.07	1.92	9.31	1	8	0.91	7.27	34.00	155.96	0.70	3.19	8.13	7.68			
14	5,000	7,500	6,250	150	1,451	3.62	35.02	482.73	2,513.80	2.21	11.52	0	8	0.00	7.27	0.00	155.96	0.00	3.19	0.00	6.20			
15	7,500	10,000	8,750	146	1,597	3.52	38.55	981.56	3,495.35	4.50	16.02	3	11	2.73	10.00	50.38	206.35	1.03	4.22	5.13	5.90			
16	10,000	20,000	15,000	385	1,982	9.29	47.84	1,910.55	5,405.91	8.76	24.78	1	12	0.91	10.91	8.76	206.35	0.00	4.22	0.00	3.82			
17	20,000	50,000	35,000	592	2,574	14.29	62.13	3,011.50	8,417.41	13.80	38.58	16	28	14.55	25.45	988.85	1,195.20	20.23	24.45	32.84	14.20			
18	50,000	100,000	75,000	369	2,943	8.91	71.04	1,924.20	10,341.60	8.82	47.40	10	38	9.09	34.55	968.41	2,163.60	19.81	44.27	50.33	20.92			
19	100,000	500,000	300,000	814	3,757	19.65	90.68	4,361.05	14,702.65	19.99	67.39	50	88	45.45	80.00	1,727.51	3,891.11	35.35	79.62	39.61	26.47			
20	500,000	UP		386	4,143	9.32	100.00	7,114.70	21,817.35	32.61	100.00	22	110	20.00	100.00	996.27	4,887.39	20.38	100.00	14.00	22.40			
				4,143					21,817.35					110					4,887.39					22.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	325,189	325,189	14.49	14.49	74,753.05	74,753.05	2.81	2.81	2,100	2,100	8.37	8.37	47,800.03	47,800.03	6.04	6.04	63.94	63.94			
2	50	100	75	173,628	498,817	7.73	22.22	35,741.41	110,494.46	1.34	4.16	199	2,299	0.79	9.16	4,496.72	52,296.75	0.57	6.61	12.58	47.33			
3	100	200	150	309,721	808,538	13.80	36.02	119,105.04	229,599.49	4.48	8.64	334	2,633	1.33	10.50	9,077.70	61,374.44	1.15	7.75	7.62	26.73			
4	200	300	250	193,694	1,002,232	8.63	44.65	92,362.03	321,961.52	3.47	12.11	309	2,942	1.23	11.73	9,460.88	70,835.33	1.20	8.95	10.24	22.00			
5	300	500	400	267,275	1,269,507	11.91	56.55	172,711.47	494,673.00	6.50	18.61	1,112	4,054	4.43	16.16	22,378.12	93,213.44	2.83	11.78	12.96	18.84			
6	500	750	625	205,523	1,475,030	9.16	65.71	150,450.44	645,123.44	5.66	24.26	2,499	6,553	9.96	26.12	31,670.19	124,883.64	4.00	15.78	21.05	19.36			
7	750	1,000	875	173,516	1,648,546	7.73	73.44	168,924.93	814,048.37	6.35	30.62	3,792	10,345	15.12	41.24	53,846.67	178,730.30	6.80	22.58	31.88	21.96			
8	1,000	1,500	1,250	166,189	1,814,735	7.40	80.84	200,208.62	1,014,256.98	7.53	38.15	3,742	14,087	14.92	56.15	63,172.99	241,903.30	7.98	30.56	31.55	23.85			
9	1,500	2,000	1,750	88,647	1,903,382	3.95	84.79	152,823.51	1,167,080.49	5.75	43.90	1,479	15,566	5.90	62.05	40,392.00	282,295.30	5.10	35.66	26.43	24.19			
10	2,000	2,500	2,250	50,310	1,953,692	2.24	87.03	108,797.04	1,275,877.54	4.09	47.99	700	16,266	2.79	64.84	20,111.56	302,406.86	2.54	38.20	18.49	23.70			
11	2,500	3,000	2,750	38,971	1,992,663	1.74	88.77	103,733.91	1,379,611.45	3.90	51.89	689	16,955	2.75	67.59	26,613.93	329,020.78	3.36	41.57	25.66	23.85			
12	3,000	4,000	3,500	46,831	2,039,494	2.09	90.86	141,573.58	1,521,185.03	5.32	57.22	836	17,791	3.33	70.92	40,793.29	369,814.07	5.15	46.72	28.81	24.31			
13	4,000	5,000	4,500	31,244	2,070,738	1.39	92.25	120,061.44	1,641,246.48	4.52	61.73	521	18,312	2.08	73.00	26,495.69	396,309.76	3.35	50.07	22.07	24.15			
14	5,000	7,500	6,250	42,542	2,113,280	1.90	94.14	179,692.85	1,820,939.33	6.76	68.49	783	19,095	3.12	76.12	74,273.53	470,583.29	9.38	59.45	41.33	25.84			
15	7,500	10,000	8,750	25,953	2,139,233	1.16	95.30	143,354.81	1,964,294.14	5.39	73.88	530	19,625	2.11	78.23	54,018.13	524,601.42	6.82	66.27	37.68	26.71			
16	10,000	20,000	15,000	41,694	2,180,927	1.86	97.16	278,030.67	2,242,324.81	10.46	84.34	951	20,576	3.79	82.02	129,273.46	653,874.88	16.33	82.61	46.50	29.16			
17	20,000	50,000	35,000	32,663	2,213,590	1.46	98.61	218,898.97	2,461,223.79	8.23	92.57	859	21,435	3.42	85.45	87,900.60	741,775.48	11.10	93.71	40.16	30.14			
18	50,000	100,000	75,000	13,647	2,227,237	0.61	99.22	79,613.97	2,540,837.76	2.99	95.57	539	21,974	2.15	87.59	21,069.99	762,845.47	2.66	96.37	26.47	30.02			
19	100,000	500,000	300,000	12,542	2,239,779	0.56	99.78	79,390.16	2,620,227.92	2.99	98.55	952	22,926	3.79	91.39	26,324.66	789,170.13	3.33	99.70	33.16	30.12			
20	500,000	UP		4,991	2,244,770	0.22	100.00	38,445.83	2,658,673.75	1.45	100.00	2,160	25,086	8.61	100.00	2,384.47	791,554.59	0.30	100.00	6.20	29.77			
				2,244,770					2,658,673.75					25,086					791,554.59					29.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	107	107	9.84	9.84	23.58	23.58	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	40	147	3.68	13.52	14.44	38.02	0.30	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	194	4.32	17.85	31.46	69.48	0.65	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	47	241	4.32	22.17	29.36	98.85	0.61	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	297	5.15	27.32	70.32	169.17	1.46	3.51	1	1	2.38	2.38	21.13	21.13	0.78	0.78	30.05	12.49			
6	500	750	625	36	333	3.31	30.63	53.56	222.73	1.11	4.62	0	1	0.00	2.38	0.00	21.13	0.00	0.78	0.00	9.49			
7	750	1,000	875	30	363	2.76	33.39	53.86	276.59	1.12	5.74	0	1	0.00	2.38	0.00	21.13	0.00	0.78	0.00	7.64			
8	1,000	1,500	1,250	54	417	4.97	38.36	126.41	403.01	2.62	8.36	1	2	2.38	4.76	0.00	21.13	0.00	0.78	0.00	5.24			
9	1,500	2,000	1,750	47	464	4.32	42.69	95.31	498.32	1.98	10.34	3	5	7.14	11.90	544.38	565.51	20.03	20.81	571.16	113.48			
10	2,000	2,500	2,250	45	509	4.14	46.83	162.61	660.93	3.37	13.71	0	5	0.00	11.90	0.00	565.51	0.00	20.81	0.00	85.56			
11	2,500	3,000	2,750	88	597	8.10	54.92	335.94	996.87	6.97	20.68	3	8	7.14	19.05	85.27	650.78	3.14	23.95	25.38	65.28			
12	3,000	4,000	3,500	55	652	5.06	59.98	257.74	1,254.61	5.35	26.02	0	8	0.00	19.05	0.00	650.78	0.00	23.95	0.00	51.87			
13	4,000	5,000	4,500	39	691	3.59	63.57	173.31	1,427.92	3.59	29.62	0	8	0.00	19.05	0.00	650.78	0.00	23.95	0.00	45.58			
14	5,000	7,500	6,250	130	821	11.96	75.53	729.12	2,157.04	15.12	44.74	0	8	0.00	19.05	1.22	652.00	0.05	24.00	0.17	30.23			
15	7,500	10,000	8,750	32	853	2.94	78.47	258.37	2,415.41	5.36	50.10	4	12	9.52	28.57	622.15	1,274.15	22.90	46.89	240.79	52.75			
16	10,000	20,000	15,000	129	982	11.87	90.34	1,377.63	3,793.04	28.58	78.68	2	14	4.76	33.33	3.31	1,277.47	0.12	47.01	0.24	33.68			
17	20,000	50,000	35,000	64	1,046	5.89	96.23	568.47	4,361.51	11.79	90.47	5	19	11.90	45.24	85.44	1,362.90	3.14	50.16	15.03	31.25			
18	50,000	100,000	75,000	29	1,075	2.67	98.90	352.02	4,713.53	7.30	97.77	19	38	45.24	90.48	1,198.79	2,561.70	44.12	94.28	340.55	54.35			
19	100,000	500,000	300,000	10	1,085	0.92	99.82	60.72	4,774.24	1.26	99.03	0	38	0.00	90.48	0.00	2,561.70	0.00	94.28	0.00	53.66			
20	500,000	UP		2	1,087	0.18	100.00	46.81	4,821.06	0.97	100.00	4	42	9.52	100.00	155.54	2,717.23	5.72	100.00	332.24	56.36			
				1,087					4,821.06					42					2,717.23					56.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,974	1,974	39.28	39.28	2,621.44	2,621.44	17.73	17.73	55	55	33.54	33.54	5,957.44	5,957.44	66.07	66.07	227.26	227.26			
2	50	100	75	615	2,589	12.24	51.52	2,463.09	5,084.53	16.66	34.40	2	57	1.22	34.76	112.32	6,069.76	1.25	67.32	4.56	119.38			
3	100	200	150	180	2,769	3.58	55.10	174.27	5,258.80	1.18	35.58	3	60	1.83	36.59	110.00	6,179.76	1.22	68.54	63.12	117.51			
4	200	300	250	90	2,859	1.79	56.90	42.17	5,300.97	0.29	35.86	1	61	0.61	37.20	0.05	6,179.80	0.00	68.54	0.11	116.58			
5	300	500	400	98	2,957	1.95	58.85	41.46	5,342.43	0.28	36.14	0	61	0.00	37.20	0.00	6,179.80	0.00	68.54	0.00	115.67			
6	500	750	625	53	3,010	1.05	59.90	39.00	5,381.43	0.26	36.40	18	79	10.98	48.17	540.00	6,719.80	5.99	74.53	1384.59	124.87			
7	750	1,000	875	71	3,081	1.41	61.31	48.93	5,430.36	0.33	36.74	0	79	0.00	48.17	0.00	6,719.80	0.00	74.53	0.00	123.74			
8	1,000	1,500	1,250	106	3,187	2.11	63.42	66.06	5,496.42	0.45	37.18	1	80	0.61	48.78	0.00	6,719.80	0.00	74.53	0.00	122.26			
9	1,500	2,000	1,750	96	3,283	1.91	65.33	159.10	5,655.53	1.08	38.26	0	80	0.00	48.78	0.00	6,719.80	0.00	74.53	0.00	118.82			
10	2,000	2,500	2,250	112	3,395	2.23	67.56	112.35	5,767.88	0.76	39.02	0	80	0.00	48.78	0.00	6,719.80	0.00	74.53	0.00	116.50			
11	2,500	3,000	2,750	60	3,455	1.19	68.76	151.90	5,919.78	1.03	40.05	0	80	0.00	48.78	0.00	6,719.80	0.00	74.53	0.00	113.51			
12	3,000	4,000	3,500	126	3,581	2.51	71.26	216.13	6,135.91	1.46	41.51	5	85	3.05	51.83	322.24	7,042.04	3.57	78.10	149.09	114.77			
13	4,000	5,000	4,500	44	3,625	0.88	72.14	92.91	6,228.81	0.63	42.14	0	85	0.00	51.83	0.00	7,042.04	0.00	78.10	0.00	113.06			
14	5,000	7,500	6,250	118	3,743	2.35	74.49	494.51	6,723.33	3.35	45.48	0	85	0.00	51.83	0.00	7,042.04	0.00	78.10	0.00	104.74			
15	7,500	10,000	8,750	86	3,829	1.71	76.20	90.43	6,813.75	0.61	46.09	0	85	0.00	51.83	0.00	7,042.04	0.00	78.10	0.00	103.35			
16	10,000	20,000	15,000	158	3,987	3.14	79.34	859.96	7,673.72	5.82	51.91	4	89	2.44	54.27	142.59	7,184.63	1.58	79.68	16.58	93.63			
17	20,000	50,000	35,000	380	4,367	7.56	86.91	2,092.68	9,766.40	14.16	66.07	28	117	17.07	71.34	232.99	7,417.62	2.58	82.27	11.13	75.95			
18	50,000	100,000	75,000	336	4,703	6.69	93.59	2,416.37	12,182.77	16.35	82.42	18	135	10.98	82.32	507.06	7,924.68	5.62	87.89	20.98	65.05			
19	100,000	500,000	300,000	292	4,995	5.81	99.40	2,489.63	14,672.40	16.84	99.26	21	156	12.80	95.12	613.54	8,538.22	6.80	94.70	24.64	58.19			
20	500,000	UP		30	5,025	0.60	100.00	109.74	14,782.13	0.74	100.00	8	164	4.88	100.00	478.17	9,016.40	5.30	100.00	435.75	61.00			
				5,025					14,782.13					164					9,016.40					61.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					4.79					0					0.00		



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	609	609	42.03	42.03	151.21	151.21	3.09	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	227	836	15.67	57.69	82.98	234.18	1.70	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	141	977	9.73	67.43	57.15	291.33	1.17	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	991	0.97	68.39	4.99	296.32	0.10	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	1,029	2.62	71.01	46.93	343.25	0.96	7.02	1	1	1.85	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	1,039	0.69	71.70	16.69	359.95	0.34	7.36	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	1,046	0.48	72.19	7.28	367.23	0.15	7.51	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	1,056	0.69	72.88	52.96	420.18	1.08	8.60	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	1,063	0.48	73.36	4.49	424.67	0.09	8.69	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	1,069	0.41	73.78	23.67	448.34	0.48	9.17	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	1,074	0.35	74.12	9.47	457.81	0.19	9.36	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	1,077	0.21	74.33	9.17	466.98	0.19	9.55	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	1,083	0.41	74.74	4.74	471.71	0.10	9.65	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	1,099	1.10	75.85	80.64	552.35	1.65	11.30	0	1	0.00	1.85	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	1,120	1.45	77.29	177.24	729.59	3.63	14.92	1	2	1.85	3.70	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	1,161	2.83	80.12	551.63	1,281.23	11.28	26.21	1	3	1.85	5.56	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	1,214	3.66	83.78	1,056.07	2,337.29	21.60	47.81	0	3	0.00	5.56	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	65	1,279	4.49	88.27	680.01	3,017.31	13.91	61.72	3	6	5.56	11.11	41.41	41.41	2.46	2.46	6.09	1.37			
19	100,000	500,000	300,000	157	1,436	10.84	99.10	1,807.54	4,824.85	36.97	98.70	30	36	55.56	66.67	1,615.66	1,657.06	95.99	98.45	89.38	34.34			
20	500,000	UP		13	1,449	0.90	100.00	63.71	4,888.56	1.30	100.00	18	54	33.33	100.00	26.06	1,683.12	1.55	100.00	40.90	34.43			
				1,449					4,888.56					54					1,683.12					34.43
<b>GRANT TOTAL</b>				2,522,034.0					3,534,743.2					31,608.0					1,225,367.27					



## 3.4 ALL OCCUPATION



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.85	6.85	4.13	4.13	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	10	6.85	13.70	0.58	4.72	0.33	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	6.85	20.55	1.44	6.16	0.82	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	1.37	21.92	0.23	6.39	0.13	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	1.37	23.29	0.07	6.46	0.04	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	18	1.37	24.66	0.10	6.56	0.05	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	1.37	26.03	0.76	7.32	0.43	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	1.37	27.40	0.75	8.07	0.43	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	1.37	28.77	0.44	8.50	0.25	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	24	4.11	32.88	1.36	9.87	0.77	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	26	2.74	35.62	0.23	10.10	0.13	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	2.74	38.36	1.72	11.82	0.98	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.37	39.73	4.82	16.63	2.74	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	1.37	41.10	2.09	18.72	1.18	10.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	34	5.48	46.58	14.24	32.96	8.09	18.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	39	6.85	53.42	24.09	57.06	13.68	32.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	47	10.96	64.38	38.52	95.57	21.87	54.27	2	2	100.00	100.00	13.98	13.98	100.00	100.00	36.30	14.63			
18	50,000	100,000	75,000	12	59	16.44	80.82	30.81	126.38	17.50	71.77	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	11.06			
19	100,000	500,000	300,000	5	64	6.85	87.67	39.75	166.14	22.57	94.34	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	8.42			
20	500,000	UP		9	73	12.33	100.00	9.97	176.11	5.66	100.00	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0.00	7.94			
				73					176.11					2					13.98					7.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	5.60	5.60	10.99	10.99	1.91	1.91	1	1	14.29	14.29	0.82	0.82	12.11	12.11	7.50	7.50			
2	50	100	75	17	55	2.50	8.10	0.16	11.15	0.03	1.94	0	1	0.00	14.29	0.00	0.82	0.00	12.11	0.00	7.39			
3	100	200	150	87	142	12.81	20.91	0.61	11.76	0.11	2.05	0	1	0.00	14.29	0.00	0.82	0.00	12.11	0.00	7.01			
4	200	300	250	55	197	8.10	29.01	0.54	12.31	0.09	2.14	0	1	0.00	14.29	0.00	0.82	0.00	12.11	0.00	6.70			
5	300	500	400	26	223	3.83	32.84	1.45	13.75	0.25	2.39	2	3	28.57	42.86	1.87	2.69	27.45	39.57	129.08	19.57			
6	500	750	625	31	254	4.57	37.41	7.82	21.58	1.36	3.76	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	12.48			
7	750	1,000	875	19	273	2.80	40.21	17.56	39.14	3.06	6.81	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	6.88			
8	1,000	1,500	1,250	11	284	1.62	41.83	0.48	39.62	0.08	6.90	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	6.79			
9	1,500	2,000	1,750	29	313	4.27	46.10	11.04	50.66	1.92	8.82	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	5.31			
10	2,000	2,500	2,250	45	358	6.63	52.72	1.98	52.64	0.34	9.16	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	5.11			
11	2,500	3,000	2,750	14	372	2.06	54.79	0.70	53.34	0.12	9.29	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	5.05			
12	3,000	4,000	3,500	13	385	1.91	56.70	5.49	58.83	0.96	10.24	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	4.58			
13	4,000	5,000	4,500	18	403	2.65	59.35	8.76	50.07	1.52	8.72	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	5.38			
14	5,000	7,500	6,250	12	415	1.77	61.12	0.92	51.00	0.16	8.88	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	5.28			
15	7,500	10,000	8,750	17	432	2.50	63.62	19.59	70.58	3.41	12.29	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	3.81			
16	10,000	20,000	15,000	113	545	16.64	80.27	64.91	135.49	11.30	23.59	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	1.99			
17	20,000	50,000	35,000	8	553	1.18	81.44	64.55	200.03	11.24	34.83	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	1.35			
18	50,000	100,000	75,000	26	579	3.83	85.27	86.17	286.20	15.00	49.83	0	3	0.00	42.86	0.00	2.69	0.00	39.57	0.00	0.94			
19	100,000	500,000	300,000	15	594	2.21	87.48	118.49	404.70	20.63	70.46	4	7	57.14	100.00	4.11	6.80	60.43	100.00	3.47	1.68			
20	500,000	UP		85	679	12.52	100.00	169.64	574.34	29.54	100.00	0	7	0.00	100.00	0.00	6.80	0.00	100.00	0.00	1.18			
				679					574.34					7					6.80					1.18



IndonesiaRe

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Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia  
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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 201 ALUMUNIU WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	152	152	30.71	30.71	44.68	44.68	2.81	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	162	2.02	32.73	5.32	49.99	0.33	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	168	1.21	33.94	0.29	50.28	0.02	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	175	1.41	35.35	1.26	51.53	0.08	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	189	2.83	38.18	7.31	58.84	0.46	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	197	1.62	39.80	4.87	63.72	0.31	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	210	2.63	42.42	13.95	77.67	0.88	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	217	1.41	43.84	6.64	84.31	0.42	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	227	2.02	45.86	15.00	99.31	0.94	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	236	1.82	47.68	24.12	123.43	1.52	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	243	1.41	49.09	28.71	152.14	1.81	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	248	1.01	50.10	20.25	172.39	1.28	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	255	1.41	51.52	16.80	189.19	1.06	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	270	3.03	54.55	74.57	263.76	4.70	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	296	5.25	59.80	140.50	404.27	8.85	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	332	7.27	67.07	340.58	744.85	21.45	46.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	365	6.67	73.74	337.26	1,082.12	21.24	68.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	387	4.44	78.18	162.63	1,244.75	10.24	78.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	62	449	12.53	90.71	189.55	1,434.30	11.94	90.35	2	2	100.00	100.00	3.46	3.46	100.00	100.00	1.82	0.24			
20	500,000	UP		46	495	9.29	100.00	153.25	1,587.55	9.65	100.00	0	2	0.00	100.00	0.00	3.46	0.00	100.00	0.00	0.22			
				495					1,587.55					2					3.46					0.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.67	6.67	0.92	0.92	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	11	17.78	24.44	1.00	1.92	0.56	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	17	13.33	37.78	3.32	5.24	1.88	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	2.22	40.00	0.15	5.39	0.09	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	2.22	42.22	0.20	5.59	0.12	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	20	2.22	44.44	0.66	6.25	0.37	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	21	2.22	46.67	2.93	9.18	1.66	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	23	4.44	51.11	1.94	11.12	1.10	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	2.22	53.33	4.98	16.10	2.81	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	2.22	55.56	2.82	18.92	1.59	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	2.22	57.78	19.25	38.17	10.88	21.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	2.22	60.00	3.48	41.65	1.97	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	2.22	62.22	0.59	42.24	0.33	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	33	11.11	73.33	19.96	62.20	11.28	35.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	34	2.22	75.56	4.95	67.16	2.80	37.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	35	2.22	77.78	7.10	74.26	4.01	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	38	6.67	84.44	55.16	129.42	31.18	73.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	39	2.22	86.67	0.56	129.98	0.31	73.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	43	8.89	95.56	33.78	163.76	19.09	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	45	4.44	100.00	13.18	176.93	7.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					176.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.76	0.76	7.58	7.58	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	1.53	2.29	16.57	24.15	3.51	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	4.58	6.87	1.40	22.75	0.30	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	14	3.82	10.69	1.34	24.09	0.28	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	4.58	15.27	2.00	26.09	0.42	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	24	3.05	18.32	1.02	27.11	0.22	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	28	3.05	21.37	1.19	28.30	0.25	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	38	7.63	29.01	1.89	30.20	0.40	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	41	2.29	31.30	1.44	31.64	0.31	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	44	2.29	33.59	3.45	35.09	0.73	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	45	0.76	34.35	7.38	42.47	1.56	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	54	6.87	41.22	10.86	53.34	2.30	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	58	3.05	44.27	6.05	59.39	1.28	12.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	65	5.34	49.62	16.44	75.83	3.48	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	68	2.29	51.91	11.85	87.68	2.51	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	75	5.34	57.25	118.31	205.99	25.06	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	87	9.16	66.41	5.11	211.10	1.08	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	91	3.05	69.47	42.00	253.10	8.90	53.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	113	16.79	86.26	56.08	309.18	11.88	65.50	1	1	25.00	25.00	1.57	1.57	6.08	6.08	2.80	0.51			
20	500,000	UP		18	131	13.74	100.00	162.85	472.03	34.50	100.00	3	4	75.00	100.00	24.22	25.79	93.92	100.00	14.87	5.46			
				131					472.03					4					25.79					5.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.59	6.59	22.68	22.68	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	13	1.20	7.78	0.19	22.86	0.02	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	20	4.19	11.98	0.70	23.56	0.09	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	22	1.20	13.17	0.18	23.74	0.02	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	26	2.40	15.57	3.27	27.01	0.43	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	29	1.80	17.37	1.09	28.10	0.14	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	35	3.59	20.96	4.07	32.17	0.54	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	41	3.59	24.55	0.28	31.88	0.04	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	44	1.80	26.35	6.78	38.67	0.90	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	46	1.20	27.54	5.68	44.35	0.75	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	47	0.60	28.14	4.33	48.68	0.57	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	49	1.20	29.34	6.40	55.08	0.85	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	57	4.79	34.13	1.27	53.81	0.17	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	64	4.19	38.32	15.09	68.90	2.00	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	66	1.20	39.52	17.25	86.14	2.29	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	75	5.39	44.91	29.42	115.57	3.90	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	100	14.97	59.88	156.10	271.67	20.69	36.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	124	14.37	74.25	158.00	429.67	20.94	56.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	30	154	17.96	92.22	205.08	634.74	27.19	84.14	1	1	20.00	20.00	0.84	0.84	45.94	45.94	0.41	0.13	0.41	0.13	
20	500,000	UP		13	167	7.78	100.00	119.62	754.37	15.86	100.00	4	5	80.00	100.00	0.99	1.84	54.06	100.00	0.83	0.24	0.83	0.24	
				167					754.37					5					1.84					0.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	2.53	2.53	6.17	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	14.00	16.53	34.08	40.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	24.54	41.08	59.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	41.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					41.08					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.22	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.22	6.67	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.22	8.89	1.27	1.30	1.00	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.22	11.11	0.39	0.90	0.31	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.22	13.33	1.51	2.41	1.19	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.22	15.56	0.00	2.41	0.00	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.22	17.78	5.16	7.57	4.07	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.22	20.00	20.96	28.54	16.54	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.22	22.22	3.43	31.97	2.71	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	2.22	24.44	0.00	31.97	0.00	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	2.22	26.67	10.00	41.97	7.89	33.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	2.22	28.89	3.41	45.38	2.69	35.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	2.22	31.11	10.00	55.38	7.89	43.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	19	11.11	42.22	27.67	83.05	21.83	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	22	6.67	48.89	18.81	101.86	14.84	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	36	31.11	80.00	10.68	112.54	8.43	88.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	40	8.89	88.89	9.36	121.90	7.38	96.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	42	4.44	93.33	4.79	126.69	3.78	99.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	45	6.67	100.00	0.04	126.73	0.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					126.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	4.53	4.53	46.11	46.11	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	39	1.78	6.31	0.13	46.24	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	25	64	4.05	10.36	2.84	49.08	0.07	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	16	80	2.59	12.94	7.80	56.88	0.20	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	95	2.43	15.37	4.95	61.84	0.13	1.56	1	1	3.85	3.85	76.54	76.54	23.59	23.59	1545.39	123.79	123.79	123.79	
6	500	750	625	11	106	1.78	17.15	12.34	74.17	0.31	1.87	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	103.20	103.20	103.20	103.20
7	750	1,000	875	26	132	4.21	21.36	34.97	109.14	0.88	2.75	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	70.13	70.13	70.13	70.13
8	1,000	1,500	1,250	22	154	3.56	24.92	50.08	159.22	1.26	4.02	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	48.07	48.07	48.07	48.07
9	1,500	2,000	1,750	23	177	3.72	28.64	54.45	213.67	1.37	5.39	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	35.82	35.82	35.82	35.82
10	2,000	2,500	2,250	11	188	1.78	30.42	24.22	237.89	0.61	6.00	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	32.18	32.18	32.18	32.18
11	2,500	3,000	2,750	14	202	2.27	32.69	49.23	287.12	1.24	7.25	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	26.66	26.66	26.66	26.66
12	3,000	4,000	3,500	15	217	2.43	35.11	124.08	411.20	3.13	10.38	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	18.61	18.61	18.61	18.61
13	4,000	5,000	4,500	31	248	5.02	40.13	94.45	505.65	2.38	12.76	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	15.14	15.14	15.14	15.14
14	5,000	7,500	6,250	27	275	4.37	44.50	245.61	751.27	6.20	18.96	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	10.19	10.19	10.19	10.19
15	7,500	10,000	8,750	32	307	5.18	49.68	308.75	1,060.01	7.79	26.75	0	1	0.00	3.85	0.00	76.54	0.00	23.59	0.00	7.22	7.22	7.22	7.22
16	10,000	20,000	15,000	49	356	7.93	57.61	484.88	1,544.89	12.24	38.99	2	3	7.69	11.54	79.86	156.41	24.62	48.21	16.47	10.12	10.12	10.12	10.12
17	20,000	50,000	35,000	57	413	9.22	66.83	669.59	2,214.48	16.90	55.89	1	4	3.85	15.38	4.67	161.08	1.44	49.65	0.70	7.27	7.27	7.27	7.27
18	50,000	100,000	75,000	46	459	7.44	74.27	485.27	2,699.75	12.25	68.14	4	8	15.38	30.77	54.36	215.44	16.76	66.40	11.20	7.98	7.98	7.98	7.98
19	100,000	500,000	300,000	79	538	12.78	87.06	418.74	3,118.49	10.57	78.71	18	26	69.23	100.00	109.00	324.44	33.60	100.00	26.03	10.40	10.40	10.40	10.40
20	500,000	UP		80	618	12.94	100.00	843.53	3,962.02	21.29	100.00	0	26	0.00	100.00	0.00	324.44	0.00	100.00	0.00	8.19	8.19	8.19	8.19
				618					3,962.02					26					324.44					8.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	62.16	62.16	12.99	12.99	5.30	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	2.70	64.86	0.00	12.99	0.00	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	8.11	72.97	0.76	13.75	0.31	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	2.70	75.68	4.31	18.06	1.76	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	29	2.70	78.38	6.89	24.95	2.81	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	30	2.70	81.08	9.56	34.51	3.90	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	2.70	83.78	24.34	58.85	9.93	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	2.70	86.49	10.12	68.96	4.13	28.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	2.70	89.19	34.57	103.53	14.10	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	2.70	91.89	27.00	130.53	11.01	53.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	2.70	94.59	48.75	179.28	19.89	73.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	2.70	97.30	48.79	228.08	19.90	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	2.70	100.00	17.08	245.15	6.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	245.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					245.15					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES )

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	8.33	8.33	0.25	0.25	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	3	4	25.00	33.33	0.25	0.50	0.52	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	5	9	41.67	75.00	3.43	3.93	7.17	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	10	8.33	83.33	2.46	6.39	5.14	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	11	8.33	91.67	5.74	12.12	11.99	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	12	8.33	100.00	35.72	47.85	74.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	12	0.00	100.00	0.00	47.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				12					47.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	12.80	12.80	9.30	9.30	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	0.80	13.60	0.36	9.66	0.08	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	32	12.00	25.60	2.53	12.19	0.56	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	33	0.80	26.40	1.13	13.32	0.25	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	34	0.80	27.20	6.31	19.62	1.38	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	35	0.80	28.00	1.32	20.94	0.29	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	38	2.40	30.40	3.03	23.98	0.67	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	0.80	31.20	0.68	24.66	0.15	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	40	0.80	32.00	0.68	25.33	0.15	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	0.80	32.80	1.08	26.42	0.24	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	42	0.80	33.60	1.08	27.50	0.24	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	43	0.80	34.40	1.08	28.58	0.24	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	60	103	48.00	82.40	241.48	270.06	53.02	59.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	109	4.80	87.20	60.20	330.26	13.22	72.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	110	0.80	88.00	0.87	331.13	0.19	72.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	121	8.80	96.80	72.49	403.62	15.91	88.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	122	0.80	97.60	6.31	409.92	1.38	90.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	123	0.80	98.40	36.79	446.71	8.08	98.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	124	0.80	99.20	2.11	448.82	0.46	98.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	125	0.80	100.00	6.66	455.48	1.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				125					455.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2044

TRANSPORT INSTALLASTIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	141	141	55.08	55.08	25.81	25.81	4.80	4.80	2	2	28.57	28.57	358.85	358.85	85.63	85.63	1390.33	1390.33			
2	50	100	75	1	142	0.39	55.47	0.33	26.14	0.06	4.86	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	1372.53			
3	100	200	150	89	231	34.77	90.23	14.88	41.02	2.77	7.63	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	874.72			
4	200	300	250	1	232	0.39	90.63	1.34	42.37	0.25	7.88	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	846.97			
5	300	500	400	1	233	0.39	91.02	0.77	43.14	0.14	8.03	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	831.81			
6	500	750	625	1	234	0.39	91.41	1.99	45.13	0.37	8.40	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	795.11			
7	750	1,000	875	1	235	0.39	91.80	2.46	47.59	0.46	8.85	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	754.05			
8	1,000	1,500	1,250	1	236	0.39	92.19	7.23	54.82	1.34	10.20	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	654.63			
9	1,500	2,000	1,750	1	237	0.39	92.58	8.94	63.76	1.66	11.86	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	562.83			
10	2,000	2,500	2,250	1	238	0.39	92.97	11.86	75.62	2.21	14.07	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	474.54			
11	2,500	3,000	2,750	1	239	0.39	93.36	31.00	106.62	5.77	19.83	0	2	0.00	28.57	0.00	358.85	0.00	85.63	0.00	336.55			
12	3,000	4,000	3,500	1	240	0.39	93.75	17.39	124.02	3.24	23.07	2	4	28.57	57.14	0.00	358.85	0.00	85.63	0.00	289.35			
13	4,000	5,000	4,500	1	241	0.39	94.14	0.00	124.02	0.00	23.07	0	4	0.00	57.14	0.00	358.85	0.00	85.63	0.00	289.35			
14	5,000	7,500	6,250	1	242	0.39	94.53	21.49	145.51	4.00	27.07	2	6	28.57	85.71	60.23	419.08	14.37	100.00	280.24	288.01			
15	7,500	10,000	8,750	1	243	0.39	94.92	4.23	149.74	0.79	27.85	0	6	0.00	85.71	0.00	419.08	0.00	100.00	0.00	279.88			
16	10,000	20,000	15,000	2	245	0.78	95.70	17.88	167.62	3.33	31.18	0	6	0.00	85.71	0.00	419.08	0.00	100.00	0.00	250.02			
17	20,000	50,000	35,000	2	247	0.78	96.48	105.80	273.42	19.68	50.86	0	6	0.00	85.71	0.00	419.08	0.00	100.00	0.00	153.27			
18	50,000	100,000	75,000	6	253	2.34	98.83	188.38	461.80	35.04	85.91	0	6	0.00	85.71	0.00	419.08	0.00	100.00	0.00	90.75			
19	100,000	500,000	300,000	1	254	0.39	99.22	20.51	482.32	3.82	89.72	0	6	0.00	85.71	0.00	419.08	0.00	100.00	0.00	86.89			
20	500,000	UP		2	256	0.78	100.00	55.24	537.56	10.28	100.00	1	7	14.29	100.00	0.00	419.08	0.00	100.00	0.00	77.96			
				256					537.56					7					419.08					77.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	25.00	25.00	0.10	0.10	14.64	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	8	75.00	100.00	0.58	0.68	85.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	0.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					0.68					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	2.53	2.53	0.36	0.36	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.27	3.80	0.00	0.36	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	12	11.39	15.19	1.75	2.11	0.23	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	1.27	16.46	0.90	3.01	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	15	2.53	18.99	1.00	4.01	0.13	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	17	2.53	21.52	4.36	8.36	0.57	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	1.27	22.78	1.75	10.12	0.23	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	1.27	24.05	6.03	16.14	0.79	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	1.27	25.32	4.43	20.57	0.58	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	1.27	26.58	0.06	20.63	0.01	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	1.27	27.85	0.19	20.82	0.02	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	1.27	29.11	0.51	21.33	0.07	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	1.27	30.38	12.98	34.31	1.71	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	1.27	31.65	0.00	34.31	0.00	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	34	11.39	43.04	149.06	183.37	19.63	24.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	36	2.53	45.57	62.38	245.75	8.22	32.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	37	1.27	46.84	56.78	302.53	7.48	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	42	6.33	53.16	187.58	490.11	24.71	64.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	59	21.52	74.68	176.45	666.56	23.24	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		20	79	25.32	100.00	92.68	759.24	12.21	100.00	1	1	100.00	100.00	4.25	4.25	100.00	100.00	4.59	0.56			
				79					759.24					1					4.25					0.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2047

TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	17.39	17.39	0.84	0.84	6.22	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	13	1.45	18.84	0.00	0.84	0.01	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	53	66	76.81	95.65	11.13	11.96	82.71	88.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	67	1.45	97.10	1.00	12.97	7.44	96.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	68	1.45	98.55	0.37	13.34	2.79	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	69	1.45	100.00	0.11	13.45	0.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	69	0.00	100.00	0.00	13.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					13.45					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2048      DEGASIFICATION STATIONS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	4	75.00	100.00	0.58	0.59	99.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	<b>UP</b>		0	4	0.00	100.00	0.00	0.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				0.59				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.13	1.13	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.13					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	30.00	30.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	10.00	40.00	6.45	6.45	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	10.00	50.00	8.16	14.61	1.15	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	10.00	60.00	3.61	18.22	0.51	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	10.00	70.00	624.57	642.79	88.30	90.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	10.00	80.00	9.59	652.37	1.36	92.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	10.00	90.00	54.99	707.36	7.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	10.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	707.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					707.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2051

EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	7.33	7.33	2.60	2.60	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	88	38.74	46.07	5.66	8.26	1.29	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	96	4.19	50.26	1.13	9.39	0.26	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	99	1.57	51.83	0.71	10.10	0.16	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	104	2.62	54.45	0.96	11.06	0.22	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	106	1.05	55.50	1.62	12.68	0.37	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	107	0.52	56.02	1.04	13.72	0.24	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	113	3.14	59.16	3.38	17.10	0.77	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	115	1.05	60.21	0.86	16.24	0.20	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	116	0.52	60.73	2.31	18.55	0.53	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	117	0.52	61.26	1.84	16.71	0.42	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	118	0.52	61.78	7.19	23.91	1.64	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	119	0.52	62.30	0.11	24.01	0.02	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	125	3.14	65.45	17.67	41.68	4.03	9.50	1	1	100.00	100.00	66.13	66.13	100.00	100.00	374.33	158.66			
15	7,500	10,000	8,750	4	129	2.09	67.54	22.95	64.63	5.23	14.74	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	102.32			
16	10,000	20,000	15,000	4	133	2.09	69.63	11.74	76.37	2.68	17.41	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	86.60			
17	20,000	50,000	35,000	16	149	8.38	78.01	231.82	308.18	52.86	70.27	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	21.46			
18	50,000	100,000	75,000	7	156	3.66	81.68	26.60	334.79	6.07	76.33	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	19.75			
19	100,000	500,000	300,000	11	167	5.76	87.43	72.69	407.47	16.57	92.91	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	16.23			
20	500,000	UP		24	191	12.57	100.00	31.11	438.58	7.09	100.00	0	1	0.00	100.00	0.00	66.13	0.00	100.00	0.00	15.08			
				191					438.58					1					66.13					15.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2052 EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.23	0.23	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	10.00	20.00	0.63	0.86	0.79	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	1.19	2.04	1.49	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	1.44	3.49	1.82	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	5.28	8.77	6.64	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	2.00	10.77	2.52	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	0.00	10.77	0.00	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	0.00	10.77	0.00	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	25.74	36.51	32.40	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	42.94	79.45	54.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	79.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					79.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	3.45	3.45	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	9	27.59	31.03	0.62	0.65	0.48	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	11	6.90	37.93	2.19	2.84	1.69	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	6.90	44.83	0.75	3.59	0.58	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	3.45	48.28	5.92	9.51	4.57	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	3.45	51.72	7.06	16.57	5.45	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	3.45	55.17	5.89	22.46	4.55	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	17	3.45	58.62	1.56	24.02	1.20	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	18	3.45	62.07	2.70	26.72	2.08	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	3.45	65.52	29.58	56.29	22.83	43.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	3.45	68.97	2.33	58.62	1.80	45.25	2	2	15.38	15.38	13.98	13.98	21.08	21.08	599.84	23.85	
12	3,000	4,000	3,500	1	21	3.45	72.41	2.33	60.95	1.80	47.05	2	4	15.38	30.77	13.98	27.96	21.08	42.15	599.84	45.88	
13	4,000	5,000	4,500	1	22	3.45	75.86	2.32	63.28	1.79	48.84	1	5	7.69	38.46	12.57	40.53	18.94	61.09	541.06	64.05	
14	5,000	7,500	6,250	1	23	3.45	79.31	7.25	70.53	5.60	54.44	2	7	15.38	53.85	0.00	40.53	0.00	61.09	0.00	57.47	
15	7,500	10,000	8,750	1	24	3.45	82.76	2.33	72.86	1.80	56.24	2	9	15.38	69.23	13.98	54.51	21.08	82.17	599.84	74.82	
16	10,000	20,000	15,000	1	25	3.45	86.21	1.97	74.83	1.52	57.76	2	11	15.38	84.62	11.83	66.34	17.83	100.00	599.84	88.66	
17	20,000	50,000	35,000	1	26	3.45	89.66	5.48	80.31	4.23	61.99	2	13	15.38	100.00	0.00	66.34	0.00	100.00	0.00	82.61	
18	50,000	100,000	75,000	3	29	10.34	100.00	49.25	129.55	38.01	100.00	0	13	0.00	100.00	0.00	66.34	0.00	100.00	0.00	51.21	
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	129.55	0.00	100.00	0	13	0.00	100.00	0.00	66.34	0.00	100.00	0.00	51.21	
20	500,000	UP		0	29	0.00	100.00	0.00	129.55	0.00	100.00	0	13	0.00	100.00	0.00	66.34	0.00	100.00	0.00	51.21	
				29					129.55					13					66.34			51.21





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	3.21	3.21	17.08	17.08	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.64	3.85	0.10	17.18	0.01	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.64	4.49	0.31	17.48	0.05	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.64	5.13	0.24	17.72	0.04	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	0.64	5.77	0.52	18.24	0.08	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	0.64	6.41	1.00	19.24	0.15	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	0.64	7.05	1.43	20.67	0.22	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	0.64	7.69	2.00	22.67	0.30	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	0.64	8.33	0.38	23.04	0.06	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	0.64	8.97	0.33	23.37	0.05	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	17	1.92	10.90	3.28	26.66	0.50	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	22	3.21	14.10	13.49	40.15	2.06	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	0.64	14.74	6.00	46.15	0.91	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	26	1.92	16.67	10.70	56.85	1.63	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	30	2.56	19.23	4.20	61.06	0.64	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	62	20.51	39.74	120.94	182.00	18.43	27.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	100	24.36	64.10	261.71	443.70	39.88	67.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	108	5.13	69.23	111.15	554.86	16.94	84.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	141	21.15	90.38	83.87	638.72	12.78	97.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	156	9.62	100.00	17.49	656.21	2.67	100.00	2	2	100.00	100.00	2.34	2.34	100.00	100.00	13.35	0.36			
				156					656.21					2					2.34					0.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	20	20	13.07	13.07	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.65	13.73	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	22	0.65	14.38	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	23	0.65	15.03	0.00	0.05	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	0.65	15.69	1.06	1.01	0.27	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	0.65	16.34	3.52	4.53	0.90	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	0.65	16.99	1.02	3.51	0.26	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	27	0.65	17.65	2.25	5.76	0.57	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	0.65	18.30	0.01	5.77	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	0.65	18.95	0.01	5.78	0.00	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	0.65	19.61	3.68	9.45	0.94	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	0.65	20.26	10.81	20.26	2.77	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	0.65	20.92	2.57	22.83	0.66	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	33	0.65	21.57	4.90	27.73	1.25	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	35	1.31	22.88	22.47	50.20	5.75	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	47	7.84	30.72	85.61	135.81	21.90	34.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	58	7.19	37.91	10.51	146.32	2.69	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	75	11.11	49.02	44.78	191.10	11.46	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	39	114	25.49	74.51	156.11	347.21	39.94	88.83	3	3	100.00	100.00	1.99	1.99	100.00	100.00	1.28	0.57			
20	500,000	<b>UP</b>		39	153	25.49	100.00	43.65	390.85	11.17	100.00	0	3	0.00	100.00	0.00	1.99	0.00	100.00	0.00	0.51			
				153					390.85					3					1.99					0.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	133	133	8.23	8.23	131.50	131.50	3.13	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	160	1.67	9.90	1.10	132.60	0.03	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	178	1.11	11.01	3.94	136.54	0.09	3.25	3	3	5.45	5.45	3.70	3.70	0.07	0.07	94.01	2.71			
4	200	300	250	19	197	1.18	12.19	10.95	147.49	0.26	3.51	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	2.51			
5	300	500	400	21	218	1.30	13.49	6.89	154.38	0.16	3.68	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	2.40			
6	500	750	625	25	243	1.55	15.04	15.45	169.83	0.37	4.05	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	2.18			
7	750	1,000	875	4	247	0.25	15.28	5.33	175.15	0.13	4.17	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	2.11			
8	1,000	1,500	1,250	26	273	1.61	16.89	23.26	198.41	0.55	4.73	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	1.87			
9	1,500	2,000	1,750	20	293	1.24	18.13	28.08	226.49	0.67	5.40	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	1.63			
10	2,000	2,500	2,250	23	316	1.42	19.55	35.97	262.46	0.86	6.25	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	1.41			
11	2,500	3,000	2,750	23	339	1.42	20.98	34.12	296.58	0.81	7.07	0	3	0.00	5.45	0.00	3.70	0.00	0.07	0.00	1.25			
12	3,000	4,000	3,500	26	365	1.61	22.59	61.29	357.87	1.46	8.53	1	4	1.82	7.27	0.07	3.77	0.00	0.07	0.12	1.05			
13	4,000	5,000	4,500	22	387	1.36	23.95	42.15	400.01	1.00	9.53	3	7	5.45	12.73	131.19	134.96	2.44	2.51	311.26	33.74			
14	5,000	7,500	6,250	37	424	2.29	26.24	91.84	491.86	2.19	11.72	1	8	1.82	14.55	65.50	200.46	1.22	3.73	71.31	40.76			
15	7,500	10,000	8,750	47	471	2.91	29.15	210.50	702.36	5.02	16.73	0	8	0.00	14.55	0.00	200.46	0.00	3.73	0.00	28.54			
16	10,000	20,000	15,000	155	626	9.59	38.74	674.23	1,376.59	16.06	32.80	6	14	10.91	25.45	51.96	252.41	0.97	4.70	7.71	18.34			
17	20,000	50,000	35,000	215	841	13.30	52.04	1,004.17	2,380.76	23.92	56.72	1	15	1.82	27.27	0.97	253.38	0.02	4.72	0.10	10.64			
18	50,000	100,000	75,000	173	1,014	10.71	62.75	641.10	3,021.85	15.27	71.99	7	22	12.73	40.00	516.62	770.01	9.62	14.34	80.58	25.48			
19	100,000	500,000	300,000	287	1,301	17.76	80.51	845.12	3,866.97	20.13	92.13	15	37	27.27	67.27	100.39	870.40	1.87	16.21	11.88	22.51			
20	500,000	<b>UP</b>		315	1,616	19.49	100.00	330.47	4,197.44	7.87	100.00	18	55	32.73	100.00	4,497.95	5,368.34	83.79	100.00	1361.09	127.90			
				1,616					4,197.44					55					5,368.34					127.90



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2072

EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	10.34	10.34	0.23	0.23	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	17	48.28	58.62	1.35	1.58	1.88	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	3.45	62.07	0.01	1.59	0.02	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	3.45	65.52	0.01	1.60	0.02	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	3.45	68.97	0.01	1.61	0.02	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	3.45	72.41	0.01	1.62	0.02	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	22	3.45	75.86	0.16	1.78	0.22	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	23	3.45	79.31	10.06	11.84	14.05	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	3.45	82.76	10.12	21.96	14.14	30.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	3.45	86.21	0.50	22.46	0.70	31.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	3.45	89.66	0.31	22.77	0.43	31.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	3.45	93.10	23.36	46.13	32.62	64.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	3.45	96.55	24.46	70.59	34.17	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	3.45	100.00	1.01	71.60	1.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	71.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					71.60					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	8	30.77	30.77	0.63	0.63	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	7.69	38.46	0.17	0.80	0.15	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	3.85	42.31	11.09	11.89	9.98	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	3.85	46.15	2.48	14.37	2.23	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	3.85	50.00	0.00	14.37	0.00	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	3.85	53.85	0.00	14.37	0.00	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	3.85	57.69	0.73	15.10	0.66	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	3.85	61.54	8.50	23.59	7.65	21.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	3.85	65.38	38.10	61.70	34.29	55.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	3.85	69.23	0.00	61.70	0.00	55.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	3.85	73.08	0.00	61.70	0.00	55.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	3.85	76.92	1.43	63.13	1.29	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	3.85	80.77	1.91	65.03	1.71	58.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	3.85	84.62	10.47	75.51	9.42	67.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	3.85	88.46	7.85	83.36	7.07	75.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	24	3.85	92.31	8.58	91.94	7.72	82.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	3.85	96.15	11.44	103.37	10.29	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	26	3.85	100.00	7.75	111.12	6.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	111.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					111.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.27	0.27	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	4.17	8.33	0.25	0.01	0.14	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.17	12.50	0.84	0.86	0.47	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.17	16.67	3.38	4.24	1.89	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.17	20.83	1.19	5.44	0.67	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.17	25.00	1.00	6.44	0.56	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.17	29.17	5.27	11.71	2.94	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.17	33.33	4.16	15.87	2.32	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.17	37.50	9.73	25.60	5.43	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.17	41.67	8.29	33.90	4.63	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.17	45.83	9.89	43.79	5.51	24.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.17	50.00	3.63	47.42	2.02	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.17	54.17	11.10	58.52	6.19	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	15	8.33	62.50	21.58	80.10	12.04	44.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.17	66.67	16.48	96.58	9.19	53.86	1	1	100.00	100.00	2.00	2.00	100.00	100.00	12.14	2.07			
16	10,000	20,000	15,000	2	18	8.33	75.00	21.91	118.49	12.22	66.08	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.69			
17	20,000	50,000	35,000	2	20	8.33	83.33	11.28	129.77	6.29	72.37	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.54			
18	50,000	100,000	75,000	1	21	4.17	87.50	14.96	144.73	8.35	80.72	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.38			
19	100,000	500,000	300,000	3	24	12.50	100.00	34.57	179.31	19.28	100.00	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.12			
20	500,000	UP		0	24	0.00	100.00	0.00	179.31	0.00	100.00	0	1	0.00	100.00	0.00	2.00	0.00	100.00	0.00	1.12			
				24					179.31					1					2.00					1.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2078 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	53.85	53.85	0.10	0.10	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	7.69	61.54	7.06	7.16	87.36	88.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	7.69	69.23	0.03	7.19	0.34	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	7.69	76.92	0.16	7.35	2.00	90.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	7.69	84.62	0.07	7.42	0.83	91.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	7.69	92.31	0.46	7.87	5.65	97.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	7.69	100.00	0.21	8.08	2.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	8.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					8.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	50.00	50.00	0.02	0.02	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	25.00	75.00	2.17	2.18	29.18	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	25.00	100.00	5.24	7.43	70.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	7.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					7.43					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2081

OPEN CAST SALT MINESUNDERGROUND SLAT MINESSALT MINES&BRINE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	10.71	10.71	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	3.57	14.29	0.32	0.33	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	3.57	17.86	0.46	0.79	0.22	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.57	21.43	0.49	1.27	0.23	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.57	25.00	0.96	2.24	0.45	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.57	28.57	3.89	6.12	1.83	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.57	32.14	3.49	9.61	1.64	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.57	35.71	2.82	12.43	1.33	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.57	39.29	3.50	15.93	1.65	7.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.57	42.86	5.04	20.97	2.38	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	3.57	46.43	4.05	25.03	1.91	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	3.57	50.00	7.17	32.19	3.38	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	16	7.14	57.14	13.92	46.11	6.56	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	21	17.86	75.00	31.61	77.72	14.90	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	23	7.14	82.14	15.07	92.79	7.10	43.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	26	10.71	92.86	63.35	156.13	29.86	73.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	27	3.57	96.43	28.60	184.73	13.48	87.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	28	3.57	100.00	27.44	212.17	12.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	212.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	212.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					212.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	15.38	15.38	3.17	3.17	4.07	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	7.69	23.08	0.15	3.32	0.19	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	15.38	38.46	0.57	3.89	0.73	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	7.69	46.15	0.33	4.22	0.42	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	7.69	53.85	0.51	4.73	0.65	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	7.69	61.54	0.83	5.56	1.07	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	7.69	69.23	1.65	7.20	2.11	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	7.69	76.92	1.68	8.88	2.15	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	7.69	84.62	23.02	31.90	29.53	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	7.69	92.31	26.05	57.95	33.42	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	7.69	100.00	20.00	77.95	25.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	77.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					77.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	14.91	14.91	21.58	21.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	10.00	60.00	30.65	45.56	44.36	65.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	10.00	70.00	11.92	57.48	17.26	83.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	10.00	80.00	2.63	60.11	3.81	87.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	10.00	90.00	7.35	67.47	10.65	97.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	10.00	100.00	1.62	69.09	2.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	69.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					69.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2092 MANUFACTURE OF COMPRESSED PEAT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	20.00	20.00	3.44	3.44	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	2.86	22.86	0.27	3.71	0.10	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	12	11.43	34.29	0.43	4.14	0.15	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	2.86	37.14	0.34	4.48	0.12	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	2.86	40.00	0.12	4.60	0.04	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	15	2.86	42.86	0.29	4.89	0.11	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	2.86	45.71	0.31	5.20	0.11	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	17	2.86	48.57	17.42	22.62	6.25	8.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	18	2.86	51.43	24.77	2.14	8.88	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	2.86	54.29	33.39	31.24	11.97	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	2.86	57.14	33.37	64.62	11.96	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	21	2.86	60.00	33.38	98.00	11.96	35.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	22	2.86	62.86	33.37	131.37	11.96	47.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	23	2.86	65.71	0.03	131.40	0.01	47.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	2.86	68.57	0.03	131.43	0.01	47.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	25	2.86	71.43	60.98	192.41	21.86	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	26	2.86	74.29	33.37	159.03	11.96	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	27	2.86	77.14	0.00	159.03	0.00	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	28	2.86	80.00	0.00	159.03	0.00	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	35	20.00	100.00	119.96	279.00	43.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				35				279.00				0						0.00				0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	5.26	15.79	0.35	0.35	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.26	21.05	0.45	0.80	0.41	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.26	26.32	1.35	2.15	1.24	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.26	31.58	0.61	2.76	0.55	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	5.26	36.84	0.58	3.34	0.53	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	5.26	42.11	1.95	5.29	1.78	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	5.26	47.37	1.83	7.11	1.67	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	5.26	52.63	2.11	9.22	1.92	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.26	57.89	1.92	11.14	1.76	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	5.26	63.16	7.44	18.59	6.80	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.26	68.42	10.19	28.78	9.31	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.26	73.68	1.20	29.97	1.09	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.26	78.95	21.06	51.03	19.23	46.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.26	84.21	5.90	56.93	5.39	52.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.26	89.47	27.17	84.10	24.82	76.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.26	94.74	17.52	101.62	16.00	92.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	5.26	100.00	7.86	109.48	7.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	109.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	109.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					109.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	9.37	9.37	57.42	57.42	3.08	3.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	40	0.76	10.13	0.27	57.70	0.01	3.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	44	1.01	11.14	0.39	58.09	0.02	3.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	52	2.03	13.16	2.13	60.22	0.11	3.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	66	3.54	16.71	12.25	72.47	0.66	3.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	81	3.80	20.51	7.65	80.12	0.41	4.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	91	2.53	23.04	9.00	89.12	0.48	4.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	111	5.06	28.10	42.26	131.38	2.27	7.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	129	4.56	32.66	29.40	160.78	1.58	8.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	143	3.54	36.20	29.41	190.19	1.58	10.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	20	163	5.06	41.27	49.64	239.83	2.66	12.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	25	188	6.33	47.59	50.71	290.54	2.72	15.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	207	4.81	52.41	41.70	332.24	2.24	17.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	238	7.85	60.25	134.21	466.45	7.21	25.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	254	4.05	64.30	62.03	528.47	3.33	28.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	48	302	12.15	76.46	325.24	853.72	17.46	45.83	2	2	100.00	100.00	5.56	5.56	100.00	100.00	1.71	1.71	0.65	0.65	
17	20,000	50,000	35,000	46	348	11.65	88.10	455.51	1,309.22	24.46	70.29	0	2	0.00	100.00	0.00	5.56	5.56	0.00	100.00	0.00	0.42	0.42	
18	50,000	100,000	75,000	14	362	3.54	91.65	121.81	1,431.03	6.54	76.83	0	2	0.00	100.00	0.00	5.56	5.56	0.00	100.00	0.00	0.39	0.39	
19	100,000	500,000	300,000	31	393	7.85	99.49	424.59	1,855.62	22.80	99.62	0	2	0.00	100.00	0.00	5.56	5.56	0.00	100.00	0.00	0.30	0.30	
20	500,000	UP		2	395	0.51	100.00	7.00	1,862.63	0.38	100.00	0	2	0.00	100.00	0.00	5.56	5.56	0.00	100.00	0.00	0.30	0.30	
				395					1,862.63					2					5.56					0.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.01	2.01	0.08	0.08	0.02	0.02	4	4	23.53	23.53	0.32	0.32	0.03	0.03	380.06	380.06			
2	50	100	75	2	8	0.67	2.68	0.00	0.09	0.00	0.02	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	368.39			
3	100	200	150	10	18	3.34	6.02	3.53	3.62	0.68	0.70	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	8.82			
4	200	300	250	5	23	1.67	7.69	0.54	4.16	0.11	0.81	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	7.67			
5	300	500	400	4	27	1.34	9.03	0.06	4.22	0.01	0.82	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	7.56			
6	500	750	625	5	32	1.67	10.70	25.07	29.29	4.86	5.68	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	1.09			
7	750	1,000	875	4	36	1.34	12.04	0.26	29.55	0.05	5.73	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	1.08			
8	1,000	1,500	1,250	8	44	2.68	14.72	6.17	35.72	1.20	6.93	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.89			
9	1,500	2,000	1,750	11	55	3.68	18.39	52.52	88.24	10.19	17.11	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.36			
10	2,000	2,500	2,250	13	68	4.35	22.74	13.69	74.56	2.65	14.46	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.43			
11	2,500	3,000	2,750	2	70	0.67	23.41	0.26	74.82	0.05	14.51	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.43			
12	3,000	4,000	3,500	25	95	8.36	31.77	17.26	92.08	3.35	17.86	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.35			
13	4,000	5,000	4,500	12	107	4.01	35.79	9.47	101.54	1.84	19.69	0	4	0.00	23.53	0.00	0.32	0.00	0.03	0.00	0.31			
14	5,000	7,500	6,250	14	121	4.68	40.47	11.73	89.82	2.27	17.42	6	10	35.29	58.82	597.08	597.40	59.19	59.22	5091.94	665.13			
15	7,500	10,000	8,750	7	128	2.34	42.81	17.88	107.70	3.47	20.89	0	10	0.00	58.82	0.00	597.40	0.00	59.22	0.00	554.70			
16	10,000	20,000	15,000	35	163	11.71	54.52	105.46	213.16	20.45	41.34	0	10	0.00	58.82	0.00	597.40	0.00	59.22	0.00	280.26			
17	20,000	50,000	35,000	24	187	8.03	62.54	42.79	255.95	8.30	49.64	1	11	5.88	64.71	400.22	997.62	39.67	98.90	935.26	389.77			
18	50,000	100,000	75,000	29	216	9.70	72.24	69.86	325.81	13.55	63.19	0	11	0.00	64.71	0.00	997.62	0.00	98.90	0.00	306.19			
19	100,000	500,000	300,000	51	267	17.06	89.30	85.52	411.34	16.59	79.78	2	13	11.76	76.47	6.75	1,004.37	0.67	99.57	7.90	244.17			
20	500,000	UP		32	299	10.70	100.00	104.28	515.62	20.22	100.00	4	17	23.53	100.00	4.38	1,008.76	0.43	100.00	4.20	195.64			
				299					515.62					17					1,008.76					195.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2111

CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	4.19	4.19	19.02	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	11.76	15.96	53.35	72.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	3.84	12.12	17.39	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	4.21	16.33	19.08	74.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	5.72	22.05	25.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	22.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					22.05					0					0.00					0.00





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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	3.40	3.40	22.03	22.03	17.43	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.38	3.77	0.15	22.18	0.12	17.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	13	1.13	4.91	0.40	22.58	0.31	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.38	5.28	0.62	23.19	0.49	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	1.13	6.42	0.62	23.81	0.49	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	27	3.77	10.19	3.96	27.77	3.13	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	34	2.64	12.83	64.66	36.89	51.15	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	43	3.40	16.23	8.95	27.95	7.08	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	52	3.40	19.62	14.60	13.34	11.55	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	53	0.38	20.00	0.06	13.28	0.05	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	0.38	20.38	0.08	13.19	0.07	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	62	3.02	23.40	14.91	28.10	11.79	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	69	2.64	26.04	16.87	11.23	13.34	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	84	5.66	31.70	31.50	42.74	24.92	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	88	1.51	33.21	18.78	23.96	14.85	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	108	7.55	40.75	124.71	148.67	98.65	117.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	135	10.19	50.94	22.08	126.58	17.47	100.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	159	9.06	60.00	64.07	62.52	50.68	49.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	36	195	13.58	73.58	68.07	5.56	53.85	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		70	265	26.42	100.00	120.86	126.42	95.60	100.00	3	3	100.00	100.00	1.30	1.30	100.00	100.00	1.08	1.03			
				265					126.42					3					1.30					1.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.44	4.44	31.40	31.40	14.68	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	16	1.02	5.46	0.00	31.40	0.00	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	24	2.73	8.19	0.50	31.90	0.23	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	29	1.71	9.90	1.33	33.23	0.62	15.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	33	1.37	11.26	0.02	33.25	0.01	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	42	3.07	14.33	0.41	33.66	0.19	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	57	5.12	19.45	3.29	36.95	1.54	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	67	3.41	22.87	6.55	43.50	3.06	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	75	2.73	25.60	2.58	46.08	1.20	21.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	81	2.05	27.65	0.23	46.31	0.11	21.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	88	2.39	30.03	3.13	49.43	1.46	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	26	114	8.87	38.91	11.07	60.50	5.17	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	128	4.78	43.69	1.31	61.81	0.61	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	151	7.85	51.54	34.53	96.34	16.14	45.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	154	1.02	52.56	21.05	117.39	9.84	54.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	173	6.48	59.04	16.96	134.35	7.93	62.80	5	5	26.32	26.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	189	5.46	64.51	9.32	143.67	4.36	67.16	2	7	10.53	36.84	45.44	45.44	93.59	93.59	487.44	31.63	31.63	31.63	
18	50,000	100,000	75,000	24	213	8.19	72.70	18.79	124.88	8.78	58.37	0	7	0.00	36.84	0.00	45.44	0.00	93.59	0.00	36.39	36.39	36.39	
19	100,000	500,000	300,000	32	245	10.92	83.62	51.12	176.00	23.90	82.27	0	7	0.00	36.84	0.00	45.44	0.00	93.59	0.00	25.82	25.82	25.82	
20	500,000	UP		48	293	16.38	100.00	37.93	213.93	17.73	100.00	12	19	63.16	100.00	3.11	48.55	6.41	100.00	8.20	22.70	22.70	22.70	
				293					213.93					19					48.55					22.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.98	1.98	3.98	3.98	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	11	8.91	10.89	88.44	84.46	6.82	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	21	9.90	20.79	110.91	195.37	8.55	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	24	2.97	23.76	55.25	250.62	4.26	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	7	31	6.93	30.69	298.70	549.32	23.02	42.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	36	4.95	35.64	70.05	619.37	5.40	47.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	6	42	5.94	41.58	169.59	788.97	13.07	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	44	1.98	43.56	0.41	789.38	0.03	60.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	47	2.97	46.53	45.39	834.77	3.50	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	48	0.99	47.52	2.12	836.89	0.16	64.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	53	4.95	52.48	156.80	993.68	12.08	76.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	56	2.97	55.45	78.60	1,072.29	6.06	82.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	60	3.96	59.41	11.06	1,083.35	0.85	83.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	63	2.97	62.38	11.39	1,094.73	0.88	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	66	2.97	65.35	78.46	1,173.19	6.05	90.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	71	4.95	70.30	36.81	1,210.00	2.84	93.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	77	5.94	76.24	53.77	1,263.77	4.14	97.38	2	2	66.67	66.67	0.22	0.22	37.61	37.61	0.41	0.02
18	50,000	100,000	75,000	3	80	2.97	79.21	78.81	1,342.58	6.07	103.46	0	2	0.00	66.67	0.00	0.22	0.00	37.61	0.00	0.02
19	100,000	500,000	300,000	15	95	14.85	94.06	58.82	1,283.76	4.53	98.92	0	2	0.00	66.67	0.00	0.22	0.00	37.61	0.00	0.02
20	500,000	UP		6	101	5.94	100.00	13.95	1,297.71	1.08	100.00	1	3	33.33	100.00	0.36	0.58	62.39	100.00	2.59	0.04
				101				1,297.71				3				0.58				0.04	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	157	157	13.02	13.02	100.08	100.08	2.64	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	38	195	3.15	16.17	4.41	104.49	0.12	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	53	248	4.39	20.56	12.14	116.62	0.32	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	281	2.74	23.30	30.41	147.03	0.80	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	72	353	5.97	29.27	30.17	177.21	0.79	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	446	7.71	36.98	60.83	238.04	1.60	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	488	3.48	40.46	37.64	275.68	0.99	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	51	539	4.23	44.69	101.62	377.30	2.68	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	71	610	5.89	50.58	91.44	468.73	2.41	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	634	1.99	52.57	38.56	507.30	1.02	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	32	666	2.65	55.22	67.61	574.91	1.78	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	705	3.23	58.46	151.32	726.23	3.99	19.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	49	754	4.06	62.52	90.65	816.88	2.39	21.51	1	1	4.55	4.55	33.09	33.09	14.80	14.80	36.50	4.05			
14	5,000	7,500	6,250	45	799	3.73	66.25	142.04	958.92	3.74	25.26	2	3	9.09	13.64	64.45	97.54	28.83	43.63	45.38	10.17			
15	7,500	10,000	8,750	40	839	3.32	69.57	158.77	1,117.68	4.18	29.44	0	3	0.00	13.64	0.00	97.54	0.00	43.63	0.00	8.73			
16	10,000	20,000	15,000	93	932	7.71	77.28	685.48	1,803.16	18.05	47.49	14	17	63.64	77.27	53.20	150.74	23.80	67.43	7.76	8.36			
17	20,000	50,000	35,000	110	1,042	9.12	86.40	774.39	2,577.55	20.40	67.89	0	17	0.00	77.27	0.00	150.74	0.00	67.43	0.00	5.85			
18	50,000	100,000	75,000	61	1,103	5.06	91.46	442.71	3,020.27	11.66	79.55	2	19	9.09	86.36	65.02	215.76	29.08	96.51	14.69	7.14			
19	100,000	500,000	300,000	83	1,186	6.88	98.34	692.08	3,712.35	18.23	97.77	0	19	0.00	86.36	0.00	215.76	0.00	96.51	0.00	5.81			
20	500,000	<b>UP</b>		20	1,206	1.66	100.00	84.52	3,796.87	2.23	100.00	3	22	13.64	100.00	7.79	223.55	3.49	100.00	9.22	5.89			
				1,206					3,796.87					22					223.55					5.89



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	16.67	16.67	0.81	0.81	11.50	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	5.56	22.22	0.25	1.06	3.59	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	5.56	27.78	0.23	1.29	3.20	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	5.56	33.33	0.64	1.93	9.05	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.56	38.89	0.45	2.38	6.38	33.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.56	44.44	1.43	3.80	20.22	53.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.56	50.00	2.54	6.34	35.97	89.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.56	55.56	0.30	6.63	4.20	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.56	61.11	0.29	6.92	4.08	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.56	66.67	0.00	6.92	0.00	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.56	72.22	0.01	6.93	0.08	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.56	77.78	0.01	6.94	0.16	98.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.56	83.33	0.01	6.95	0.16	98.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.56	88.89	0.01	6.96	0.16	98.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.56	94.44	0.05	7.01	0.71	99.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.56	100.00	0.04	7.05	0.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	7.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					7.05					0					0.00					0.00



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia  
 P.O.Box 2635 JKT 10026, Cable REINDO  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.15	0.15	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	3.33	3.49	41.51	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	4.54	8.03	56.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	8.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					3			8.03				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	7.27	7.27	11.53	11.53	3.03	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	2.73	10.00	0.14	11.67	0.04	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	16	4.55	14.55	0.25	11.42	0.06	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.91	15.45	0.30	11.72	0.08	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	19	1.82	17.27	1.33	13.06	0.35	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	24	4.55	21.82	1.69	14.75	0.44	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	29	4.55	26.36	1.80	16.55	0.47	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	41	10.91	37.27	25.27	41.82	6.65	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	51	9.09	46.36	12.52	54.34	3.29	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	54	2.73	49.09	7.84	62.18	2.06	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	73	17.27	66.36	35.82	98.00	9.43	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	79	5.45	71.82	23.64	121.63	6.22	32.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	80	0.91	72.73	12.11	133.74	3.19	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	82	1.82	74.55	2.03	131.72	0.53	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	86	3.64	78.18	29.40	161.12	7.74	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	88	1.82	80.00	19.12	180.24	5.03	47.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	95	6.36	86.36	105.15	285.39	27.67	75.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	96	0.91	87.27	7.18	292.57	1.89	77.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	107	10.00	97.27	61.41	353.97	16.16	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	110	2.73	100.00	26.00	379.97	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					379.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	9.73	9.73	40.17	40.17	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	53	1.99	11.73	5.89	46.06	0.21	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	61	1.77	13.50	1.70	47.76	0.06	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	77	3.54	17.04	5.32	53.08	0.19	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	95	3.98	21.02	30.90	83.98	1.12	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	115	4.42	25.44	20.80	104.78	0.75	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	130	3.32	28.76	22.89	127.67	0.83	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	157	5.97	34.73	62.23	189.90	2.26	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	166	1.99	36.73	28.35	218.25	1.03	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	178	2.65	39.38	35.14	253.39	1.27	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	185	1.55	40.93	30.49	283.87	1.11	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	205	4.42	45.35	81.16	365.03	2.94	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	220	3.32	48.67	70.65	435.68	2.56	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	44	264	9.73	58.41	228.06	663.74	8.27	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	289	5.53	63.94	175.72	839.46	6.37	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	318	6.42	70.35	338.95	1,178.40	12.29	42.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	54	372	11.95	82.30	544.15	1,722.56	19.73	62.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	46	418	10.18	92.48	801.76	2,524.31	29.08	91.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	444	5.75	98.23	176.38	2,700.69	6.40	97.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	452	1.77	100.00	56.82	2,757.51	2.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				452					2,757.51					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.16	0.16	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	2.42	2.59	6.88	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	5.30	7.89	15.05	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	27.32	35.21	77.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	35.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					35.21					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	5.06	5.06	40.11	40.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	7.55	12.61	59.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	12.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				12.61				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.26	0.26	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.78	0.78	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	5.54	6.33	5.33	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	9.99	16.32	9.61	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	56.80	73.12	54.61	70.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	30.89	104.01	29.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	104.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					104.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	13.51	13.51	0.19	0.19	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	8.11	21.62	0.34	0.53	0.25	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	5.41	27.03	0.77	1.30	0.57	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	2.70	29.73	0.21	1.51	0.16	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	16	13.51	43.24	1.33	2.84	0.99	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	2.70	45.95	0.58	3.41	0.43	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	18	2.70	48.65	12.11	15.52	9.05	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	19	2.70	51.35	1.88	17.40	1.40	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	2.70	54.05	0.49	17.89	0.37	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.70	56.76	0.04	17.93	0.03	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.70	59.46	0.04	17.97	0.03	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	2.70	62.16	2.63	20.60	1.97	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	24	2.70	64.86	12.05	32.66	9.01	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	25	2.70	67.57	7.18	39.84	5.37	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.70	70.27	15.98	55.82	11.94	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	2.70	72.97	0.43	56.25	0.32	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	34	18.92	91.89	61.83	118.07	46.20	88.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	35	2.70	94.59	0.02	118.09	0.01	88.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	37	5.41	100.00	15.74	133.83	11.76	100.00	1	1	100.00	100.00	21.60	21.60	100.00	100.00	137.23	16.14			
20	500,000	UP		0	37	0.00	100.00	0.00	133.83	0.00	100.00	0	1	0.00	100.00	0.00	21.60	0.00	100.00	0.00	16.14			
				37					133.83					1					21.60					16.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	28	28	17.95	17.95	1.52	1.52	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	52	15.38	33.33	38.81	40.33	7.83	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	25	77	16.03	49.36	4.74	45.07	0.96	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	89	7.69	57.05	1.50	46.57	0.30	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	107	11.54	68.59	5.49	52.05	1.11	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	110	1.92	70.51	1.06	50.99	0.21	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	112	1.28	71.79	0.47	51.46	0.09	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	118	3.85	75.64	12.54	64.00	2.53	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	119	0.64	76.28	0.96	64.96	0.19	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	121	1.28	77.56	4.04	69.00	0.82	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	122	0.64	78.21	2.57	71.57	0.52	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	123	0.64	78.85	0.00	71.57	0.00	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	124	0.64	79.49	3.45	75.02	0.70	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	125	0.64	80.13	3.36	78.38	0.68	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	128	1.92	82.05	0.05	78.43	0.01	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	137	5.77	87.82	96.60	175.04	19.50	35.33	2	2	100.00	100.00	64.88	64.88	100.00	100.00	67.16	37.07
17	20,000	50,000	35,000	14	151	8.97	96.79	271.71	446.75	54.84	90.17	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	14.52
18	50,000	100,000	75,000	1	152	0.64	97.44	23.80	470.55	4.80	94.97	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	13.79
19	100,000	500,000	300,000	4	156	2.56	100.00	24.90	495.45	5.03	100.00	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	13.10
20	500,000	UP		0	156	0.00	100.00	0.00	495.45	0.00	100.00	0	2	0.00	100.00	0.00	64.88	0.00	100.00	0.00	13.10
				156				495.45				2				64.88				13.10	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	9.68	9.68	7.79	7.79	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	30	2.42	12.10	5.25	13.04	0.86	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	43	5.24	17.34	0.37	12.67	0.06	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	48	2.02	19.35	1.60	14.27	0.26	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	49	0.40	19.76	0.62	14.89	0.10	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	52	1.21	20.97	1.85	16.73	0.30	2.75	6	6	66.67	66.67	2.64	2.64	13.82	13.82	143.10	15.81			
7	750	1,000	875	1	53	0.40	21.37	1.53	18.26	0.25	3.00	0	6	0.00	66.67	0.00	2.64	0.00	13.82	0.00	14.48			
8	1,000	1,500	1,250	3	56	1.21	22.58	3.53	21.80	0.58	3.58	0	6	0.00	66.67	0.00	2.64	0.00	13.82	0.00	12.13			
9	1,500	2,000	1,750	1	57	0.40	22.98	1.11	22.90	0.18	3.76	0	6	0.00	66.67	0.00	2.64	0.00	13.82	0.00	11.55			
10	2,000	2,500	2,250	4	61	1.61	24.60	2.69	25.59	0.44	4.20	0	6	0.00	66.67	0.00	2.64	0.00	13.82	0.00	10.33			
11	2,500	3,000	2,750	6	67	2.42	27.02	5.85	31.45	0.96	5.16	0	6	0.00	66.67	0.00	2.64	0.00	13.82	0.00	8.41			
12	3,000	4,000	3,500	5	72	2.02	29.03	13.35	44.79	2.19	7.35	1	7	11.11	77.78	8.45	11.10	44.15	57.97	63.32	24.77			
13	4,000	5,000	4,500	11	83	4.44	33.47	0.35	44.44	0.06	7.30	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	24.97			
14	5,000	7,500	6,250	12	95	4.84	38.31	47.82	92.26	7.85	15.15	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	12.03			
15	7,500	10,000	8,750	1	96	0.40	38.71	4.25	96.51	0.70	15.85	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	11.50			
16	10,000	20,000	15,000	24	120	9.68	48.39	49.60	146.11	8.14	23.99	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	7.59			
17	20,000	50,000	35,000	46	166	18.55	66.94	117.47	263.59	19.29	43.27	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	4.21			
18	50,000	100,000	75,000	61	227	24.60	91.53	223.46	487.05	36.69	79.96	0	7	0.00	77.78	0.00	11.10	0.00	57.97	0.00	2.28			
19	100,000	500,000	300,000	21	248	8.47	100.00	122.05	609.10	20.04	100.00	2	9	22.22	100.00	8.05	19.14	42.03	100.00	6.59	3.14			
20	500,000	UP		0	248	0.00	100.00	0.00	609.10	0.00	100.00	0	9	0.00	100.00	0.00	19.14	0.00	100.00	0.00	3.14			
				248					609.10					9					19.14					3.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	6.57	6.57	3.47	3.47	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	2.19	8.76	0.00	3.47	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	3.65	12.41	0.28	3.75	0.06	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	20	2.19	14.60	0.00	3.75	0.00	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	2.19	16.79	0.91	4.66	0.20	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	24	0.73	17.52	0.28	4.94	0.06	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	29	3.65	21.17	4.57	9.51	1.01	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	30	0.73	21.90	1.47	10.98	0.32	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	38	5.84	27.74	0.94	11.91	0.21	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	39	0.73	28.47	0.01	11.92	0.00	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	43	2.92	31.39	2.91	14.83	0.64	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	45	1.46	32.85	1.85	16.68	0.41	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	0.73	33.58	4.03	20.71	0.89	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	56	7.30	40.88	8.03	28.74	1.77	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	66	7.30	48.18	20.15	48.90	4.45	10.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	80	10.22	58.39	63.74	112.64	14.08	24.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	92	8.76	67.15	18.33	130.97	4.05	28.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	107	10.95	78.10	86.91	217.87	19.19	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	132	18.25	96.35	106.59	324.46	23.54	71.65	4	4	100.00	100.00	14.93	14.93	100.00	100.00	14.01	4.60			
20	500,000	UP		5	137	3.65	100.00	128.41	452.87	28.35	100.00	0	4	0.00	100.00	0.00	14.93	0.00	100.00	0.00	3.30			
				137					452.87					4					14.93					3.30





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.21	0.21	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.66	0.87	3.38	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.22	3.10	11.29	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	7.02	10.11	35.66	51.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	5.72	15.83	29.06	80.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	3.85	19.68	19.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	19.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					19.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.56	2.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.28	3.85	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.28	5.13	0.86	0.92	0.17	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.28	6.41	1.11	2.03	0.23	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.28	7.69	2.23	4.26	0.45	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.28	8.97	0.40	4.66	0.08	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.28	10.26	0.53	5.19	0.11	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.28	11.54	1.53	6.72	0.31	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	11	2.56	14.10	1.89	8.61	0.38	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	15	5.13	19.23	6.10	14.71	1.23	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.28	20.51	1.42	16.13	0.29	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.28	21.79	0.71	16.84	0.14	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	20	3.85	25.64	44.62	61.46	9.02	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	25	6.41	32.05	7.66	69.11	1.55	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	1.28	33.33	14.65	83.76	2.96	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	1.28	34.62	1.94	85.70	0.39	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	31	5.13	39.74	13.22	98.92	2.67	20.00	2	2	50.00	50.00	2.20	2.20	1.36	1.36	16.61	2.22			
18	50,000	100,000	75,000	5	36	6.41	46.15	49.77	148.69	10.07	30.07	0	2	0.00	50.00	0.00	2.20	0.00	1.36	0.00	1.48			
19	100,000	500,000	300,000	40	76	51.28	97.44	342.59	491.28	69.28	99.35	2	4	50.00	100.00	158.76	160.96	98.64	100.00	46.34	32.76			
20	500,000	UP		2	78	2.56	100.00	3.21	494.48	0.65	100.00	0	4	0.00	100.00	0.00	160.96	0.00	100.00	0.00	32.55			
				78					494.48					4					160.96					32.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	7.25	7.25	2.37	2.37	0.34	0.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	17	1.55	8.81	0.17	2.54	0.03	0.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	18	0.52	9.33	0.21	2.76	0.03	0.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	20	1.04	10.36	0.53	3.28	0.08	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	22	1.04	11.40	0.71	3.99	0.10	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	23	0.52	11.92	0.61	4.60	0.09	0.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	28	2.59	14.51	5.06	9.66	0.73	1.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	31	1.55	16.06	1.61	11.27	0.23	1.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	35	2.07	18.13	0.36	10.92	0.05	1.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	38	1.55	19.69	2.52	13.44	0.36	1.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	41	1.55	21.24	1.98	15.42	0.29	2.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	46	2.59	23.83	0.03	15.45	0.00	2.23	1	1	3.57	3.57	2.98	2.98	1.75	1.75	9504.11	19.32			
13	4,000	5,000	4,500	4	50	2.07	25.91	17.02	32.47	2.46	4.69	0	1	0.00	3.57	0.00	2.98	0.00	1.75	0.00	0.00	9.19		
14	5,000	7,500	6,250	7	57	3.63	29.53	9.75	42.22	1.41	6.10	0	1	0.00	3.57	0.00	2.98	0.00	1.75	0.00	0.00	7.07		
15	7,500	10,000	8,750	11	68	5.70	35.23	42.08	84.30	6.08	12.18	0	1	0.00	3.57	0.00	2.98	0.00	1.75	0.00	0.00	3.54		
16	10,000	20,000	15,000	20	88	10.36	45.60	96.60	180.89	13.96	26.14	1	2	3.57	7.14	0.26	3.24	0.15	1.90	0.27	1.79			
17	20,000	50,000	35,000	18	106	9.33	54.92	146.03	326.92	21.10	47.24	6	8	21.43	28.57	153.32	156.56	90.03	91.93	105.00	47.89			
18	50,000	100,000	75,000	14	120	7.25	62.18	86.10	413.02	12.44	59.68	0	8	0.00	28.57	0.00	156.56	0.00	91.93	0.00	37.91			
19	100,000	500,000	300,000	60	180	31.09	93.26	261.91	674.93	37.85	97.52	16	24	57.14	85.71	12.60	169.16	7.40	99.33	4.81	25.06			
20	500,000	UP		13	193	6.74	100.00	17.13	692.06	2.48	100.00	4	28	14.29	100.00	1.14	170.30	0.67	100.00	6.64	24.61			
				193				692.06				28				170.30				24.61				



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.47	4.47	7.82	7.82	0.47	0.47	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	15	0.69	5.15	0.13	7.69	0.01	0.47	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	0.34	5.50	0.24	7.45	0.01	0.45	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.34	5.84	0.15	7.29	0.01	0.44	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	0.34	6.19	0.51	6.79	0.03	0.41	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	21	1.03	7.22	1.76	5.03	0.11	0.31	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	29	2.75	9.97	9.53	4.51	0.58	0.27	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	37	2.75	12.71	8.01	12.52	0.49	0.76	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	40	1.03	13.75	0.03	12.48	0.00	0.76	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	46	2.06	15.81	9.67	22.16	0.59	1.35	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	54	2.75	18.56	16.19	38.35	0.98	2.33	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	62	2.75	21.31	16.18	54.52	0.98	3.31	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	68	2.06	23.37	21.54	76.07	1.31	4.62	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	78	3.44	26.80	40.57	116.64	2.46	7.08	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	87	3.09	29.90	65.55	182.20	3.98	11.06	0	1	0.00	11.11	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	119	11.00	40.89	183.95	366.14	11.17	22.23	2	3	22.22	33.33	13.05	13.05	5.14	5.14	7.09	3.56			
17	20,000	50,000	35,000	53	172	18.21	59.11	374.48	740.62	22.73	44.96	0	3	0.00	33.33	0.00	13.05	0.00	5.14	0.00	1.76			
18	50,000	100,000	75,000	42	214	14.43	73.54	369.24	1,109.86	22.42	67.38	0	3	0.00	33.33	0.00	13.05	0.00	5.14	0.00	1.18			
19	100,000	500,000	300,000	48	262	16.49	90.03	342.09	1,451.95	20.77	88.15	4	7	44.44	77.78	129.58	142.63	51.02	56.16	37.88	9.82			
20	500,000	UP		29	291	9.97	100.00	195.25	1,647.20	11.85	100.00	2	9	22.22	100.00	111.34	253.97	43.84	100.00	57.03	15.42			
				291					1,647.20					9					253.97					15.42



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2148 MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	1.14	1.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	1.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					1.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.50	0.50	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.69	15.38	2.44	2.94	2.09	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.69	23.08	2.81	5.75	2.41	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.69	30.77	8.43	14.18	7.22	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.69	38.46	4.07	18.25	3.48	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.69	46.15	5.94	24.19	5.09	20.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.69	53.85	4.65	28.84	3.98	24.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.69	61.54	1.00	29.84	0.86	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.69	69.23	2.29	32.12	1.96	27.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.69	76.92	1.68	33.81	1.44	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.69	84.62	0.37	34.17	0.31	29.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.69	92.31	0.02	34.19	0.01	29.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	7.69	100.00	82.62	116.81	70.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	116.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					116.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	7	7	5.38	5.38	51.47	51.47	6.60	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.77	6.15	0.52	51.99	0.07	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	1.54	7.69	0.59	52.58	0.08	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.77	8.46	2.34	54.92	0.30	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	13	1.54	10.00	2.61	57.52	0.33	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	2.31	12.31	0.65	58.18	0.08	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	25	6.92	19.23	6.24	64.41	0.80	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	29	3.08	22.31	2.42	66.83	0.31	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	30	0.77	23.08	4.21	71.04	0.54	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	37	5.38	28.46	8.74	79.78	1.12	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	0.77	29.23	0.03	79.80	0.00	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	0.77	30.00	0.02	79.83	0.00	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	0.77	30.77	9.49	89.31	1.22	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	47	5.38	36.15	41.08	130.39	5.26	16.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	49	1.54	37.69	0.11	130.50	0.01	16.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	65	12.31	50.00	93.58	224.08	11.99	28.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	81	12.31	62.31	164.57	388.65	21.09	49.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	102	16.15	78.46	157.83	546.48	20.23	70.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	126	18.46	96.92	69.56	616.03	8.91	78.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	130	3.08	100.00	164.33	780.36	21.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				130					780.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2152

SHEET AND PLATE GLASS

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	31	31	18.45	18.45	28.51	28.51	4.47	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	32	0.60	19.05	0.07	28.58	0.01	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	33	0.60	19.64	0.09	28.49	0.01	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	38	2.98	22.62	12.57	41.05	1.97	6.44	1	1	7.69	7.69	0.10	0.10	0.16	0.16	0.81	0.25			
5	300	500	400	4	42	2.38	25.00	2.40	43.45	0.38	6.82	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.23			
6	500	750	625	10	52	5.95	30.95	12.06	55.51	1.89	8.71	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.18			
7	750	1,000	875	3	55	1.79	32.74	3.91	59.42	0.61	9.32	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.17			
8	1,000	1,500	1,250	9	64	5.36	38.10	13.40	72.82	2.10	11.43	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.14			
9	1,500	2,000	1,750	8	72	4.76	42.86	10.21	83.03	1.60	13.03	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.12			
10	2,000	2,500	2,250	7	79	4.17	47.02	9.72	92.75	1.52	14.55	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.11			
11	2,500	3,000	2,750	3	82	1.79	48.81	0.90	93.66	0.14	14.69	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.11			
12	3,000	4,000	3,500	12	94	7.14	55.95	35.91	129.57	5.63	20.33	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.08			
13	4,000	5,000	4,500	5	99	2.98	58.93	28.49	158.06	4.47	24.80	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.06			
14	5,000	7,500	6,250	7	106	4.17	63.10	41.12	199.18	6.45	31.25	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.05			
15	7,500	10,000	8,750	12	118	7.14	70.24	80.39	279.57	12.61	43.86	0	1	0.00	7.69	0.00	0.10	0.00	0.16	0.00	0.04			
16	10,000	20,000	15,000	13	131	7.74	77.98	77.76	357.33	12.20	56.06	2	3	15.38	23.08	12.96	13.06	20.96	21.12	16.67	3.66			
17	20,000	50,000	35,000	19	150	11.31	89.29	116.62	473.95	18.30	74.36	5	8	38.46	61.54	35.76	48.83	57.82	78.94	30.67	10.30			
18	50,000	100,000	75,000	12	162	7.14	96.43	81.58	555.52	12.80	87.16	4	12	30.77	92.31	12.53	61.35	20.25	99.19	15.35	11.04			
19	100,000	500,000	300,000	4	166	2.38	98.81	41.89	597.41	6.57	93.73	0	12	0.00	92.31	0.00	61.35	0.00	99.19	0.00	10.27			
20	500,000	UP		2	168	1.19	100.00	39.94	637.35	6.27	100.00	1	13	7.69	100.00	0.50	61.85	0.81	100.00	1.25	9.70			
				168					637.35					13					61.85					9.70





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	31.11	31.11	13.17	13.17	22.38	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	16	4.44	35.56	1.12	14.29	1.90	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	23	15.56	51.11	1.78	12.51	3.02	21.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	28	11.11	62.22	3.13	9.38	5.31	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	31	6.67	68.89	3.11	6.27	5.29	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	33	4.44	73.33	6.23	0.04	10.58	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	35	4.44	77.78	10.37	10.33	17.64	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	36	2.22	80.00	11.96	1.63	20.33	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	37	2.22	82.22	1.20	0.43	2.03	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	38	2.22	84.44	15.82	16.25	26.90	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	39	2.22	86.67	21.53	5.27	36.60	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	40	2.22	88.89	18.72	13.45	31.83	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	2.22	91.11	17.48	30.93	29.72	52.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	43	4.44	95.56	5.26	36.19	8.95	61.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	44	2.22	97.78	0.00	36.19	0.00	61.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	45	2.22	100.00	22.63	58.82	38.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	58.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	58.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	58.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	58.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					58.82					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.14	7.14	0.34	0.34	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	10	3.06	10.20	0.54	0.88	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	13	3.06	13.27	0.29	1.16	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	17	4.08	17.35	4.27	5.43	0.49	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	20	3.06	20.41	6.17	11.60	0.71	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	22	2.04	22.45	3.13	14.73	0.36	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	24	2.04	24.49	3.68	18.41	0.42	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	30	6.12	30.61	19.23	37.64	2.21	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	34	4.08	34.69	36.62	74.26	4.21	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	38	4.08	38.78	8.15	82.42	0.94	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	40	2.04	40.82	8.66	91.07	1.00	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	45	5.10	45.92	18.11	109.19	2.08	12.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	53	8.16	54.08	57.68	166.87	6.63	19.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	56	3.06	57.14	18.16	185.03	2.09	21.28	3	3	42.86	42.86	32.93	32.93	54.80	54.80	181.30	17.80	17.80	17.80	
15	7,500	10,000	8,750	3	59	3.06	60.20	11.44	196.47	1.32	22.60	0	3	0.00	42.86	0.00	32.93	0.00	54.80	0.00	16.76	16.76	16.76	
16	10,000	20,000	15,000	23	82	23.47	83.67	335.07	531.53	38.54	61.13	0	3	0.00	42.86	0.00	32.93	0.00	54.80	0.00	6.20	6.20	6.20	
17	20,000	50,000	35,000	8	90	8.16	91.84	137.04	668.58	15.76	76.90	0	3	0.00	42.86	0.00	32.93	0.00	54.80	0.00	4.93	4.93	4.93	
18	50,000	100,000	75,000	6	96	6.12	97.96	165.40	833.97	19.02	95.92	4	7	57.14	100.00	93.02	60.09	154.80	100.00	56.24	7.21	7.21	7.21	
19	100,000	500,000	300,000	2	98	2.04	100.00	35.49	869.46	4.08	100.00	0	7	0.00	100.00	0.00	60.09	0.00	100.00	0.00	6.91	6.91	6.91	
20	500,000	UP		0	98	0.00	100.00	0.00	869.46	0.00	100.00	0	7	0.00	100.00	0.00	60.09	0.00	100.00	0.00	6.91	6.91	6.91	
				98					869.46					7					60.09					6.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.27	2.27	0.01	0.01	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	4.55	6.82	0.08	0.06	0.11	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	4.55	11.36	0.46	0.40	0.64	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	6.82	18.18	0.02	0.42	0.02	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	4.55	22.73	0.67	1.09	0.94	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	17	15.91	38.64	1.85	2.93	2.57	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	20	6.82	45.45	0.14	3.07	0.19	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	2.27	47.73	0.00	3.07	0.00	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	23	4.55	52.27	2.58	5.65	3.58	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	30	15.91	68.18	4.59	10.24	6.38	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	2.27	70.45	1.10	11.33	1.52	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	33	4.55	75.00	7.24	18.57	10.06	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	2.27	77.27	6.97	25.54	9.68	35.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	2.27	79.55	7.95	33.48	11.04	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	41	13.64	93.18	30.97	64.46	43.04	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	42	2.27	95.45	0.00	64.46	0.00	89.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	43	2.27	97.73	7.50	71.96	10.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	44	2.27	100.00	0.00	71.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	71.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	71.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					71.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	8.11	8.11	35.34	35.34	4.73	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.70	10.81	63.74	28.40	8.54	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	8.11	18.92	0.51	28.91	0.07	3.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.70	21.62	0.15	29.06	0.02	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	13	13.51	35.14	1.33	30.39	0.18	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	2.70	37.84	1.94	32.33	0.26	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	2.70	40.54	3.80	36.14	0.51	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	2.70	43.24	9.69	45.82	1.30	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	2.70	45.95	10.19	56.02	1.37	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	2.70	48.65	1,019.46	963.44	136.56	129.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	2.70	51.35	16.59	946.86	2.22	126.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	2.70	54.05	16.10	930.75	2.16	124.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	2.70	56.76	23.42	907.33	3.14	121.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	2.70	59.46	10.19	897.14	1.36	120.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	2.70	62.16	1.05	896.09	0.14	120.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	24	2.70	64.86	8.04	888.05	1.08	118.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	31	18.92	83.78	98.81	789.24	13.24	105.72	9	9	100.00	100.00	1,465.30	1,465.30	100.00	100.00	1482.91	185.66			
18	50,000	100,000	75,000	4	35	10.81	94.59	39.70	749.54	5.32	100.40	0	9	0.00	100.00	0.00	1,465.30	0.00	100.00	0.00	195.50			
19	100,000	500,000	300,000	2	37	5.41	100.00	3.00	746.54	0.40	100.00	0	9	0.00	100.00	0.00	1,465.30	0.00	100.00	0.00	196.28			
20	500,000	UP		0	37	0.00	100.00	0.00	746.54	0.00	100.00	0	9	0.00	100.00	0.00	1,465.30	0.00	100.00	0.00	196.28			
				37					746.54					9					1,465.30					196.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	18.75	18.75	19.51	19.51	1.45	1.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	64	6.25	25.00	0.93	20.43	0.07	1.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	69	1.95	26.95	3.05	17.38	0.23	1.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	78	3.52	30.47	7.95	9.44	0.59	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	93	5.86	36.33	20.82	11.39	1.55	0.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	102	3.52	39.84	17.94	29.33	1.34	2.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	119	6.64	46.48	51.06	80.39	3.80	5.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	139	7.81	54.30	92.50	172.89	6.89	12.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	17	156	6.64	60.94	97.06	269.95	7.23	20.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	168	4.69	65.63	86.15	356.11	6.42	26.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	185	6.64	72.27	128.09	484.20	9.54	36.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	198	5.08	77.34	126.23	610.43	9.40	45.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	208	3.91	81.25	141.38	751.81	10.53	56.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	25	233	9.77	91.02	267.45	1,019.27	19.92	75.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	244	4.30	95.31	233.94	1,253.21	17.43	93.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	246	0.78	96.09	46.53	1,299.74	3.47	96.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	255	3.52	99.61	35.55	1,335.29	2.65	99.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	256	0.39	100.00	7.16	1,342.46	0.53	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	256	0.00	100.00	0.00	1,342.46	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	256	0.00	100.00	0.00	1,342.46	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				256					1,342.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	3.85	3.85	1.31	1.31	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	0.96	4.81	0.29	1.59	0.10	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	0.96	5.77	0.33	1.92	0.11	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	1.92	7.69	0.12	2.04	0.04	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	0.96	8.65	0.64	2.68	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	19	9.62	18.27	7.47	10.15	2.55	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	24	4.81	23.08	4.54	14.68	1.55	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	25	0.96	24.04	1.92	16.60	0.65	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	26	0.96	25.00	1.17	17.77	0.40	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	32	5.77	30.77	9.81	27.58	3.35	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	36	3.85	34.62	8.45	36.03	2.88	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	5	41	4.81	39.42	12.76	48.79	4.35	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	5	46	4.81	44.23	13.10	61.88	4.47	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	53	6.73	50.96	27.22	89.10	9.29	30.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	13	66	12.50	63.46	34.64	123.75	11.83	42.24	1	1	100.00	100.00	13.06	13.06	100.00	100.00	37.70	10.56	10.56	10.56
16	10,000	20,000	15,000	11	77	10.58	74.04	54.42	178.17	18.58	60.82	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	100.00	0.00	7.33
17	20,000	50,000	35,000	11	88	10.58	84.62	41.60	219.77	14.20	75.02	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	100.00	0.00	5.94
18	50,000	100,000	75,000	8	96	7.69	92.31	45.46	265.22	15.52	90.54	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	100.00	0.00	4.92
19	100,000	500,000	300,000	6	102	5.77	98.08	23.04	288.26	7.87	98.40	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	100.00	0.00	4.53
20	500,000	UP		2	104	1.92	100.00	4.68	292.94	1.60	100.00	0	1	0.00	100.00	0.00	13.06	0.00	100.00	0.00	100.00	0.00	4.46
				104				292.94				1				13.06				4.46			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 220

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.19	0.19	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	0.84	1.03	0.26	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	25.21	26.24	7.76	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	222.39	248.63	68.43	76.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	76.36	325.00	23.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	325.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					325.00					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	146	146	6.37	6.37	207.83	207.83	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	173	1.18	7.55	6.96	214.79	0.09	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	48	221	2.09	9.64	7.67	222.46	0.10	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	36	257	1.57	11.21	9.12	231.59	0.12	3.00	1	1	1.10	1.10	30.11	30.11	0.24	0.24	330.07	13.00			
5	300	500	400	73	330	3.18	14.40	37.07	268.66	0.48	3.48	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	11.21			
6	500	750	625	69	399	3.01	17.41	25.95	294.61	0.34	3.81	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	10.22			
7	750	1,000	875	114	513	4.97	22.38	51.46	346.07	0.67	4.48	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	8.70			
8	1,000	1,500	1,250	105	618	4.58	26.96	89.58	435.65	1.16	5.64	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	6.91			
9	1,500	2,000	1,750	79	697	3.45	30.41	89.06	524.70	1.15	6.79	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	5.74			
10	2,000	2,500	2,250	50	747	2.18	32.59	64.00	588.71	0.83	7.62	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	5.12			
11	2,500	3,000	2,750	58	805	2.53	35.12	111.08	699.79	1.44	9.05	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	4.30			
12	3,000	4,000	3,500	142	947	6.20	41.32	239.41	939.20	3.10	12.15	0	1	0.00	1.10	0.00	30.11	0.00	0.24	0.00	3.21			
13	4,000	5,000	4,500	106	1,053	4.62	45.94	265.01	1,204.21	3.43	15.58	1	2	1.10	2.20	21.64	51.76	0.17	0.41	8.17	4.30			
14	5,000	7,500	6,250	170	1,223	7.42	53.36	444.83	1,649.04	5.75	21.33	0	2	0.00	2.20	0.00	51.76	0.00	0.41	0.00	3.14			
15	7,500	10,000	8,750	87	1,310	3.80	57.16	312.97	1,962.01	4.05	25.38	2	4	2.20	4.40	59.18	110.94	0.47	0.88	18.91	5.65			
16	10,000	20,000	15,000	200	1,510	8.73	65.88	1,534.39	3,496.40	19.85	45.23	4	8	4.40	8.79	163.06	274.00	1.30	2.18	10.63	7.84			
17	20,000	50,000	35,000	270	1,780	11.78	77.66	1,881.91	5,378.31	24.34	69.57	17	25	18.68	27.47	5,595.06	5,869.06	44.61	46.79	297.31	109.12			
18	50,000	100,000	75,000	192	1,972	8.38	86.04	1,034.23	6,412.54	13.38	82.95	8	33	8.79	36.26	1,023.36	6,892.41	8.16	54.95	98.95	107.48			
19	100,000	500,000	300,000	245	2,217	10.69	96.73	923.29	7,335.83	11.94	94.89	37	70	40.66	76.92	4,143.46	11,035.87	33.04	87.99	448.77	150.44			
20	500,000	UP		75	2,292	3.27	100.00	394.88	7,730.72	5.11	100.00	21	91	23.08	100.00	1,506.23	12,542.10	12.01	100.00	381.44	162.24			
				2,292					7,730.72					91					12,542.10					162.24





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	7.27	7.27	24.92	24.92	2.57	2.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	16	2.42	9.70	1.97	22.95	0.20	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	21	3.03	12.73	1.82	21.13	0.19	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	25	2.42	15.15	2.90	18.23	0.30	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	35	6.06	21.21	7.35	10.88	0.76	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	48	7.88	29.09	17.38	6.50	1.80	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	65	10.30	39.39	17.38	23.89	1.80	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	78	7.88	47.27	47.95	71.83	4.95	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	84	3.64	50.91	8.38	80.22	0.87	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	93	5.45	56.36	37.74	117.96	3.90	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	102	5.45	61.82	41.11	159.07	4.25	16.43	3	3	100.00	100.00	29.57	29.57	100.00	100.00	71.92	18.59			
12	3,000	4,000	3,500	7	109	4.24	66.06	41.80	200.87	4.32	20.75	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	14.72			
13	4,000	5,000	4,500	6	115	3.64	69.70	64.37	265.24	6.65	27.40	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	11.15			
14	5,000	7,500	6,250	8	123	4.85	74.55	101.04	366.28	10.44	37.84	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	8.07			
15	7,500	10,000	8,750	5	128	3.03	77.58	95.00	461.28	9.81	47.65	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	6.41			
16	10,000	20,000	15,000	18	146	10.91	88.48	345.84	807.12	35.72	83.37	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.66			
17	20,000	50,000	35,000	12	158	7.27	95.76	140.85	947.97	14.55	97.92	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.12			
18	50,000	100,000	75,000	2	160	1.21	96.97	0.65	948.62	0.07	97.99	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.12			
19	100,000	500,000	300,000	5	165	3.03	100.00	19.46	968.07	2.01	100.00	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.05			
20	500,000	UP		0	165	0.00	100.00	0.00	968.07	0.00	100.00	0	3	0.00	100.00	0.00	29.57	0.00	100.00	0.00	3.05			
				165					968.07					3					29.57					3.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	7	7	5.60	5.60	3.36	3.36	0.61	0.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	11	3.20	8.80	1.62	4.98	0.29	0.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	12	0.80	9.60	0.31	5.29	0.06	0.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	15	2.40	12.00	0.79	6.08	0.14	1.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	9	24	7.20	19.20	3.53	9.61	0.64	1.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	18	42	14.40	33.60	14.88	24.49	2.68	4.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	8	50	6.40	40.00	7.08	31.57	1.28	5.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	21	71	16.80	56.80	29.53	61.10	5.32	11.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	85	11.20	68.00	31.22	92.33	5.62	16.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	91	4.80	72.80	30.28	122.61	5.45	22.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	94	2.40	75.20	10.83	133.44	1.95	24.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	4	98	3.20	78.40	20.98	154.41	3.78	27.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	99	0.80	79.20	5.22	159.64	0.94	28.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	105	4.80	84.00	48.01	207.65	8.65	37.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	109	3.20	87.20	42.79	250.44	7.71	45.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	9	118	7.20	94.40	159.32	409.76	28.70	73.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	120	1.60	96.00	64.60	474.37	11.64	85.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	123	2.40	98.40	49.37	523.73	8.89	94.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	124	0.80	99.20	15.38	539.11	2.77	97.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	125	0.80	100.00	16.01	555.12	2.88	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				125				555.12				0				0.00				0.00			



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2208 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	1.64	1.64	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.64	3.28	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	3.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					3.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	2.14	2.14	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	2.93	5.08	1.47	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	3.46	8.53	1.73	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	3.57	12.10	1.79	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.56	27.78	0.63	12.74	0.32	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.56	33.33	1.64	14.38	0.82	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.56	38.89	17.65	32.03	8.83	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.56	44.44	5.06	37.09	2.53	18.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.56	50.00	31.00	68.09	15.51	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.56	55.56	43.61	111.70	21.82	55.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.56	61.11	43.16	154.85	21.59	77.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.56	66.67	1.66	156.51	0.83	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.56	72.22	2.60	159.12	1.30	79.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.56	77.78	3.00	162.12	1.50	81.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.56	83.33	5.69	167.81	2.85	83.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.56	88.89	1.64	169.45	0.82	84.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.56	94.44	16.11	185.57	8.06	92.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	5.56	100.00	14.33	199.90	7.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	199.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					199.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2211 MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION ( EXCL. ELEC

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	60	60	6.28	6.28	61.26	61.26	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	73	1.36	7.64	2.96	64.22	0.10	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	26	99	2.72	10.36	3.39	67.61	0.11	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	23	122	2.41	12.76	9.95	77.56	0.33	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	162	4.18	16.95	28.68	106.24	0.95	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	46	208	4.81	21.76	23.43	129.68	0.77	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	250	4.39	26.15	22.86	152.53	0.75	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	39	289	4.08	30.23	41.62	194.15	1.37	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	35	324	3.66	33.89	38.57	232.72	1.27	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	352	2.93	36.82	60.92	293.64	2.01	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	26	378	2.72	39.54	49.08	342.71	1.62	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	49	427	5.13	44.67	74.01	416.72	2.44	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	30	457	3.14	47.80	61.63	478.35	2.03	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	51	508	5.33	53.14	145.88	624.23	4.81	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	42	550	4.39	57.53	166.46	790.69	5.48	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	116	666	12.13	69.67	712.40	1,503.09	23.47	49.52	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	93	759	9.73	79.39	399.07	1,902.15	13.15	62.67	2	3	10.53	15.79	17.76	17.76	22.79	22.79	4.45	0.93
18	50,000	100,000	75,000	64	823	6.69	86.09	370.07	2,272.23	12.19	74.86	3	6	15.79	31.58	33.44	51.20	42.91	65.71	9.04	2.25
19	100,000	500,000	300,000	97	920	10.15	96.23	526.75	2,798.98	17.35	92.21	5	11	26.32	57.89	7.03	58.24	9.02	74.73	1.34	2.08
20	500,000	UP		36	956	3.77	100.00	236.35	3,035.33	7.79	100.00	8	19	42.11	100.00	19.69	77.93	25.27	100.00	8.33	2.57
				956				3,035.33				19				77.93				2.57	



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUT ANY MELTING OF METALS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	647	647	10.12	10.12	375.58	375.58	1.97	1.97	3	3	1.72	1.72	76.84	76.84	0.91	0.91	20.46	20.46			
2	50	100	75	161	808	2.52	12.64	23.42	399.00	0.12	2.10	0	3	0.00	1.72	0.00	76.84	0.00	0.91	0.00	19.26			
3	100	200	150	185	993	2.89	15.53	48.31	447.31	0.25	2.35	0	3	0.00	1.72	0.00	76.84	0.00	0.91	0.00	17.18			
4	200	300	250	180	1,173	2.82	18.35	42.05	489.35	0.22	2.57	0	3	0.00	1.72	0.00	76.84	0.00	0.91	0.00	15.70			
5	300	500	400	297	1,470	4.65	22.99	161.90	651.26	0.85	3.42	1	4	0.57	2.30	0.00	76.84	0.00	0.91	0.00	11.80			
6	500	750	625	283	1,753	4.43	27.42	153.61	804.87	0.81	4.23	2	6	1.15	3.45	1.73	78.57	0.02	0.93	1.13	9.76			
7	750	1,000	875	204	1,957	3.19	30.61	94.84	899.70	0.50	4.73	2	8	1.15	4.60	9.24	87.81	0.11	1.04	9.74	9.76			
8	1,000	1,500	1,250	273	2,230	4.27	34.88	199.98	1,099.68	1.05	5.78	2	10	1.15	5.75	22.66	110.47	0.27	1.30	11.33	10.05			
9	1,500	2,000	1,750	206	2,436	3.22	38.10	213.18	1,312.86	1.12	6.90	0	10	0.00	5.75	0.00	110.47	0.00	1.30	0.00	8.41			
10	2,000	2,500	2,250	170	2,606	2.66	40.76	205.20	1,518.06	1.08	7.98	0	10	0.00	5.75	0.00	110.47	0.00	1.30	0.00	7.28			
11	2,500	3,000	2,750	151	2,757	2.36	43.13	257.77	1,775.84	1.35	9.33	7	17	4.02	9.77	176.92	287.39	2.09	3.39	68.63	16.18			
12	3,000	4,000	3,500	201	2,958	3.14	46.27	373.40	2,149.24	1.96	11.29	1	18	0.57	10.34	19.18	306.58	0.23	3.62	5.14	14.26			
13	4,000	5,000	4,500	182	3,140	2.85	49.12	383.12	2,532.36	2.01	13.31	0	18	0.00	10.34	0.00	306.58	0.00	3.62	0.00	12.11			
14	5,000	7,500	6,250	365	3,505	5.71	54.83	1,169.09	3,701.46	6.14	19.45	5	23	2.87	13.22	268.15	574.73	3.17	6.79	22.94	15.53			
15	7,500	10,000	8,750	293	3,798	4.58	59.41	861.20	4,562.66	4.52	23.97	7	30	4.02	17.24	944.12	1,518.85	11.15	17.94	109.63	33.29			
16	10,000	20,000	15,000	577	4,375	9.03	68.43	2,633.45	7,196.11	13.84	37.81	4	34	2.30	19.54	686.29	2,205.14	8.11	26.05	26.06	30.64			
17	20,000	50,000	35,000	712	5,087	11.14	79.57	4,066.85	11,262.95	21.37	59.18	44	78	25.29	44.83	1,700.54	3,905.68	20.09	46.13	41.81	34.68			
18	50,000	100,000	75,000	441	5,528	6.90	86.47	2,294.68	13,557.63	12.06	71.24	18	96	10.34	55.17	2,269.91	6,175.59	26.81	72.94	98.92	45.55			
19	100,000	500,000	300,000	665	6,193	10.40	96.87	3,759.21	17,316.84	19.75	90.99	55	151	31.61	86.78	2,234.47	8,410.06	26.39	99.33	59.44	48.57			
20	500,000	UP		200	6,393	3.13	100.00	1,715.36	19,032.21	9.01	100.00	23	174	13.22	100.00	56.54	8,466.61	0.67	100.00	3.30	44.49			
				6,393					19,032.21					174					8,466.61					44.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	9.38	9.38	102.58	102.58	4.11	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	93	3.26	12.64	2.70	105.28	0.11	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	133	5.43	18.07	9.68	114.96	0.39	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	163	4.08	22.15	10.11	125.07	0.41	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	41	204	5.57	27.72	21.82	146.89	0.87	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	44	248	5.98	33.70	32.20	179.08	1.29	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	280	4.35	38.04	28.59	207.67	1.14	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	316	4.89	42.93	43.55	251.22	1.74	10.06	1	1	4.17	4.17	85.66	85.66	21.26	21.26	196.69	34.10			
9	1,500	2,000	1,750	20	336	2.72	45.65	38.05	289.27	1.52	11.59	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	29.61			
10	2,000	2,500	2,250	33	369	4.48	50.14	61.14	350.41	2.45	14.03	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	24.45			
11	2,500	3,000	2,750	24	393	3.26	53.40	74.92	425.33	3.00	17.04	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	20.14			
12	3,000	4,000	3,500	25	418	3.40	56.79	56.59	481.92	2.27	19.30	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	17.78			
13	4,000	5,000	4,500	27	445	3.67	60.46	89.16	571.08	3.57	22.87	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	15.00			
14	5,000	7,500	6,250	39	484	5.30	65.76	150.61	721.69	6.03	28.91	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	11.87			
15	7,500	10,000	8,750	30	514	4.08	69.84	183.11	904.79	7.33	36.24	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	9.47			
16	10,000	20,000	15,000	40	554	5.43	75.27	313.33	1,218.13	12.55	48.79	0	1	0.00	4.17	0.00	85.66	0.00	21.26	0.00	7.03			
17	20,000	50,000	35,000	72	626	9.78	85.05	427.67	1,645.80	17.13	65.92	8	9	33.33	37.50	92.48	178.14	22.95	44.21	21.62	10.82			
18	50,000	100,000	75,000	46	672	6.25	91.30	417.12	2,062.92	16.71	82.62	15	24	62.50	100.00	224.82	402.96	55.79	100.00	53.90	19.53			
19	100,000	500,000	300,000	45	717	6.11	97.42	324.35	2,387.27	12.99	95.61	0	24	0.00	100.00	0.00	402.96	0.00	100.00	0.00	16.88			
20	500,000	UP		19	736	2.58	100.00	109.49	2,496.75	4.39	100.00	0	24	0.00	100.00	0.00	402.96	0.00	100.00	0.00	16.14			
				736					2,496.75					24					402.96					16.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	10.02	10.02	32.25	32.25	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	54	2.86	12.89	1.07	33.32	0.05	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	68	3.34	16.23	4.84	38.16	0.20	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	70	0.48	16.71	1.72	39.88	0.07	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	81	2.63	19.33	28.32	68.20	1.20	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	91	2.39	21.72	22.69	90.89	0.96	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	97	1.43	23.15	39.31	130.20	1.66	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	149	246	35.56	58.71	114.86	245.06	4.85	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	252	1.43	60.14	32.81	277.87	1.39	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	256	0.95	61.10	30.59	308.46	1.29	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	260	0.95	62.05	14.72	323.18	0.62	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	268	1.91	63.96	71.22	394.40	3.01	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	282	3.34	67.30	149.58	543.98	6.32	22.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	298	3.82	71.12	236.55	780.53	9.99	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	330	7.64	78.76	252.19	1,032.72	10.65	43.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	355	5.97	84.73	249.64	1,282.37	10.54	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	384	6.92	91.65	487.25	1,769.61	20.58	74.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	406	5.25	96.90	271.38	2,040.99	11.46	86.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	418	2.86	99.76	301.18	2,342.17	12.72	98.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	419	0.24	100.00	25.86	2,368.04	1.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				419					2,368.04					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	8.26	8.26	46.31	46.31	2.28	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	29	0.61	8.87	0.24	46.55	0.01	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	32	0.92	9.79	0.60	47.15	0.03	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	37	1.53	11.31	5.17	52.33	0.25	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	49	3.67	14.98	135.08	187.41	6.65	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	71	6.73	21.71	16.93	204.34	0.83	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	82	3.36	25.08	9.54	213.88	0.47	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	96	4.28	29.36	16.76	230.64	0.82	11.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	105	2.75	32.11	24.15	254.79	1.19	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	117	3.67	35.78	57.24	312.04	2.82	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	128	3.36	39.14	30.67	342.70	1.51	16.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	148	6.12	45.26	80.55	423.25	3.97	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	164	4.89	50.15	71.10	494.36	3.50	24.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	185	6.42	56.57	67.12	561.48	3.30	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	198	3.98	60.55	140.30	701.78	6.91	34.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	43	241	13.15	73.70	555.08	1,256.86	27.33	61.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	43	284	13.15	86.85	280.58	1,537.44	13.81	75.69	10	10	90.91	90.91	219.90	219.90	26.13	26.13	78.37	14.30			
18	50,000	100,000	75,000	17	301	5.20	92.05	199.99	1,737.43	9.85	85.54	1	11	9.09	100.00	621.59	841.49	73.87	100.00	310.81	48.43			
19	100,000	500,000	300,000	19	320	5.81	97.86	234.54	1,971.97	11.55	97.09	0	11	0.00	100.00	0.00	841.49	0.00	100.00	0.00	42.67			
20	500,000	UP		7	327	2.14	100.00	59.16	2,031.13	2.91	100.00	0	11	0.00	100.00	0.00	841.49	0.00	100.00	0.00	41.43			
				327					2,031.13					11					841.49					41.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	6.78	6.78	83.51	83.51	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	68	2.09	8.87	2.70	86.20	0.06	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	97	3.78	12.65	9.19	95.40	0.20	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	106	1.17	13.82	6.33	101.72	0.14	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	129	3.00	16.82	20.50	122.22	0.44	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	150	2.74	19.56	36.90	159.12	0.80	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	192	5.48	25.03	61.80	220.92	1.34	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	225	4.30	29.34	111.66	332.58	2.42	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	34	259	4.43	33.77	80.94	413.52	1.75	8.97	2	2	22.22	22.22	5.13	5.13	1.77	1.77	6.33	1.24			
10	2,000	2,500	2,250	24	283	3.13	36.90	103.81	517.33	2.25	11.22	0	2	0.00	22.22	0.00	5.13	0.00	1.77	0.00	0.99			
11	2,500	3,000	2,750	41	324	5.35	42.24	117.34	634.68	2.54	13.76	0	2	0.00	22.22	0.00	5.13	0.00	1.77	0.00	0.81			
12	3,000	4,000	3,500	31	355	4.04	46.28	121.50	756.18	2.63	16.40	0	2	0.00	22.22	0.00	5.13	0.00	1.77	0.00	0.68			
13	4,000	5,000	4,500	49	404	6.39	52.67	263.60	1,019.78	5.72	22.11	0	2	0.00	22.22	0.00	5.13	0.00	1.77	0.00	0.50			
14	5,000	7,500	6,250	59	463	7.69	60.37	360.07	1,379.84	7.81	29.92	3	5	33.33	55.56	209.75	214.88	72.52	74.29	58.25	15.57			
15	7,500	10,000	8,750	66	529	8.60	68.97	410.16	1,790.01	8.89	38.81	0	5	0.00	55.56	0.00	214.88	0.00	74.29	0.00	12.00			
16	10,000	20,000	15,000	90	619	11.73	80.70	902.38	2,692.38	19.57	58.38	0	5	0.00	55.56	0.00	214.88	0.00	74.29	0.00	7.98			
17	20,000	50,000	35,000	75	694	9.78	90.48	1,269.78	3,962.16	27.53	85.91	1	6	11.11	66.67	39.31	254.19	13.59	87.88	3.10	6.42			
18	50,000	100,000	75,000	40	734	5.22	95.70	263.55	4,225.71	5.71	91.62	0	6	0.00	66.67	0.00	254.19	0.00	87.88	0.00	6.02			
19	100,000	500,000	300,000	26	760	3.39	99.09	372.02	4,597.73	8.07	99.69	3	9	33.33	100.00	35.06	289.25	12.12	100.00	9.42	6.29			
20	500,000	UP		7	767	0.91	100.00	14.39	4,612.12	0.31	100.00	0	9	0.00	100.00	0.00	289.25	0.00	100.00	0.00	6.27			
				767					4,612.12					9					289.25					6.27



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	37	37	5.38	5.38	50.33	50.33	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	11	48	1.60	6.98	20.79	71.13	0.47	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	59	1.60	8.58	3.71	74.84	0.08	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	78	2.76	11.34	36.10	110.93	0.81	2.49	3	3	15.00	15.00	533.15	533.15	63.80	63.80	1476.94	480.60
5	300	500	400	38	116	5.52	16.86	26.25	137.19	0.59	3.08	0	3	0.00	15.00	0.00	533.15	0.00	63.80	0.00	388.63
6	500	750	625	19	135	2.76	19.62	48.11	185.30	1.08	4.16	0	3	0.00	15.00	0.00	533.15	0.00	63.80	0.00	287.72
7	750	1,000	875	18	153	2.62	22.24	21.51	206.81	0.48	4.64	0	3	0.00	15.00	0.00	533.15	0.00	63.80	0.00	257.79
8	1,000	1,500	1,250	29	182	4.22	26.45	55.60	262.41	1.25	5.89	1	4	5.00	20.00	23.11	556.27	2.77	66.57	41.57	211.98
9	1,500	2,000	1,750	32	214	4.65	31.10	75.22	337.64	1.69	7.58	0	4	0.00	20.00	0.00	556.27	0.00	66.57	0.00	164.75
10	2,000	2,500	2,250	17	231	2.47	33.58	57.08	394.71	1.28	8.86	5	9	25.00	45.00	89.10	645.37	10.66	77.23	156.10	163.50
11	2,500	3,000	2,750	17	248	2.47	36.05	145.95	540.66	3.28	12.13	0	9	0.00	45.00	0.00	645.37	0.00	77.23	0.00	119.37
12	3,000	4,000	3,500	50	298	7.27	43.31	363.67	904.33	8.16	20.29	0	9	0.00	45.00	0.00	645.37	0.00	77.23	0.00	71.36
13	4,000	5,000	4,500	59	357	8.58	51.89	414.08	1,318.41	9.29	29.58	0	9	0.00	45.00	0.00	645.37	0.00	77.23	0.00	48.95
14	5,000	7,500	6,250	45	402	6.54	58.43	346.71	1,665.12	7.78	37.36	0	9	0.00	45.00	0.00	645.37	0.00	77.23	0.00	38.76
15	7,500	10,000	8,750	71	473	10.32	68.75	571.04	2,236.16	12.81	50.18	0	9	0.00	45.00	0.00	645.37	0.00	77.23	0.00	28.86
16	10,000	20,000	15,000	72	545	10.47	79.22	824.93	3,061.09	18.51	68.69	2	11	10.00	55.00	11.85	657.21	1.42	78.65	1.44	21.47
17	20,000	50,000	35,000	96	641	13.95	93.17	784.66	3,845.75	17.61	86.30	9	20	45.00	100.00	178.43	835.65	21.35	100.00	22.74	21.73
18	50,000	100,000	75,000	26	667	3.78	96.95	262.31	4,108.05	5.89	92.18	0	20	0.00	100.00	0.00	835.65	0.00	100.00	0.00	20.34
19	100,000	500,000	300,000	20	687	2.91	99.85	291.76	4,399.81	6.55	98.73	0	20	0.00	100.00	0.00	835.65	0.00	100.00	0.00	18.99
20	500,000	UP		1	688	0.15	100.00	56.68	4,456.49	1.27	100.00	0	20	0.00	100.00	0.00	835.65	0.00	100.00	0.00	18.75
				688				4,456.49				20				835.65				18.75	



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.93	2.93	7.21	7.21	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	1.95	4.88	58.50	65.71	3.17	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	0.98	5.85	0.88	66.60	0.05	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	16	1.95	7.80	2.41	69.01	0.13	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	18	0.98	8.78	1.66	70.67	0.09	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	29	5.37	14.15	34.06	104.73	1.84	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	35	2.93	17.07	43.20	147.93	2.34	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	49	6.83	23.90	43.33	191.26	2.35	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	61	5.85	29.76	86.14	277.40	4.66	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	62	0.49	30.24	8.77	286.17	0.47	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	66	1.95	32.20	38.16	324.33	2.07	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	77	5.37	37.56	53.15	377.49	2.88	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	87	4.88	42.44	127.98	505.47	6.93	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	113	12.68	55.12	175.44	680.90	9.50	36.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	122	4.39	59.51	123.34	804.24	6.68	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	138	7.80	67.32	162.54	966.78	8.80	52.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	54	192	26.34	93.66	728.76	1,695.54	39.45	91.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	194	0.98	94.63	1.98	1,697.52	0.11	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	197	1.46	96.10	45.09	1,742.61	2.44	94.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		8	205	3.90	100.00	104.69	1,847.29	5.67	100.00	3	3	100.00	100.00	755.82	755.82	100.00	100.00	721.98	40.91			
				205					1,847.29					3					755.82					40.91



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	116	116	6.65	6.65	304.17	304.17	3.55	3.55	1	1	2.56	2.56	61.62	61.62	0.92	0.92	20.26	20.26			
2	50	100	75	29	145	1.66	8.31	40.07	344.24	0.47	4.02	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	17.90			
3	100	200	150	44	189	2.52	10.83	22.54	366.78	0.26	4.28	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	16.80			
4	200	300	250	45	234	2.58	13.41	17.65	384.42	0.21	4.49	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	16.03			
5	300	500	400	80	314	4.58	17.99	42.83	427.26	0.50	4.99	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	14.42			
6	500	750	625	69	383	3.95	21.95	72.53	499.79	0.85	5.83	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	12.33			
7	750	1,000	875	87	470	4.99	26.93	117.36	617.14	1.37	7.20	0	1	0.00	2.56	0.00	61.62	0.00	0.92	0.00	9.98			
8	1,000	1,500	1,250	112	582	6.42	33.35	138.34	755.49	1.61	8.82	3	4	7.69	10.26	77.73	139.35	1.17	2.09	56.18	18.44			
9	1,500	2,000	1,750	76	658	4.36	37.71	156.74	912.22	1.83	10.65	1	5	2.56	12.82	2.37	141.72	0.04	2.13	1.51	15.54			
10	2,000	2,500	2,250	57	715	3.27	40.97	140.14	1,052.36	1.64	12.28	3	8	7.69	20.51	37.78	179.50	0.57	2.69	26.96	17.06			
11	2,500	3,000	2,750	52	767	2.98	43.95	163.92	1,216.28	1.91	14.20	3	11	7.69	28.21	1,667.69	1,847.19	25.02	27.71	1017.38	151.87			
12	3,000	4,000	3,500	91	858	5.21	49.17	256.07	1,472.36	2.99	17.18	0	11	0.00	28.21	0.00	1,847.19	0.00	27.71	0.00	125.46			
13	4,000	5,000	4,500	89	947	5.10	54.27	346.66	1,819.02	4.05	21.23	3	14	7.69	35.90	50.69	1,897.88	0.76	28.48	14.62	104.34			
14	5,000	7,500	6,250	109	1,056	6.25	60.52	621.14	2,440.15	7.25	28.48	0	14	0.00	35.90	0.00	1,897.88	0.00	28.48	0.00	77.78			
15	7,500	10,000	8,750	81	1,137	4.64	65.16	414.18	2,854.33	4.83	33.31	4	18	10.26	46.15	1,129.55	3,027.44	16.95	45.42	272.72	106.06			
16	10,000	20,000	15,000	171	1,308	9.80	74.96	1,417.64	4,271.97	16.55	49.86	8	26	20.51	66.67	728.16	3,755.59	10.93	56.35	51.36	87.91			
17	20,000	50,000	35,000	157	1,465	9.00	83.95	1,628.20	5,900.16	19.00	68.86	9	35	23.08	89.74	2,901.31	6,656.90	43.53	99.88	178.19	112.83			
18	50,000	100,000	75,000	97	1,562	5.56	89.51	1,080.49	6,980.65	12.61	81.47	4	39	10.26	100.00	8.13	6,665.03	0.12	100.00	0.75	95.48			
19	100,000	500,000	300,000	129	1,691	7.39	96.91	852.24	7,832.90	9.95	91.42	0	39	0.00	100.00	0.00	6,665.03	0.00	100.00	0.00	85.09			
20	500,000	UP		54	1,745	3.09	100.00	735.45	8,568.35	8.58	100.00	0	39	0.00	100.00	0.00	6,665.03	0.00	100.00	0.00	77.79			
				1,745					8,568.35					39					6,665.03					77.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	13	13	5.65	5.65	16.35	16.35	1.65	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	16	1.30	6.96	0.08	16.42	0.01	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	17	0.43	7.39	0.04	16.39	0.00	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	19	0.87	8.26	0.06	16.45	0.01	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	21	0.87	9.13	0.00	16.45	0.00	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	25	1.74	10.87	0.56	17.00	0.06	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	26	0.43	11.30	0.80	17.81	0.08	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	29	1.30	12.61	0.04	17.84	0.00	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	31	0.87	13.48	4.07	21.91	0.41	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	39	3.48	16.96	0.56	22.48	0.06	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	46	3.04	20.00	3.60	26.08	0.36	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	52	2.61	22.61	2.66	28.74	0.27	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	61	3.91	26.52	15.40	44.14	1.55	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	66	2.17	28.70	13.96	58.10	1.40	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	6	72	2.61	31.30	31.02	89.11	3.12	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	107	15.22	46.52	112.29	201.41	11.30	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	33	140	14.35	60.87	210.46	411.86	21.18	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	34	174	14.78	75.65	213.43	625.29	21.48	62.93	14	14	56.00	56.00	183.25	183.25	66.89	66.89	85.86	29.31		
19	100,000	500,000	300,000	41	215	17.83	93.48	327.92	953.20	33.00	95.94	4	18	16.00	72.00	55.47	238.72	20.25	87.14	16.92	25.04		
20	500,000	UP		15	230	6.52	100.00	40.36	993.57	4.06	100.00	7	25	28.00	100.00	35.23	273.96	12.86	100.00	87.29	27.57		
				230				993.57				25				273.96				27.57			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	6.88	6.88	32.81	32.81	4.18	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	20	1.21	8.10	1.63	34.44	0.21	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	23	1.21	9.31	0.15	34.58	0.02	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	26	1.21	10.53	0.73	35.32	0.09	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	31	2.02	12.55	0.73	36.05	0.09	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	40	3.64	16.19	4.13	40.18	0.53	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	53	5.26	21.46	3.97	44.15	0.51	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	70	6.88	28.34	29.89	74.05	3.81	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	75	2.02	30.36	10.76	84.80	1.37	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	79	1.62	31.98	2.95	87.75	0.38	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	91	4.86	36.84	28.49	116.25	3.63	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	95	1.62	38.46	28.23	144.47	3.60	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	102	2.83	41.30	9.17	153.64	1.17	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	120	7.29	48.58	31.55	185.19	4.02	23.62	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	128	3.24	51.82	107.30	292.50	13.68	37.30	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	149	8.50	60.32	93.31	385.81	11.90	49.20	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	185	14.57	74.90	106.74	492.55	13.61	62.81	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	209	9.72	84.62	166.87	659.42	21.28	84.09	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	232	9.31	93.93	97.89	757.31	12.48	96.57	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	247	6.07	100.00	26.88	784.19	3.43	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				247					784.19					1					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	30.85	30.85	27.25	27.25	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	31	2.13	32.98	0.82	28.07	0.14	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	34	3.19	36.17	0.74	28.80	0.13	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	36	2.13	38.30	0.83	29.63	0.15	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	37	1.06	39.36	0.00	29.63	0.00	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	39	2.13	41.49	2.12	31.75	0.38	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	43	4.26	45.74	4.67	36.42	0.83	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	45	2.13	47.87	5.61	42.03	0.99	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	50	5.32	53.19	8.13	50.16	1.44	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	51	1.06	54.26	3.86	54.02	0.68	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	53	2.13	56.38	10.84	64.86	1.92	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	55	2.13	58.51	8.42	73.27	1.49	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	62	7.45	65.96	37.67	110.94	6.66	19.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	66	4.26	70.21	42.24	153.18	7.47	27.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	71	5.32	75.53	52.95	206.13	9.36	36.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	79	8.51	84.04	151.58	357.71	26.81	63.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	87	8.51	92.55	159.55	517.26	28.22	91.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	92	5.32	97.87	36.26	553.52	6.41	97.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	93	1.06	98.94	4.39	557.91	0.78	98.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		1	94	1.06	100.00	7.48	565.39	1.32	100.00	1	1	100.00	100.00	0.09	0.09	100.00	100.00	1.21	0.02			
				94					565.39					1					0.09					0.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.31	0.31	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.36	0.67	0.36	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.33	1.01	0.34	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.33	1.34	0.34	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	2.71	4.06	2.73	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	11.49	15.54	11.58	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	10.52	26.06	10.60	26.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	1.72	27.78	1.74	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	26.40	54.18	26.61	54.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	6.15	60.33	6.20	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	3.87	64.21	3.90	64.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	2.40	66.61	2.42	67.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	2.24	68.85	2.26	69.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.67	93.33	3.98	72.83	4.01	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.67	100.00	26.40	99.23	26.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	99.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	99.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	99.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	99.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					99.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	7.85	7.85	93.81	93.81	5.17	5.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	34	2.03	9.88	0.02	93.79	0.00	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	40	1.74	11.63	0.34	94.13	0.02	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	47	2.03	13.66	0.55	94.68	0.03	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	63	4.65	18.31	1.01	95.68	0.06	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	70	2.03	20.35	17.02	112.71	0.94	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	76	1.74	22.09	10.14	122.85	0.56	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	92	4.65	26.74	34.48	157.33	1.90	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	102	2.91	29.65	18.89	176.22	1.04	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	119	4.94	34.59	59.45	235.67	3.28	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	126	2.03	36.63	25.47	261.14	1.40	14.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	143	4.94	41.57	49.72	310.86	2.74	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	155	3.49	45.06	39.76	350.62	2.19	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	25	180	7.27	52.33	89.24	439.86	4.92	24.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	188	2.33	54.65	46.73	486.59	2.58	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	42	230	12.21	66.86	367.87	854.46	20.29	47.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	278	13.95	80.81	376.43	1,230.89	20.76	67.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	26	304	7.56	88.37	264.04	1,494.93	14.56	82.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	23	327	6.69	95.06	144.28	1,639.22	7.96	90.40	11	11	73.33	73.33	87.50	87.50	24.33	24.33	60.65	5.34			
20	500,000	UP		17	344	4.94	100.00	174.00	1,813.21	9.60	100.00	4	15	26.67	100.00	272.10	359.60	75.67	100.00	156.38	19.83			
				344					1,813.21					15					359.60					19.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.42	5.42	31.83	31.83	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.22	5.64	0.00	31.83	0.00	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	31	1.08	6.72	2.97	34.80	0.14	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	0.87	7.59	0.83	35.63	0.04	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	43	1.74	9.33	3.63	39.26	0.17	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	46	0.65	9.98	1.10	40.36	0.05	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	61	3.25	13.23	15.60	55.96	0.75	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	67	1.30	14.53	35.40	91.36	1.70	4.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	73	1.30	15.84	14.86	106.22	0.71	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	83	2.17	18.00	22.06	128.28	1.06	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	89	1.30	19.31	9.67	137.95	0.47	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	112	4.99	24.30	48.27	186.22	2.32	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	119	1.52	25.81	20.20	206.43	0.97	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	135	3.47	29.28	41.82	248.25	2.01	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	163	6.07	35.36	96.48	344.72	4.64	16.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	199	7.81	43.17	290.44	635.16	13.97	30.54	2	2	9.52	9.52	33.89	33.89	16.71	16.71	11.67	5.34			
17	20,000	50,000	35,000	64	263	13.88	57.05	437.58	1,072.74	21.04	51.59	0	2	0.00	9.52	0.00	33.89	0.00	16.71	0.00	3.16			
18	50,000	100,000	75,000	42	305	9.11	66.16	337.01	1,409.75	16.21	67.79	0	2	0.00	9.52	0.00	33.89	0.00	16.71	0.00	2.40			
19	100,000	500,000	300,000	97	402	21.04	87.20	493.28	1,903.03	23.72	91.52	2	4	9.52	19.05	7.68	41.56	3.79	20.50	1.56	2.18			
20	500,000	<b>UP</b>		59	461	12.80	100.00	176.43	2,079.47	8.48	100.00	17	21	80.95	100.00	161.21	202.77	79.50	100.00	91.37	9.75			
				461					2,079.47					21					202.77					9.75



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	7.33	7.33	39.36	39.36	3.40	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	21	1.72	9.05	0.10	39.46	0.01	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	27	2.59	11.64	0.31	39.77	0.03	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	30	1.29	12.93	0.40	40.17	0.03	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	39	3.88	16.81	4.67	44.84	0.40	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	43	1.72	18.53	3.96	48.80	0.34	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	51	3.45	21.98	6.88	55.68	0.59	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	56	2.16	24.14	4.93	60.61	0.43	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	65	3.88	28.02	12.93	73.54	1.12	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	73	3.45	31.47	17.50	91.04	1.51	7.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	84	4.74	36.21	19.12	110.16	1.65	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	91	3.02	39.22	25.00	135.16	2.16	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	103	5.17	44.40	54.22	189.38	4.69	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	118	6.47	50.86	85.18	274.55	7.36	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	130	5.17	56.03	97.18	371.73	8.40	32.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	39	169	16.81	72.84	261.49	633.23	22.61	54.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	25	194	10.78	83.62	248.23	881.46	21.46	76.21	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	28	222	12.07	95.69	185.34	1,066.80	16.03	92.24	4	5	66.67	83.33	33.35	33.35	99.57	99.57	18.00	3.13	2.90	2.90	
19	100,000	500,000	300,000	10	232	4.31	100.00	89.75	1,156.55	7.76	100.00	1	6	16.67	100.00	0.15	33.50	0.43	100.00	0.16	2.90	2.90	2.90	
20	500,000	UP		0	232	0.00	100.00	0.00	1,156.55	0.00	100.00	0	6	0.00	100.00	0.00	33.50	0.00	100.00	0.00	0.00	2.90	2.90	
				232					1,156.55					6					33.50					2.90



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	9.59	9.59	0.53	0.53	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.37	10.96	0.05	0.58	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.37	12.33	0.30	0.88	0.07	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.37	13.70	0.11	1.00	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.37	15.07	0.19	1.19	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	13	2.74	17.81	1.33	2.52	0.29	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	2.74	20.55	0.64	3.16	0.14	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	16	1.37	21.92	1.71	4.87	0.37	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	19	4.11	26.03	2.17	7.04	0.47	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	20	1.37	27.40	1.90	8.94	0.41	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	22	2.74	30.14	8.62	17.56	1.86	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	24	2.74	32.88	5.44	23.00	1.17	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	26	2.74	35.62	11.09	34.09	2.40	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	1.37	36.99	4.18	38.27	0.90	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	36	12.33	49.32	29.82	68.09	6.44	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	43	9.59	58.90	53.36	121.45	11.53	26.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	47	5.48	64.38	67.29	188.74	14.54	40.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	48	1.37	65.75	26.47	215.21	5.72	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	70	30.14	95.89	220.32	435.53	47.61	94.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		3	73	4.11	100.00	27.27	462.81	5.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					462.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.35	1.35	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	25.14	26.48	31.71	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	52.80	79.29	66.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	79.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					79.29					0					0.00					0.00



**IndonesiaRe**

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.39	5.39	58.44	58.44	4.76	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	23	4.15	9.54	22.37	80.81	1.82	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	25	0.83	10.37	2.19	82.99	0.18	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	28	1.24	11.62	0.46	83.45	0.04	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	29	0.41	12.03	0.40	83.85	0.03	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	1.24	13.28	1.67	85.52	0.14	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	38	2.49	15.77	3.32	88.85	0.27	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	48	4.15	19.92	9.12	97.97	0.74	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	51	1.24	21.16	2.33	100.29	0.19	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	66	6.22	27.39	33.51	133.80	2.73	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	75	3.73	31.12	11.59	145.39	0.94	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	85	4.15	35.27	31.00	176.39	2.53	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	94	3.73	39.00	13.45	189.84	1.10	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	112	7.47	46.47	86.23	276.07	7.03	22.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	131	7.88	54.36	63.05	339.11	5.14	27.64	1	1	9.09	9.09	10.61	10.61	45.48	45.48	16.83	3.13			
16	10,000	20,000	15,000	31	162	12.86	67.22	222.37	561.48	18.12	45.76	0	1	0.00	9.09	0.00	10.61	0.00	45.48	0.00	1.89			
17	20,000	50,000	35,000	31	193	12.86	80.08	201.24	762.72	16.40	62.16	0	1	0.00	9.09	0.00	10.61	0.00	45.48	0.00	1.39			
18	50,000	100,000	75,000	14	207	5.81	85.89	147.02	909.74	11.98	74.15	0	1	0.00	9.09	0.00	10.61	0.00	45.48	0.00	1.17			
19	100,000	500,000	300,000	26	233	10.79	96.68	219.36	1,129.10	17.88	92.02	9	10	81.82	90.91	12.72	23.33	54.52	100.00	5.80	2.07			
20	500,000	<b>UP</b>		8	241	3.32	100.00	97.85	1,226.95	7.98	100.00	1	11	9.09	100.00	0.00	23.33	0.00	100.00	0.00	1.90			
				241					1,226.95					11					23.33					1.90





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.33	0.33	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.66	0.99	0.85	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	0.00	0.99	0.00	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	0.00	0.99	0.00	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	0.45	1.44	0.58	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	4.58	6.02	5.89	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	5.69	11.71	7.32	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	5.47	17.18	7.04	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	9.42	26.60	12.13	34.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	14.03	40.63	18.06	52.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	20.54	61.17	26.45	78.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	1.71	62.88	2.21	80.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	13.21	76.10	17.01	97.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	1.58	77.67	2.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	13.66	91.33	17.59	117.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	13.66	77.67	17.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	77.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					77.67					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	10.00	10.00	0.51	0.51	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	10.00	20.00	0.48	0.99	2.22	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	10.00	30.00	0.49	1.48	2.29	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	10.00	40.00	0.58	2.06	2.69	9.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	10.00	50.00	1.00	3.06	4.66	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	10.00	60.00	2.09	5.15	9.73	23.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	10.00	70.00	2.45	7.61	11.43	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	10.00	80.00	0.78	8.39	3.64	39.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	10.00	90.00	6.83	1.55	31.81	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	10	10.00	100.00	19.93	21.49	92.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	21.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					21.49					0					0.00					0.00



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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	14.54	14.54	53.97	53.97	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	73	1.79	16.33	0.10	54.07	0.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	86	2.91	19.24	33.10	87.17	1.85	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	89	0.67	19.91	1.87	89.04	0.10	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	104	3.36	23.27	6.07	95.11	0.34	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	58	162	12.98	36.24	49.72	144.83	2.77	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	195	7.38	43.62	39.73	184.56	2.21	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	213	4.03	47.65	19.89	204.45	1.11	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	220	1.57	49.22	14.11	218.56	0.79	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	223	0.67	49.89	3.62	222.18	0.20	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	233	2.24	52.13	65.91	288.08	3.67	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	249	3.58	55.70	35.28	323.36	1.97	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	258	2.01	57.72	39.55	362.91	2.20	20.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	269	2.46	60.18	60.15	423.06	3.35	23.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	283	3.13	63.31	95.06	518.12	5.30	28.88	2	2	100.00	100.00	738.53	738.53	100.00	100.00	776.90	142.54			
16	10,000	20,000	15,000	33	316	7.38	70.69	235.18	753.30	13.11	41.99	0	2	0.00	100.00	0.00	738.53	0.00	100.00	0.00	98.04			
17	20,000	50,000	35,000	33	349	7.38	78.08	412.67	1,165.97	23.00	64.99	0	2	0.00	100.00	0.00	738.53	0.00	100.00	0.00	63.34			
18	50,000	100,000	75,000	38	387	8.50	86.58	339.81	1,505.78	18.94	83.93	0	2	0.00	100.00	0.00	738.53	0.00	100.00	0.00	49.05			
19	100,000	500,000	300,000	41	428	9.17	95.75	263.38	1,769.16	14.68	98.62	0	2	0.00	100.00	0.00	738.53	0.00	100.00	0.00	41.74			
20	500,000	<b>UP</b>		19	447	4.25	100.00	24.85	1,794.00	1.38	100.00	0	2	0.00	100.00	0.00	738.53	0.00	100.00	0.00	41.17			
				447					1,794.00					2					738.53					41.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	29	29	5.03	5.03	143.90	143.90	8.63	8.63	1	1	3.03	3.03	0.35	0.35	0.45	0.45	0.25	0.25			
2	50	100	75	4	33	0.69	5.73	0.27	144.17	0.02	8.64	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.24			
3	100	200	150	3	36	0.52	6.25	0.43	144.60	0.03	8.67	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.24			
4	200	300	250	4	40	0.69	6.94	0.50	145.10	0.03	8.70	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.24			
5	300	500	400	20	60	3.47	10.42	2.21	147.31	0.13	8.83	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.24			
6	500	750	625	17	77	2.95	13.37	6.95	154.26	0.42	9.25	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.23			
7	750	1,000	875	18	95	3.13	16.49	21.26	175.52	1.27	10.52	0	1	0.00	3.03	0.00	0.35	0.00	0.45	0.00	0.20			
8	1,000	1,500	1,250	24	119	4.17	20.66	11.45	186.97	0.69	11.21	1	2	3.03	6.06	0.18	0.53	0.23	0.68	1.55	0.28			
9	1,500	2,000	1,750	48	167	8.33	28.99	12.75	199.72	0.76	11.97	0	2	0.00	6.06	0.00	0.53	0.00	0.68	0.00	0.27			
10	2,000	2,500	2,250	9	176	1.56	30.56	19.70	219.41	1.18	13.15	0	2	0.00	6.06	0.00	0.53	0.00	0.68	0.00	0.24			
11	2,500	3,000	2,750	2	178	0.35	30.90	0.54	219.96	0.03	13.19	0	2	0.00	6.06	0.00	0.53	0.00	0.68	0.00	0.24			
12	3,000	4,000	3,500	28	206	4.86	35.76	39.06	259.01	2.34	15.53	0	2	0.00	6.06	0.00	0.53	0.00	0.68	0.00	0.20			
13	4,000	5,000	4,500	16	222	2.78	38.54	40.78	299.79	2.44	17.97	2	4	6.06	12.12	2.44	0.53	0.00	0.68	0.00	0.18			
14	5,000	7,500	6,250	25	247	4.34	42.88	56.13	355.93	3.37	21.34	0	4	0.00	12.12	0.00	0.53	0.00	0.68	0.00	0.15			
15	7,500	10,000	8,750	16	263	2.78	45.66	78.91	434.84	4.73	26.07	0	4	0.00	12.12	0.00	0.53	0.00	0.68	0.00	0.12			
16	10,000	20,000	15,000	55	318	9.55	55.21	153.53	588.36	9.20	35.27	0	4	0.00	12.12	0.00	0.53	0.00	0.68	0.00	0.09			
17	20,000	50,000	35,000	42	360	7.29	62.50	288.95	877.32	17.32	52.60	1	5	3.03	15.15	0.00	0.53	0.00	0.68	0.00	0.06			
18	50,000	100,000	75,000	35	395	6.08	68.58	221.09	1,098.41	13.25	65.85	4	9	12.12	27.27	1.38	1.91	1.78	2.46	0.63	0.17			
19	100,000	500,000	300,000	41	436	7.12	75.69	208.55	1,306.96	12.50	78.35	6	15	18.18	45.45	69.14	71.06	88.91	91.37	33.15	5.44			
20	500,000	UP		140	576	24.31	100.00	361.06	1,668.02	21.65	100.00	18	33	54.55	100.00	6.71	77.77	8.63	100.00	1.86	4.66			
				576					1,668.02					33					77.77					4.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.00	8.00	0.22	0.22	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	4.00	12.00	0.48	0.70	0.18	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	9	6.00	18.00	0.65	1.36	0.25	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	2.00	20.00	0.39	1.74	0.15	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	2.00	22.00	0.35	2.09	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	19	16.00	38.00	5.04	7.13	1.91	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	2.00	40.00	0.88	8.01	0.33	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	21	2.00	42.00	1.55	9.56	0.59	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	2.00	44.00	2.35	11.91	0.89	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	2.00	46.00	2.25	14.15	0.85	5.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	2.00	48.00	12.05	26.21	4.57	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	28	8.00	56.00	14.81	41.02	5.62	15.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	30	4.00	60.00	8.72	49.74	3.31	18.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	35	10.00	70.00	39.78	89.52	15.09	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	39	8.00	78.00	42.78	132.30	16.22	50.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	44	10.00	88.00	38.60	170.90	14.64	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	47	6.00	94.00	53.16	224.06	20.16	84.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	50	6.00	100.00	39.62	263.68	15.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	263.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	50	0.00	100.00	0.00	263.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				50					263.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	2.29	2.29	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	27.32	29.61	12.79	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	26.40	56.01	12.36	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	31.75	87.76	14.87	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	20.82	108.58	9.75	50.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	52.29	160.87	24.49	75.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	28.25	189.11	13.23	88.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	24.42	213.54	11.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	213.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				213.54				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.20	1.20	12.28	12.28	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.60	1.80	1.19	13.47	0.12	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.60	2.40	0.00	13.47	0.00	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.60	2.99	0.00	13.47	0.00	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.60	3.59	0.50	13.97	0.05	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	10	2.40	5.99	2.49	16.46	0.25	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	17	4.19	10.18	3.58	20.04	0.35	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	18	0.60	10.78	2.15	22.18	0.21	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	25	4.19	14.97	13.79	35.97	1.36	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	38	7.78	22.75	43.48	79.46	4.30	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	45	4.19	26.95	11.35	90.81	1.12	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	51	3.59	30.54	26.14	116.95	2.59	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	52	0.60	31.14	0.31	117.26	0.03	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	64	7.19	38.32	56.41	173.67	5.58	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	77	7.78	46.11	83.39	257.06	8.25	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	88	6.59	52.69	109.99	367.05	10.88	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	30	118	17.96	70.66	256.62	623.67	25.39	61.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	139	12.57	83.23	121.76	745.44	12.05	73.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	158	11.38	94.61	196.03	941.47	19.39	93.14	1	1	100.00	100.00	3.13	3.13	100.00	100.00	1.59	0.33			
20	500,000	UP		9	167	5.39	100.00	69.29	1,010.76	6.86	100.00	0	1	0.00	100.00	0.00	3.13	0.00	100.00	0.00	0.31			
				167					1,010.76					1					3.13					0.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	7.69	7.69	0.06	0.06	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.92	9.62	0.48	0.54	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.92	11.54	0.28	0.82	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	3.85	15.38	0.57	1.39	0.13	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	3.85	19.23	0.47	1.85	0.10	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	15	9.62	28.85	3.66	5.51	0.81	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	19	7.69	36.54	6.36	11.87	1.41	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	21	3.85	40.38	4.74	16.62	1.05	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	24	5.77	46.15	8.81	25.43	1.95	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	1.92	48.08	2.41	27.84	0.54	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	1.92	50.00	0.27	28.11	0.06	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	28	3.85	53.85	11.93	40.05	2.65	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	1.92	55.77	5.85	45.89	1.30	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	32	5.77	61.54	7.45	53.35	1.65	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	34	3.85	65.38	21.09	74.44	4.68	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	38	7.69	73.08	48.28	122.72	10.71	27.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	43	9.62	82.69	114.07	236.79	25.30	52.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	45	3.85	86.54	46.99	283.78	10.42	62.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	49	7.69	94.23	83.40	367.18	18.50	81.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	52	5.77	100.00	83.75	450.93	18.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					450.93					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.22	2.22	1.12	1.12	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.22	4.44	0.65	0.47	0.18	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.22	6.67	2.19	1.73	0.60	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.22	8.89	0.49	1.23	0.14	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.22	11.11	3.17	4.40	0.87	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.22	13.33	0.01	4.41	0.00	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.22	15.56	1.76	6.17	0.48	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	11	8.89	24.44	1.44	7.61	0.40	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	15	8.89	33.33	14.89	22.50	4.10	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	2.22	35.56	11.00	33.51	3.03	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	2.22	37.78	10.54	44.04	2.90	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	20	6.67	44.44	21.20	65.24	5.83	17.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	22	4.44	48.89	23.38	88.63	6.43	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	2.22	51.11	0.00	88.63	0.00	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	24	2.22	53.33	31.63	120.26	8.70	33.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	25	2.22	55.56	0.25	120.51	0.07	33.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	32	15.56	71.11	108.61	229.12	29.89	63.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	38	13.33	84.44	21.30	250.41	5.86	68.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	45	15.56	100.00	112.98	363.39	31.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					363.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.76	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.76	9.52	1.80	1.80	1.02	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.76	14.29	1.44	3.24	0.82	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.76	19.05	1.56	4.81	0.89	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.76	23.81	4.31	9.11	2.44	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.76	28.57	0.38	9.49	0.22	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.76	33.33	1.79	11.29	1.02	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.76	38.10	1.79	13.08	1.02	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.76	42.86	1.67	14.75	0.95	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.76	47.62	18.00	32.75	10.21	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.76	52.38	2.30	35.06	1.31	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.76	57.14	0.11	35.17	0.06	19.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.76	61.90	0.17	35.34	0.10	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.76	66.67	0.18	35.52	0.10	20.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.76	71.43	8.62	44.14	4.89	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.76	76.19	70.34	114.48	39.89	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.76	80.95	3.31	117.79	1.88	66.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.76	85.71	4.87	122.67	2.76	69.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	20	9.52	95.24	1.76	124.42	1.00	70.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	21	4.76	100.00	51.92	176.34	29.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					176.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	20	20	8.30	8.30	6.39	6.39	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	23	1.24	9.54	0.15	6.54	0.02	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	28	2.07	11.62	0.84	7.38	0.09	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	31	1.24	12.86	0.20	7.57	0.02	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	41	4.15	17.01	4.99	12.56	0.51	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	52	4.56	21.58	5.11	17.67	0.52	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	55	1.24	22.82	4.24	21.91	0.43	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	62	2.90	25.73	4.72	26.63	0.48	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	77	6.22	31.95	17.01	43.65	1.74	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	85	3.32	35.27	4.36	39.29	0.45	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	91	2.49	37.76	5.32	44.61	0.55	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	118	11.20	48.96	24.60	69.21	2.52	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	127	3.73	52.70	11.79	81.00	1.21	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	135	3.32	56.02	59.77	140.77	6.13	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	146	4.56	60.58	30.89	171.66	3.17	17.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	161	6.22	66.80	121.12	292.79	12.42	30.02	1	1	33.33	33.33	45.98	45.98	63.68	63.68	37.96	15.70			
17	20,000	50,000	35,000	27	188	11.20	78.01	231.02	523.81	23.68	53.70	2	3	66.67	100.00	26.22	72.20	36.32	100.00	11.35	13.78			
18	50,000	100,000	75,000	11	199	4.56	82.57	131.32	655.13	13.46	67.17	0	3	0.00	100.00	0.00	72.20	0.00	100.00	0.00	11.02			
19	100,000	500,000	300,000	31	230	12.86	95.44	213.75	868.87	21.91	89.08	0	3	0.00	100.00	0.00	72.20	0.00	100.00	0.00	8.31			
20	500,000	UP		11	241	4.56	100.00	106.52	975.40	10.92	100.00	0	3	0.00	100.00	0.00	72.20	0.00	100.00	0.00	7.40			
				241					975.40					3					72.20					7.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.79	3.79	5.02	5.02	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.76	4.55	0.14	5.16	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.76	5.30	0.24	5.40	0.02	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	1.52	6.82	0.94	6.34	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	13	3.03	9.85	1.74	8.08	0.16	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	16	2.27	12.12	3.17	11.25	0.29	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	20	3.03	15.15	1.78	13.03	0.16	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	24	3.03	18.18	7.57	20.60	0.69	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	30	4.55	22.73	20.50	41.10	1.87	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	36	4.55	27.27	18.18	59.27	1.66	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	39	2.27	29.55	6.48	65.75	0.59	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	43	3.03	32.58	13.97	79.72	1.28	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	53	7.58	40.15	41.37	121.09	3.78	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	62	6.82	46.97	59.82	180.91	5.47	16.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	88	19.70	66.67	208.11	389.01	19.04	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	100	9.09	75.76	175.83	564.85	16.08	51.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	105	3.79	79.55	124.80	689.65	11.42	63.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	18	123	13.64	93.18	237.79	927.44	21.75	84.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	129	4.55	97.73	112.54	1,039.97	10.29	95.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		3	132	2.27	100.00	53.22	1,093.19	4.87	100.00	1	1	100.00	100.00	1.03	1.03	100.00	100.00	1.93	0.09			
				132					1,093.19					1					1.03					0.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 227

LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	7	7	3.08	3.08	3.19	3.19	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	11	1.76	4.85	15.95	19.14	2.28	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	25	6.17	11.01	13.67	32.81	1.96	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	35	4.41	15.42	4.53	37.34	0.65	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	43	3.52	18.94	6.51	43.86	0.93	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	56	5.73	24.67	21.16	65.01	3.03	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	62	2.64	27.31	2.27	67.29	0.33	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	72	4.41	31.72	4.52	71.81	0.65	10.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	81	3.96	35.68	11.76	83.56	1.68	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	88	3.08	38.77	9.07	92.63	1.30	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	99	4.85	43.61	12.21	104.85	1.75	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	111	5.29	48.90	26.00	130.85	3.72	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	116	2.20	51.10	6.03	136.88	0.86	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	152	15.86	66.96	47.01	183.88	6.73	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	162	4.41	71.37	55.13	239.01	7.89	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	174	5.29	76.65	126.86	365.87	18.17	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	185	4.85	81.50	120.99	486.86	17.33	69.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	206	9.25	90.75	47.70	534.56	6.83	76.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	222	7.05	97.80	82.52	617.08	11.82	88.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	227	2.20	100.00	81.22	698.31	11.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				227					698.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	2.97	2.97	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.91	3.88	1.10	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	1.53	5.42	1.86	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	1.64	7.06	1.98	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	2.22	9.27	2.69	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	1.40	10.67	1.69	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	6.67	46.67	3.65	14.32	4.42	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	6.67	53.33	2.32	16.63	2.80	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	6.67	60.00	17.81	34.45	21.57	41.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	6.67	66.67	1.49	35.93	1.80	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	6.67	73.33	1.49	37.42	1.80	45.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	6.67	80.00	11.53	48.95	13.96	59.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	6.67	86.67	13.14	62.09	15.91	75.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	7.69	69.78	9.31	84.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	12.81	82.59	15.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	82.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	82.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	82.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	82.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	82.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					82.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	8.00	8.00	0.11	0.11	0.06	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	4.00	12.00	0.23	0.34	0.13	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	4.00	16.00	0.24	0.58	0.14	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	4.00	20.00	1.31	1.88	0.73	1.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.00	24.00	0.94	2.82	0.53	1.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.00	28.00	0.99	3.82	0.56	2.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.00	32.00	1.31	5.13	0.74	2.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.00	36.00	3.89	9.02	2.18	5.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.00	40.00	3.72	12.74	2.08	7.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.00	44.00	2.69	15.43	1.51	8.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.00	48.00	6.15	21.58	3.45	12.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.00	52.00	6.43	28.01	3.61	15.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	15	8.00	60.00	15.73	43.74	8.82	24.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.00	64.00	14.62	58.36	8.20	32.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	4.00	68.00	15.82	74.18	8.87	41.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	19	8.00	76.00	29.80	103.98	16.71	58.31	1	1	100.00	100.00	48.02	48.02	100.00	100.00	161.16	161.16	46.19	46.19	
18	50,000	100,000	75,000	5	24	20.00	96.00	54.11	158.09	30.34	88.65	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	100.00	0.00	30.38	
19	100,000	500,000	300,000	1	25	4.00	100.00	20.24	178.33	11.35	100.00	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	100.00	0.00	26.93	
20	500,000	UP		0	25	0.00	100.00	0.00	178.33	0.00	100.00	0	1	0.00	100.00	0.00	48.02	0.00	100.00	0.00	100.00	0.00	26.93	
				25					178.33					1					48.02					26.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2299

OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.08	5.08	39.20	39.20	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	23	2.71	7.80	1.75	40.95	0.12	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	35	4.07	11.86	107.47	148.42	7.10	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	38	1.02	12.88	10.20	158.62	0.67	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	48	3.39	16.27	4.49	163.11	0.30	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	68	6.78	23.05	24.93	188.05	1.65	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	76	2.71	25.76	9.06	197.11	0.60	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	94	6.10	31.86	19.37	216.48	1.28	14.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	110	5.42	37.29	26.91	243.39	1.78	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	124	4.75	42.03	32.74	276.13	2.16	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	136	4.07	46.10	27.62	303.75	1.83	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	142	2.03	48.14	25.45	329.21	1.68	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	166	8.14	56.27	85.55	414.76	5.65	27.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	190	8.14	64.41	126.44	541.20	8.36	35.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	204	4.75	69.15	53.66	594.86	3.55	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	228	8.14	77.29	216.28	811.15	14.29	53.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	257	9.83	87.12	226.94	1,038.08	15.00	68.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	272	5.08	92.20	162.54	1,200.62	10.74	79.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	293	7.12	99.32	204.97	1,405.60	13.54	92.88	5	5	100.00	100.00	138.42	138.42	100.00	100.00	67.53	9.85			
20	500,000	UP		2	295	0.68	100.00	107.73	1,513.33	7.12	100.00	0	5	0.00	100.00	0.00	138.42	0.00	100.00	0.00	9.15			
				295					1,513.33					5					138.42					9.15





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.04	4.08	0.13	0.13	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	0.34	0.47	0.13	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	0.68	1.14	0.26	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.04	10.20	0.48	1.62	0.19	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.04	12.24	1.11	2.74	0.43	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.04	14.29	2.12	4.86	0.83	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.04	16.33	0.44	5.30	0.17	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.04	18.37	1.33	6.63	0.52	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.04	20.41	2.14	8.77	0.84	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	13	6.12	26.53	3.84	12.61	1.50	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	4.08	30.61	6.37	18.99	2.49	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.04	32.65	1.15	20.14	0.45	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	18	4.08	36.73	0.00	20.14	0.00	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	2.04	38.78	0.00	20.14	0.00	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	13	32	26.53	65.31	84.86	105.00	33.12	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	39	14.29	79.59	47.32	152.32	18.47	59.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	41	4.08	83.67	13.37	165.69	5.22	64.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	45	8.16	91.84	64.22	229.91	25.06	89.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	49	8.16	100.00	26.34	256.25	10.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					256.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	8.33	16.67	1.91	1.91	3.79	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	8.33	25.00	1.19	3.10	2.37	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	8.33	33.33	0.96	4.06	1.90	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	8.33	41.67	2.03	6.09	4.03	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	8.33	50.00	2.39	8.48	4.74	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	8.33	58.33	0.03	8.51	0.06	16.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	8.33	66.67	0.01	8.52	0.02	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	8.33	75.00	0.00	8.52	0.00	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	8.33	83.33	0.00	8.52	0.00	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	8.33	91.67	10.73	19.26	21.30	38.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	8.33	100.00	31.14	50.40	61.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	12	0.00	100.00	0.00	50.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				12					50.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.33	2.33	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2.33	4.65	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	4.65	9.30	1.36	1.37	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.33	11.63	4.26	5.63	3.50	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.33	13.95	0.01	5.64	0.01	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.33	16.28	0.01	5.64	0.01	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.33	18.60	0.01	5.65	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.33	20.93	0.01	5.66	0.01	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.33	23.26	0.01	5.68	0.01	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.33	25.58	0.01	5.69	0.01	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	13	4.65	30.23	0.02	5.71	0.02	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	16	6.98	37.21	7.26	12.97	5.97	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	21	11.63	48.84	2.51	15.48	2.07	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	2.33	51.16	2.15	17.64	1.77	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	29	16.28	67.44	81.17	98.80	66.77	81.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	30	2.33	69.77	6.35	105.15	5.22	86.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	33	6.98	76.74	3.45	108.61	2.84	89.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	39	13.95	90.70	3.60	112.21	2.96	92.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	43	9.30	100.00	9.36	121.57	7.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					121.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	3.45	3.45	0.53	0.53	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	20	0.38	3.83	2.40	2.93	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	24	0.77	4.60	1.09	4.02	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	26	0.38	4.98	0.24	4.26	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	51	4.79	9.77	21.81	26.07	0.25	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	56	0.96	10.73	3.36	29.43	0.04	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	75	3.64	14.37	9.11	38.54	0.11	0.45	2	2	12.50	12.50	54.50	54.50	5.84	5.84	598.00	141.38			
8	1,000	1,500	1,250	13	88	2.49	16.86	10.57	49.12	0.12	0.57	0	2	0.00	12.50	0.00	54.50	0.00	5.84	0.00	110.95			
9	1,500	2,000	1,750	18	106	3.45	20.31	10.28	38.83	0.12	0.45	3	5	18.75	31.25	94.48	148.98	10.13	15.97	918.71	383.63			
10	2,000	2,500	2,250	19	125	3.64	23.95	23.00	61.84	0.27	0.72	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	240.93			
11	2,500	3,000	2,750	12	137	2.30	26.25	23.57	85.41	0.27	0.99	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	174.43			
12	3,000	4,000	3,500	25	162	4.79	31.03	49.17	134.58	0.57	1.57	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	110.70			
13	4,000	5,000	4,500	17	179	3.26	34.29	26.25	160.84	0.31	1.87	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	92.63			
14	5,000	7,500	6,250	37	216	7.09	41.38	146.10	306.93	1.70	3.57	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	48.54			
15	7,500	10,000	8,750	25	241	4.79	46.17	149.15	456.08	1.74	5.31	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	32.67			
16	10,000	20,000	15,000	55	296	10.54	56.70	630.74	1,086.82	7.34	12.65	0	5	0.00	31.25	0.00	148.98	0.00	15.97	0.00	13.71			
17	20,000	50,000	35,000	71	367	13.60	70.31	1,152.87	2,239.70	13.42	26.07	2	7	12.50	43.75	35.81	184.79	3.84	19.80	3.11	8.25			
18	50,000	100,000	75,000	43	410	8.24	78.54	720.06	2,959.75	8.38	34.45	1	8	6.25	50.00	43.56	228.35	4.67	24.47	6.05	7.72			
19	100,000	500,000	300,000	78	488	14.94	93.49	5,273.75	8,233.51	61.39	95.85	8	16	50.00	100.00	704.73	933.08	75.53	100.00	13.36	11.33			
20	500,000	UP		34	522	6.51	100.00	356.76	8,590.27	4.15	100.00	0	16	0.00	100.00	0.00	933.08	0.00	100.00	0.00	10.86			
				522					8,590.27					16					933.08					10.86



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	42	42	6.80	6.80	171.36	171.36	4.13	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	44	0.32	7.12	0.24	171.60	0.01	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	48	0.65	7.77	0.27	171.87	0.01	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	55	1.13	8.90	1.22	173.09	0.03	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	67	1.94	10.84	15.45	188.54	0.37	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	72	0.81	11.65	1.57	190.11	0.04	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	88	2.59	14.24	19.09	209.19	0.46	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	107	3.07	17.31	33.54	242.74	0.81	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	117	1.62	18.93	46.99	289.73	1.13	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	137	3.24	22.17	32.57	322.30	0.79	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	146	1.46	23.62	39.29	361.58	0.95	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	152	0.97	24.60	23.53	385.12	0.57	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	156	0.65	25.24	42.26	427.38	1.02	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	193	5.99	31.23	209.99	637.37	5.06	15.37	1	1	12.50	12.50	30.61	30.61	34.13	34.13	14.57	4.80			
15	7,500	10,000	8,750	19	212	3.07	34.30	158.62	795.99	3.82	19.19	0	1	0.00	12.50	0.00	30.61	0.00	34.13	0.00	3.85			
16	10,000	20,000	15,000	85	297	13.75	48.06	611.97	1,407.95	14.75	33.94	0	1	0.00	12.50	0.00	30.61	0.00	34.13	0.00	2.17			
17	20,000	50,000	35,000	132	429	21.36	69.42	1,077.18	2,485.14	25.97	59.91	2	3	25.00	37.50	0.00	30.61	0.00	34.13	0.00	1.23			
18	50,000	100,000	75,000	53	482	8.58	77.99	572.03	3,057.16	13.79	73.70	0	3	0.00	37.50	0.00	30.61	0.00	34.13	0.00	1.00			
19	100,000	500,000	300,000	84	566	13.59	91.59	851.62	3,908.78	20.53	94.23	5	8	62.50	100.00	59.06	89.66	65.87	100.00	6.93	2.29			
20	500,000	UP		52	618	8.41	100.00	239.42	4,148.20	5.77	100.00	0	8	0.00	100.00	0.00	89.66	0.00	100.00	0.00	2.16			
				618					4,148.20					8					89.66					2.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	4.98	4.98	19.25	19.25	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	0.25	5.22	0.05	19.19	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	38	4.23	9.45	3.31	22.50	0.11	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	43	1.24	10.70	0.85	23.35	0.03	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	50	1.74	12.44	3.36	26.71	0.11	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	65	3.73	16.17	3.30	30.01	0.11	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	71	1.49	17.66	9.12	39.12	0.29	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	73	0.50	18.16	4.17	43.30	0.13	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	92	4.73	22.89	34.40	77.70	1.11	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	100	1.99	24.88	15.70	93.40	0.50	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	110	2.49	27.36	18.47	111.87	0.59	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	136	6.47	33.83	140.76	252.63	4.52	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	158	5.47	39.30	73.09	325.72	2.35	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	193	8.71	48.01	243.42	569.14	7.82	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	211	4.48	52.49	129.17	698.31	4.15	22.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	267	13.93	66.42	338.93	1,037.24	10.89	33.32	8	8	50.00	50.00	3.64	3.64	0.20	0.20	1.07	0.35			
17	20,000	50,000	35,000	56	323	13.93	80.35	500.10	1,537.33	16.06	49.38	7	15	43.75	93.75	59.01	62.65	3.27	3.47	11.80	4.08			
18	50,000	100,000	75,000	36	359	8.96	89.30	682.22	2,219.56	21.92	71.30	0	15	0.00	93.75	0.00	62.65	0.00	3.47	0.00	2.82			
19	100,000	500,000	300,000	32	391	7.96	97.26	427.30	2,646.86	13.73	85.03	1	16	6.25	100.00	1,744.03	1,806.69	96.53	100.00	408.15	68.26			
20	500,000	UP		11	402	2.74	100.00	466.15	3,113.01	14.97	100.00	0	16	0.00	100.00	0.00	1,806.69	0.00	100.00	0.00	58.04			
				402					3,113.01					16					1,806.69					58.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	4.30	4.30	121.69	121.69	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	11	79	0.69	4.99	14.63	136.32	0.15	1.39	3	3	10.71	10.71	5.97	5.97	1.22	1.22	40.81	4.38	4.38		
3	100	200	150	20	99	1.26	6.25	2.56	138.88	0.03	1.42	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	4.30		
4	200	300	250	20	119	1.26	7.52	6.84	145.72	0.07	1.49	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	4.10		
5	300	500	400	20	139	1.26	8.78	4.46	150.18	0.05	1.53	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	3.97		
6	500	750	625	19	158	1.20	9.98	5.57	144.61	0.06	1.47	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	4.13		
7	750	1,000	875	28	186	1.77	11.75	16.75	161.36	0.17	1.65	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	3.70		
8	1,000	1,500	1,250	56	242	3.54	15.29	44.25	205.61	0.45	2.10	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	2.90		
9	1,500	2,000	1,750	55	297	3.47	18.76	110.09	315.70	1.12	3.22	0	3	0.00	10.71	1.12	5.97	0.00	1.22	0.00	0.00	1.89		
10	2,000	2,500	2,250	56	353	3.54	22.30	38.10	353.80	0.39	3.61	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	1.69		
11	2,500	3,000	2,750	31	384	1.96	24.26	76.25	430.05	0.78	4.39	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	1.39		
12	3,000	4,000	3,500	45	429	2.84	27.10	44.39	474.44	0.45	4.84	0	3	0.00	10.71	0.00	5.97	0.00	1.22	0.00	0.00	1.26		
13	4,000	5,000	4,500	34	463	2.15	29.25	72.21	546.65	0.74	5.57	0	3	0.00	10.71	0.74	5.97	0.00	1.22	0.00	0.00	1.09		
14	5,000	7,500	6,250	118	581	7.45	36.70	403.18	949.83	4.11	9.69	3	6	10.71	21.43	28.77	34.74	5.87	7.08	7.14	3.66	3.66		
15	7,500	10,000	8,750	57	638	3.60	40.30	262.13	1,211.96	2.67	12.36	0	6	0.00	21.43	0.00	34.74	0.00	7.08	0.00	0.00	2.87		
16	10,000	20,000	15,000	157	795	9.92	50.22	1,016.63	2,228.59	10.37	22.73	9	15	32.14	53.57	219.59	254.33	44.76	51.84	21.60	11.41	11.41		
17	20,000	50,000	35,000	233	1,028	14.72	64.94	1,295.21	3,523.80	13.21	35.94	1	16	3.57	57.14	69.33	323.66	14.13	65.97	5.35	9.19	9.19		
18	50,000	100,000	75,000	199	1,227	12.57	77.51	1,226.40	4,750.20	12.51	48.44	3	19	10.71	67.86	19.70	343.37	4.02	69.99	1.61	7.23	7.23		
19	100,000	500,000	300,000	285	1,512	18.00	95.51	4,364.01	9,114.21	44.50	92.95	6	25	21.43	89.29	35.00	378.37	7.13	77.13	0.80	4.15	4.15		
20	500,000	UP		71	1,583	4.49	100.00	691.50	9,805.71	7.05	100.00	3	28	10.71	100.00	112.22	490.59	22.87	100.00	16.23	5.00	5.00		
				1,583					9,805.71					28					490.59					5.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.78	4.78	10.30	10.30	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	2.39	7.18	0.67	10.96	0.06	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	21	2.87	10.05	1.59	12.55	0.14	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.96	11.00	1.29	13.85	0.12	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	33	4.78	15.79	9.50	23.35	0.86	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	40	3.35	19.14	7.12	30.47	0.64	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	47	3.35	22.49	12.54	43.01	1.13	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	59	5.74	28.23	17.59	60.60	1.59	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	61	0.96	29.19	2.19	62.79	0.20	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	70	4.31	33.49	21.11	83.90	1.91	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	77	3.35	36.84	28.82	112.72	2.60	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	88	5.26	42.11	52.53	165.25	4.74	14.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	104	7.66	49.76	87.20	252.45	7.87	22.79	1	1	5.56	5.56	49.40	49.40	1.18	1.18	56.65	19.57			
14	5,000	7,500	6,250	17	121	8.13	57.89	118.60	371.05	10.71	33.50	8	9	44.44	50.00	126.11	175.51	3.02	4.20	106.33	47.30			
15	7,500	10,000	8,750	16	137	7.66	65.55	115.70	486.76	10.45	43.95	0	9	0.00	50.00	0.00	175.51	0.00	4.20	0.00	36.06			
16	10,000	20,000	15,000	19	156	9.09	74.64	177.45	664.21	16.02	59.97	2	11	11.11	61.11	44.66	220.17	1.07	5.27	25.17	33.15			
17	20,000	50,000	35,000	20	176	9.57	84.21	296.70	960.90	26.79	86.75	4	15	22.22	83.33	3,955.51	4,175.67	94.72	99.99	1333.18	434.56			
18	50,000	100,000	75,000	8	184	3.83	88.04	53.23	1,014.14	4.81	91.56	2	17	11.11	94.44	0.05	4,175.72	0.00	99.99	0.09	411.75			
19	100,000	500,000	300,000	21	205	10.05	98.09	88.92	1,103.06	8.03	99.59	1	18	5.56	100.00	0.32	4,176.04	0.01	100.00	0.36	378.59			
20	500,000	UP		4	209	1.91	100.00	4.56	1,107.62	0.41	100.00	0	18	0.00	100.00	0.00	4,176.04	0.00	100.00	0.00	377.03			
				209					1,107.62					18					4,176.04					377.03





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	3.89	3.89	5.03	5.03	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	17	0.24	4.14	0.19	5.22	0.01	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	23	1.46	5.60	2.40	7.62	0.11	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	30	1.70	7.30	2.70	10.32	0.12	0.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	38	1.95	9.25	4.44	14.76	0.20	0.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	45	1.70	10.95	9.13	23.89	0.40	1.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	52	1.70	12.65	8.24	32.13	0.36	1.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	62	2.43	15.09	10.65	42.78	0.47	1.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	73	2.68	17.76	10.37	53.15	0.46	2.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	76	0.73	18.49	19.11	72.26	0.84	3.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	92	3.89	22.38	26.04	98.30	1.14	4.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	22	114	5.35	27.74	74.99	173.29	3.30	7.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	26	140	6.33	34.06	64.04	237.33	2.81	10.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	36	176	8.76	42.82	143.24	380.57	6.30	16.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	192	3.89	46.72	172.71	553.28	7.59	24.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	50	242	12.17	58.88	312.92	866.20	13.75	38.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	62	304	15.09	73.97	684.18	1,550.38	30.07	68.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	39	343	9.49	83.45	212.84	1,763.23	9.36	77.50	1	1	16.67	16.67	18.56	18.56	98.09	98.09	8.72	1.05			
19	100,000	500,000	300,000	45	388	10.95	94.40	310.04	2,073.27	13.63	91.13	5	6	83.33	100.00	0.36	18.92	1.91	100.00	0.12	0.91			
20	500,000	UP		23	411	5.60	100.00	201.75	2,275.02	8.87	100.00	0	6	0.00	100.00	0.00	18.92	0.00	100.00	0.00	0.83			
				411					2,275.02					6					18.92					0.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.66	1.66	15.99	15.99	0.53	0.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	9	1.33	2.99	1.83	17.81	0.06	0.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	13	1.33	4.32	0.30	17.52	0.01	0.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	22	2.99	7.31	6.23	11.29	0.21	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	40	5.98	13.29	12.05	0.77	0.40	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	46	1.99	15.28	1.63	2.40	0.05	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	54	2.66	17.94	8.99	11.39	0.30	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	65	3.65	21.59	26.41	37.80	0.88	1.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	80	4.98	26.58	82.95	120.75	2.77	4.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	96	5.32	31.89	44.27	165.02	1.48	5.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	102	1.99	33.89	46.47	211.49	1.55	7.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	28	130	9.30	43.19	143.41	354.90	4.78	11.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	149	6.31	49.50	133.82	488.72	4.46	16.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	165	5.32	54.82	154.56	643.28	5.15	21.45	5	5	41.67	41.67	1,026.89	1,026.89	45.30	45.30	664.40	159.63			
15	7,500	10,000	8,750	16	181	5.32	60.13	201.13	844.42	6.71	28.16	0	5	0.00	41.67	0.00	1,026.89	0.00	45.30	0.00	121.61			
16	10,000	20,000	15,000	35	216	11.63	71.76	375.55	1,219.97	12.52	40.68	0	5	0.00	41.67	0.00	1,026.89	0.00	45.30	0.00	84.17			
17	20,000	50,000	35,000	30	246	9.97	81.73	703.46	1,923.42	23.46	64.14	2	7	16.67	58.33	0.13	1,027.02	0.01	45.30	0.02	53.40			
18	50,000	100,000	75,000	27	273	8.97	90.70	575.93	2,499.36	19.20	83.34	0	7	0.00	58.33	0.00	1,027.02	0.00	45.30	0.00	41.09			
19	100,000	500,000	300,000	23	296	7.64	98.34	373.75	2,873.10	12.46	95.81	5	12	41.67	100.00	1,239.91	2,266.93	54.70	100.00	331.75	78.90			
20	500,000	UP		5	301	1.66	100.00	125.79	2,998.89	4.19	100.00	0	12	0.00	100.00	0.00	2,266.93	0.00	100.00	0.00	75.59			
				301					2,998.89					12					2,266.93					75.59



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	7.09	7.09	249.06	249.06	2.71	2.71	2	2	8.00	8.00	1.55	1.55	0.03	0.03	0.62	0.62			
2	50	100	75	3	59	0.38	7.47	0.16	248.89	0.00	2.71	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.62			
3	100	200	150	12	71	1.52	8.99	148.66	397.55	1.62	4.32	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.39			
4	200	300	250	8	79	1.01	10.00	19.52	417.07	0.21	4.53	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.37			
5	300	500	400	10	89	1.27	11.27	2.15	419.23	0.02	4.56	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.37			
6	500	750	625	19	108	2.41	13.67	31.67	450.89	0.34	4.90	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.34			
7	750	1,000	875	20	128	2.53	16.20	134.93	585.82	1.47	6.37	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.27			
8	1,000	1,500	1,250	36	164	4.56	20.76	222.06	807.88	2.41	8.78	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.19			
9	1,500	2,000	1,750	45	209	5.70	26.46	228.77	1,036.65	2.49	11.27	0	2	0.00	8.00	0.00	1.55	0.00	0.03	0.00	0.15			
10	2,000	2,500	2,250	22	231	2.78	29.24	104.54	1,141.19	1.14	12.40	2	4	8.00	16.00	2.71	4.27	0.06	0.10	2.60	0.37			
11	2,500	3,000	2,750	21	252	2.66	31.90	199.68	1,340.87	2.17	14.58	2	6	8.00	24.00	15.62	19.88	0.35	0.44	7.82	1.48			
12	3,000	4,000	3,500	61	313	7.72	39.62	559.77	1,900.64	6.08	20.66	1	7	4.00	28.00	33.54	53.42	0.75	1.19	5.99	2.81			
13	4,000	5,000	4,500	48	361	6.08	45.70	440.88	2,341.52	4.79	25.45	0	7	0.00	28.00	0.00	53.42	0.00	1.19	0.00	2.28			
14	5,000	7,500	6,250	51	412	6.46	52.15	602.83	2,944.35	6.55	32.01	0	7	0.00	28.00	0.00	53.42	0.00	1.19	0.00	1.81			
15	7,500	10,000	8,750	60	472	7.59	59.75	1,034.30	3,978.64	11.24	43.25	6	13	24.00	52.00	35.50	88.92	0.79	1.98	3.43	2.23			
16	10,000	20,000	15,000	115	587	14.56	74.30	1,736.43	5,715.07	18.88	62.12	5	18	20.00	72.00	4,377.06	4,465.98	97.57	99.55	252.07	78.14			
17	20,000	50,000	35,000	96	683	12.15	86.46	1,939.43	7,654.50	21.08	83.20	7	25	28.00	100.00	20.16	4,486.13	0.45	100.00	1.04	58.61			
18	50,000	100,000	75,000	76	759	9.62	96.08	1,073.94	8,728.44	11.67	94.88	0	25	0.00	100.00	0.00	4,486.13	0.00	100.00	0.00	51.40			
19	100,000	500,000	300,000	29	788	3.67	99.75	462.68	9,191.12	5.03	99.91	0	25	0.00	100.00	0.00	4,486.13	0.00	100.00	0.00	48.81			
20	500,000	UP		2	790	0.25	100.00	8.45	9,199.58	0.09	100.00	0	25	0.00	100.00	0.00	4,486.13	0.00	100.00	0.00	48.76			
				790					9,199.58					25					4,486.13					48.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.41	5.41	18.28	18.28	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.68	6.08	0.00	18.28	0.00	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	2.03	8.11	0.28	18.00	0.03	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	14	1.35	9.46	14.78	3.21	1.39	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	2.03	11.49	1.41	1.81	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	25	5.41	16.89	17.57	15.77	1.66	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	30	3.38	20.27	9.93	25.70	0.94	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	42	8.11	28.38	34.33	60.03	3.24	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	46	2.70	31.08	18.98	79.01	1.79	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	48	1.35	32.43	12.61	91.61	1.19	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	53	3.38	35.81	15.23	106.85	1.44	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	64	7.43	43.24	38.09	144.94	3.59	13.66	5	5	17.24	17.24	2.37	2.37	2.63	2.63	6.22	1.63			
13	4,000	5,000	4,500	2	66	1.35	44.59	14.11	159.05	1.33	14.99	0	5	0.00	17.24	1.33	2.37	0.00	2.63	0.00	1.49			
14	5,000	7,500	6,250	18	84	12.16	56.76	73.84	232.89	6.96	21.95	19	24	65.52	82.76	85.22	87.59	94.73	97.37	115.42	37.61			
15	7,500	10,000	8,750	10	94	6.76	63.51	69.80	302.68	6.58	28.52	5	29	17.24	100.00	2.37	89.96	2.63	100.00	3.39	29.72			
16	10,000	20,000	15,000	14	108	9.46	72.97	212.43	515.11	20.02	48.54	0	29	0.00	100.00	0.00	89.96	0.00	100.00	0.00	17.46			
17	20,000	50,000	35,000	7	115	4.73	77.70	91.91	607.02	8.66	57.21	0	29	0.00	100.00	0.00	89.96	0.00	100.00	0.00	14.82			
18	50,000	100,000	75,000	10	125	6.76	84.46	43.84	650.87	4.13	61.34	0	29	0.00	100.00	0.00	89.96	0.00	100.00	0.00	13.82			
19	100,000	500,000	300,000	20	145	13.51	97.97	405.08	1,055.95	38.17	99.51	0	29	0.00	100.00	0.00	89.96	0.00	100.00	0.00	8.52			
20	500,000	<b>UP</b>		3	148	2.03	100.00	5.18	1,061.13	0.49	100.00	0	29	0.00	100.00	0.00	89.96	0.00	100.00	0.00	8.48			
				148					1,061.13					29					89.96					8.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.23	6.45	2.81	2.81	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.23	9.68	0.00	2.81	0.00	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.23	12.90	0.98	3.79	0.48	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.23	16.13	17.16	20.95	8.51	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.23	19.35	45.65	66.59	22.63	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.23	22.58	0.00	66.59	0.00	33.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.23	25.81	40.66	107.26	20.16	53.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.23	29.03	9.13	116.39	4.53	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.23	32.26	0.00	116.39	0.00	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.23	35.48	9.52	125.91	4.72	62.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.23	38.71	0.58	126.49	0.29	62.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.23	41.94	4.25	130.75	2.11	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.23	45.16	1.30	132.05	0.65	65.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.23	48.39	0.00	132.05	0.00	65.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.23	51.61	9.66	141.70	4.79	70.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	22	19.35	70.97	18.94	160.64	9.39	79.63	4	4	100.00	100.00	25.77	25.77	100.00	100.00	136.07	16.04			
18	50,000	100,000	75,000	5	27	16.13	87.10	21.84	182.48	10.82	90.45	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	14.12			
19	100,000	500,000	300,000	4	31	12.90	100.00	19.26	201.74	9.55	100.00	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	12.77			
20	500,000	UP		0	31	0.00	100.00	0.00	201.74	0.00	100.00	0	4	0.00	100.00	0.00	25.77	0.00	100.00	0.00	12.77			
				31					201.74					4					25.77					12.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	21.26	21.26	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	21.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				21.26				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	12.90	12.90	0.37	0.37	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	3.23	16.13	1.06	0.69	0.26	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	3.23	19.35	1.76	2.45	0.43	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	8	6.45	25.81	2.38	0.07	0.58	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	10	6.45	32.26	3.56	3.49	0.87	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	11	3.23	35.48	4.41	7.90	1.08	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	6.45	41.94	4.70	12.60	1.15	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	3.23	45.16	55.63	68.23	13.57	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	16	6.45	51.61	13.48	81.71	3.29	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	17	3.23	54.84	0.00	81.71	0.00	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	18	3.23	58.06	17.07	98.78	4.16	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	20	6.45	64.52	17.08	115.86	4.17	28.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	3.23	67.74	13.09	128.95	3.19	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	3	24	9.68	77.42	58.24	187.18	14.21	45.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	28	12.90	90.32	55.94	243.13	13.65	59.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	29	3.23	93.55	96.34	339.47	23.50	82.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	30	3.23	96.77	55.48	394.95	13.54	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	31	3.23	100.00	14.96	409.91	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	409.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	31	0.00	100.00	0.00	409.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				31				409.91					0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.83	0.83	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	2.39	3.22	1.32	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	0.87	4.09	0.48	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	4.60	8.69	2.55	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	0.99	9.68	0.55	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	5.24	14.92	2.90	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	5.31	20.23	2.94	11.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	1.00	21.23	0.55	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	30.04	51.27	16.62	28.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	129.48	180.75	71.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	180.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					180.75					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.13	3.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.13	6.25	2.02	2.02	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.13	9.38	4.32	2.31	0.43	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	7	12.50	21.88	0.09	2.40	0.01	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	3.13	25.00	6.17	8.57	0.62	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	3.13	28.13	1.40	9.97	0.14	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	6.25	34.38	12.73	22.69	1.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.13	37.50	8.92	31.61	0.89	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.13	40.63	77.46	109.07	7.75	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.13	43.75	0.11	109.18	0.01	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.13	46.88	0.52	109.70	0.05	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.13	50.00	4.07	113.77	0.41	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	3.13	53.13	0.83	114.61	0.08	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	3.13	56.25	20.69	135.30	2.07	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	3.13	59.38	124.65	259.95	12.47	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	22	9.38	68.75	1.94	258.01	0.19	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	23	3.13	71.88	38.75	296.76	3.88	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	25	6.25	78.13	179.96	476.73	18.00	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	32	21.88	100.00	523.04	999.77	52.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	999.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					999.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	1.00	1.00	5.33	5.33	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.00	2.00	0.66	5.98	0.17	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	7	5.00	7.00	2.23	8.21	0.58	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	10	3.00	10.00	1.69	9.90	0.44	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	11	1.00	11.00	1.57	11.47	0.41	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	14	3.00	14.00	2.38	13.86	0.62	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	15	1.00	15.00	1.95	15.81	0.51	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	19	4.00	19.00	2.99	18.80	0.78	4.87	4	4	40.00	40.00	216.56	216.56	16.85	16.85	7234.96	1151.78
9	1,500	2,000	1,750	4	23	4.00	23.00	4.19	22.99	1.09	5.96	0	4	0.00	40.00	0.00	216.56	0.00	16.85	0.00	941.87
10	2,000	2,500	2,250	3	26	3.00	26.00	1.02	24.01	0.26	6.22	0	4	0.00	40.00	0.00	216.56	0.00	16.85	0.00	901.97
11	2,500	3,000	2,750	5	31	5.00	31.00	10.61	34.62	2.75	8.97	0	4	0.00	40.00	0.00	216.56	0.00	16.85	0.00	625.60
12	3,000	4,000	3,500	14	45	14.00	45.00	11.66	46.28	3.02	11.99	6	10	60.00	100.00	1,069.04	1,285.60	83.15	100.00	9168.93	2778.12
13	4,000	5,000	4,500	3	48	3.00	48.00	3.89	50.17	1.01	13.00	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	2562.68
14	5,000	7,500	6,250	14	62	14.00	62.00	69.71	119.87	18.06	31.06	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	1072.45
15	7,500	10,000	8,750	4	66	4.00	66.00	53.23	173.10	13.79	44.86	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	742.67
16	10,000	20,000	15,000	7	73	7.00	73.00	65.50	238.61	16.97	61.83	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	538.79
17	20,000	50,000	35,000	8	81	8.00	81.00	34.18	272.79	8.86	70.69	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	471.29
18	50,000	100,000	75,000	8	89	8.00	89.00	46.27	319.05	11.99	82.68	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	402.94
19	100,000	500,000	300,000	9	98	9.00	98.00	65.46	384.51	16.96	99.64	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	334.35
20	500,000	UP		2	100	2.00	100.00	1.38	385.89	0.36	100.00	0	10	0.00	100.00	0.00	1,285.60	0.00	100.00	0.00	333.16
				100				385.89				10				1,285.60				333.16	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	10.73	10.73	10.53	10.53	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	32	0.35	11.07	0.05	10.59	0.01	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	33	0.35	11.42	0.03	10.61	0.00	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	34	0.35	11.76	1.08	11.69	0.11	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	5	39	1.73	13.49	8.93	20.62	0.91	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	48	3.11	16.61	4.50	25.12	0.46	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	58	3.46	20.07	11.85	36.98	1.21	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	11	69	3.81	23.88	8.04	45.01	0.82	4.60	4	4	25.00	25.00	370.52	370.52	6.63	6.63	4610.20	823.12
9	1,500	2,000	1,750	19	88	6.57	30.45	16.61	61.63	1.70	6.30	6	10	37.50	62.50	6.12	376.63	0.11	6.74	36.82	611.14
10	2,000	2,500	2,250	16	104	5.54	35.99	26.08	87.71	2.67	8.97	0	10	0.00	62.50	0.00	376.63	0.00	6.74	0.00	429.42
11	2,500	3,000	2,750	14	118	4.84	40.83	38.24	125.95	3.91	12.88	2	12	12.50	75.00	2,716.24	3,092.87	48.61	55.36	7103.32	2455.72
12	3,000	4,000	3,500	17	135	5.88	46.71	53.64	179.58	5.49	18.37	4	16	25.00	100.00	2,494.42	5,587.29	44.64	100.00	4650.67	3111.29
13	4,000	5,000	4,500	20	155	6.92	53.63	9.72	189.30	0.99	19.36	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	2951.59
14	5,000	7,500	6,250	12	167	4.15	57.79	44.27	233.57	4.53	23.89	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	2392.14
15	7,500	10,000	8,750	10	177	3.46	61.25	33.39	266.96	3.42	27.30	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	2092.92
16	10,000	20,000	15,000	34	211	11.76	73.01	124.24	391.20	12.71	40.01	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	1428.26
17	20,000	50,000	35,000	53	264	18.34	91.35	327.05	718.25	33.45	73.46	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	777.90
18	50,000	100,000	75,000	9	273	3.11	94.46	104.44	822.69	10.68	84.14	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	679.15
19	100,000	500,000	300,000	11	284	3.81	98.27	102.12	924.82	10.44	94.59	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	604.15
20	500,000	UP		5	289	1.73	100.00	52.95	977.76	5.41	100.00	0	16	0.00	100.00	0.00	5,587.29	0.00	100.00	0.00	571.44
				289				977.76				16				5,587.29				571.44	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	1.81	1.81	1.85	1.85	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.60	2.41	0.01	1.84	0.00	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.60	3.01	0.01	1.83	0.00	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.60	3.61	1.38	3.21	0.41	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.60	4.22	0.00	3.21	0.00	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	1.81	6.02	0.03	3.25	0.01	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	16	3.61	9.64	7.21	10.46	2.15	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	19	1.81	11.45	0.44	10.89	0.13	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	1.81	13.25	8.61	19.50	2.57	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	32	6.02	19.28	1.19	20.69	0.35	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	35	1.81	21.08	5.78	26.47	1.72	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	53	88	31.93	53.01	22.72	49.19	6.77	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	89	0.60	53.61	6.66	55.85	1.99	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	94	3.01	56.63	38.93	94.78	11.61	28.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	102	4.82	61.45	30.81	125.59	9.19	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	108	3.61	65.06	79.86	205.45	23.81	61.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	127	11.45	76.51	109.10	314.55	32.53	93.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	137	6.02	82.53	8.98	323.53	2.68	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	25	162	15.06	97.59	13.14	336.67	3.92	100.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	166	2.41	100.00	1.26	335.41	0.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				166					335.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	10.84	10.84	61.04	61.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	6.92	17.76	38.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	17.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					17.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	20.83	20.83	15.30	15.30	8.51	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	4.17	25.00	0.29	15.01	0.16	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	4.17	29.17	0.39	14.61	0.22	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	4.17	33.33	0.86	13.75	0.48	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	4.17	37.50	1.95	11.80	1.09	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	4.17	41.67	2.68	9.12	1.49	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.17	45.83	2.84	6.28	1.58	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.17	50.00	3.00	3.28	1.67	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.17	54.17	3.15	0.13	1.75	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.17	58.33	5.21	5.08	2.89	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.17	62.50	7.48	12.56	4.16	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.17	66.67	61.81	74.37	34.37	41.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.17	70.83	10.20	84.56	5.67	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.17	75.00	51.72	136.29	28.76	75.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.17	79.17	3.00	139.29	1.67	77.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	4.17	83.33	5.04	144.33	2.80	80.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	4.17	87.50	8.66	152.98	4.81	85.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	4.17	91.67	24.31	177.30	13.52	98.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	24	8.33	100.00	2.55	179.85	1.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	179.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					179.85					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	13.79	13.79	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	3.45	17.24	0.88	0.99	0.23	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	3.45	20.69	1.03	2.02	0.27	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	3.45	24.14	0.70	2.72	0.18	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	3.45	27.59	3.36	6.07	0.88	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	3.45	31.03	4.47	10.54	1.17	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	3.45	34.48	4.48	15.03	1.17	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	3.45	37.93	0.00	15.03	0.00	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.45	41.38	0.00	15.03	0.00	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.45	44.83	15.68	30.71	4.10	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	3.45	48.28	10.20	40.90	2.67	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.45	51.72	10.59	51.50	2.77	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.45	55.17	26.15	77.65	6.84	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	3.45	58.62	9.92	87.57	2.60	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	3.45	62.07	0.00	87.57	0.00	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	20	6.90	68.97	48.80	136.37	12.77	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	24	13.79	82.76	165.12	301.49	43.22	78.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	3.45	86.21	42.21	343.70	11.05	89.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	27	6.90	93.10	10.93	354.63	2.86	92.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	29	6.90	100.00	27.40	382.03	7.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					382.03					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	25.00	50.00	2.04	2.04	34.06	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	25.00	75.00	0.00	2.04	0.00	34.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	25.00	100.00	3.94	5.98	65.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	4	0.00	100.00	0.00	5.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				4					5.98					0					0.00					0.00





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23103 REFORMING PLANTS CYCLIZATION (AROMATIZATION)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	10.95	10.95	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				10.95				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.41	5.41	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.70	8.11	0.43	0.45	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.70	10.81	1.01	1.46	0.28	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.70	13.51	3.57	5.03	1.00	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.70	16.22	2.79	7.82	0.78	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.70	18.92	2.69	10.51	0.75	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.70	21.62	1.16	11.67	0.32	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.70	24.32	5.01	16.67	1.40	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.70	27.03	6.76	23.44	1.90	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.70	29.73	18.30	41.74	5.13	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.70	32.43	19.36	61.10	5.43	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.70	35.14	19.88	80.98	5.58	22.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.70	37.84	20.45	101.43	5.74	28.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	2.70	40.54	22.84	124.27	6.41	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	2.70	43.24	17.16	141.43	4.81	39.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	18	5.41	48.65	56.33	197.76	15.80	55.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	22	10.81	59.46	63.91	261.67	17.92	73.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	25	8.11	67.57	25.74	287.41	7.22	80.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	30	13.51	81.08	51.76	339.17	14.51	95.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	37	18.92	100.00	17.42	356.59	4.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					356.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	5.26	5.26	39.33	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	5.66	0.40	42.29	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	0.75	0.36	5.61	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	9.27	9.62	69.29	71.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	0.09	9.72	0.70	72.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	0.05	9.77	0.37	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	3.61	13.37	26.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	13.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					13.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.85	3.85	1.67	1.67	0.42	0.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.85	7.69	1.84	3.51	0.46	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.85	11.54	1.17	4.69	0.29	1.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.85	15.38	1.33	6.02	0.33	1.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.85	19.23	2.86	8.88	0.71	2.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.85	23.08	3.87	12.75	0.97	3.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.85	26.92	3.27	16.02	0.82	4.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.85	30.77	1.82	17.85	0.46	4.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	11	11.54	42.31	15.22	33.07	3.81	8.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	3.85	46.15	8.90	41.97	2.23	10.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.85	50.00	15.14	57.11	3.79	14.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	3.85	53.85	11.66	68.77	2.92	17.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	16	7.69	61.54	23.97	92.74	5.99	23.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	7.69	69.23	18.91	111.65	4.73	27.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	21	11.54	80.77	94.65	206.30	23.67	51.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	25	15.38	96.15	146.73	353.03	36.70	88.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	26	3.85	100.00	46.82	399.85	11.71	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	399.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	26	0.00	100.00	0.00	399.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				26					399.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	8.50	8.50	46.40	46.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	9.73	18.23	53.07	99.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.04	18.27	0.23	99.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.05	18.33	0.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	18.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					18.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	0.58	0.58	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	0.42	0.42	56.26	56.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.05	0.47	6.37	62.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	0.28	0.74	37.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	0.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					0.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	8.84	8.84	17.97	17.97	1.38	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	17	0.55	9.39	0.23	18.20	0.02	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	18	0.55	9.94	0.38	18.58	0.03	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	0.55	10.50	1.44	20.02	0.11	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	20	0.55	11.05	1.33	21.35	0.10	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	26	3.31	14.36	5.09	26.44	0.39	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	31	2.76	17.13	10.30	36.74	0.79	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	40	4.97	22.10	11.59	48.33	0.89	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	44	2.21	24.31	12.22	60.55	0.94	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	45	0.55	24.86	0.90	61.45	0.07	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	48	1.66	26.52	8.30	69.75	0.64	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	53	2.76	29.28	22.30	92.05	1.71	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	56	1.66	30.94	8.52	100.57	0.65	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	65	4.97	35.91	69.86	170.43	5.37	13.09	1	1	16.67	16.67	28.25	28.25	8.66	8.66	40.44	16.57	0.00	0.00	
15	7,500	10,000	8,750	6	71	3.31	39.23	29.99	200.42	2.30	15.40	2	3	33.33	50.00	282.94	311.19	86.74	95.40	943.52	155.27	0.00	0.00	
16	10,000	20,000	15,000	16	87	8.84	48.07	248.03	448.45	19.05	34.45	0	3	0.00	50.00	0.00	311.19	0.00	95.40	0.00	69.39	69.39		
17	20,000	50,000	35,000	41	128	22.65	70.72	344.40	792.84	26.46	60.91	2	5	33.33	83.33	14.04	325.23	4.30	99.71	4.08	41.02	41.02		
18	50,000	100,000	75,000	13	141	7.18	77.90	290.68	1,083.52	22.33	83.24	0	5	0.00	83.33	0.00	325.23	0.00	99.71	0.00	30.02	30.02		
19	100,000	500,000	300,000	15	156	8.29	86.19	88.47	1,171.99	6.80	90.03	0	5	0.00	83.33	0.00	325.23	0.00	99.71	0.00	27.75	27.75		
20	500,000	UP		25	181	13.81	100.00	129.72	1,301.71	9.97	100.00	1	6	16.67	100.00	0.96	326.19	0.29	100.00	0.74	25.06	25.06		
				181					1,301.71					6					326.19					25.06





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	2.86	2.86	4.57	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	2.57	5.43	4.10	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	0.96	6.39	1.54	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	0.63	7.02	1.01	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	30.48	37.50	48.68	59.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	3.11	40.61	4.97	64.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	2.04	42.65	3.26	68.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	19.95	62.60	31.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	62.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					62.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.95	2.95	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	1.48	4.43	0.51	0.54	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	21	3.32	7.75	25.77	26.31	2.31	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	23	0.74	8.49	0.04	26.35	0.00	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	30	2.58	11.07	1.68	28.04	0.15	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	0.37	11.44	1.34	29.38	0.12	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	41	3.69	15.13	3.94	33.31	0.35	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	42	0.37	15.50	0.00	33.31	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	45	1.11	16.61	2.37	35.68	0.21	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	49	1.48	18.08	2.80	38.48	0.25	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	50	0.37	18.45	2.21	40.70	0.20	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	54	1.48	19.93	5.72	46.42	0.51	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	59	1.85	21.77	7.86	54.28	0.70	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	71	4.43	26.20	28.02	82.30	2.51	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	85	5.17	31.37	64.47	146.78	5.77	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	35	120	12.92	44.28	130.24	277.02	11.67	24.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	145	9.23	53.51	145.40	422.42	13.02	37.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	164	7.01	60.52	113.80	536.22	10.19	48.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	61	225	22.51	83.03	430.54	966.76	38.56	86.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		46	271	16.97	100.00	149.68	1,116.45	13.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				271					1,116.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	10.53	10.53	10.03	10.03	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.75	12.28	0.13	9.90	0.02	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.75	14.04	0.29	9.61	0.05	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.75	15.79	1.04	8.58	0.20	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	1.75	17.54	0.12	8.45	0.02	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	1.75	19.30	0.11	8.56	0.02	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	1.75	21.05	1.89	10.45	0.36	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.75	22.81	10.37	20.82	1.97	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.75	24.56	9.26	30.08	1.76	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.75	26.32	0.27	29.81	0.05	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.75	28.07	12.44	42.25	2.37	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.75	29.82	12.92	55.17	2.46	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.75	31.58	10.67	65.84	2.03	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	1.75	33.33	2.90	68.74	0.55	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	1.75	35.09	9.14	77.87	1.74	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	28	14.04	49.12	32.56	110.44	6.20	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	35	12.28	61.40	146.25	256.68	27.83	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	38	5.26	66.67	10.31	266.99	1.96	50.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	48	17.54	84.21	148.64	415.64	28.29	79.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	57	15.79	100.00	109.79	525.43	20.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					525.43					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	22	22	7.07	7.07	0.01	0.01	0.00	0.00	1	1	4.17	4.17	0.06	0.06	0.02	0.02	1042.72	1042.72			
2	50	100	75	1	23	0.32	7.40	0.12	0.13	0.01	0.01	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	45.79		
3	100	200	150	1	24	0.32	7.72	0.01	0.14	0.00	0.01	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	41.98		
4	200	300	250	1	25	0.32	8.04	0.50	0.64	0.05	0.06	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	9.06		
5	300	500	400	1	26	0.32	8.36	0.98	1.61	0.09	0.15	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	3.58		
6	500	750	625	3	29	0.96	9.32	5.26	6.87	0.47	0.62	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.84		
7	750	1,000	875	1	30	0.32	9.65	0.04	6.91	0.00	0.62	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.84		
8	1,000	1,500	1,250	5	35	1.61	11.25	4.82	11.74	0.43	1.06	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.49		
9	1,500	2,000	1,750	1	36	0.32	11.58	3.01	8.72	0.27	0.79	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.66		
10	2,000	2,500	2,250	6	42	1.93	13.50	0.55	9.27	0.05	0.83	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.62		
11	2,500	3,000	2,750	5	47	1.61	15.11	3.54	12.81	0.32	1.15	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.45		
12	3,000	4,000	3,500	5	52	1.61	16.72	22.95	35.76	2.07	3.22	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.16		
13	4,000	5,000	4,500	9	61	2.89	19.61	14.75	50.51	1.33	4.55	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.11		
14	5,000	7,500	6,250	8	69	2.57	22.19	47.88	98.39	4.31	8.86	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.06		
15	7,500	10,000	8,750	8	77	2.57	24.76	70.09	168.48	6.31	15.17	0	1	0.00	4.17	0.00	0.06	0.00	0.02	0.00	0.00	0.03		
16	10,000	20,000	15,000	36	113	11.58	36.33	238.07	406.56	21.43	36.60	1	2	4.17	8.33	35.08	35.14	10.76	10.78	14.74	8.64			
17	20,000	50,000	35,000	40	153	12.86	49.20	202.62	609.18	18.24	54.84	2	4	8.33	16.67	0.00	35.14	0.00	10.78	0.00	0.00	5.77		
18	50,000	100,000	75,000	28	181	9.00	58.20	98.23	707.42	8.84	63.68	0	4	0.00	16.67	0.00	35.14	0.00	10.78	0.00	0.00	4.97		
19	100,000	500,000	300,000	51	232	16.40	74.60	213.62	921.04	19.23	82.91	11	15	45.83	62.50	281.72	316.86	86.40	97.18	131.88	34.40			
20	500,000	UP		79	311	25.40	100.00	189.87	1,110.91	17.09	100.00	9	24	37.50	100.00	9.21	326.06	2.82	100.00	4.85	29.35			
				311					1,110.91					24					326.06					29.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	2.44	2.44	7.32	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	9.08	11.52	27.19	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	5.92	17.43	17.72	52.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	5.92	23.35	17.72	69.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	6.18	29.53	18.53	88.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	3.84	33.38	11.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	33.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					33.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	5.37	5.37	0.27	0.27	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.67	6.04	0.11	0.38	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	0.67	6.71	0.75	1.13	0.23	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	0.67	7.38	1.16	2.29	0.36	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	0.67	8.05	1.11	3.41	0.34	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	0.67	8.72	0.15	3.56	0.05	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	0.67	9.40	2.34	5.90	0.72	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	15	0.67	10.07	0.80	5.09	0.25	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	16	0.67	10.74	0.00	5.09	0.00	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	20	2.68	13.42	8.89	13.99	2.73	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	0.67	14.09	0.07	14.06	0.02	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	0.67	14.77	0.05	14.11	0.01	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	24	1.34	16.11	4.39	18.50	1.35	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	31	4.70	20.81	10.40	28.90	3.19	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	32	0.67	21.48	5.25	34.15	1.61	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	42	6.71	28.19	5.36	28.79	1.65	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	62	13.42	41.61	103.83	132.62	31.87	40.71	1	1	16.67	16.67	303.62	303.62	93.26	93.26	292.43	228.95	189.97	189.97	
18	50,000	100,000	75,000	6	68	4.03	45.64	21.83	154.44	6.70	47.41	0	1	0.00	16.67	0.00	303.62	0.00	93.26	0.00	196.59	196.59	196.59	
19	100,000	500,000	300,000	24	92	16.11	61.74	5.38	159.83	1.65	49.07	0	1	0.00	16.67	0.00	303.62	0.00	93.26	0.00	189.97	189.97	189.97	
20	500,000	UP		57	149	38.26	100.00	165.90	325.73	50.93	100.00	5	6	83.33	100.00	21.94	325.56	6.74	100.00	13.22	99.95	99.95	99.95	
				149					325.73					6					325.56					99.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.93	0.93	14.19	14.19	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.46	1.39	0.06	14.26	0.01	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	8	2.31	3.70	0.80	15.06	0.09	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	0.93	4.63	0.69	15.75	0.07	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	16	2.78	7.41	2.36	18.11	0.25	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	24	3.70	11.11	29.45	47.57	3.14	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	26	0.93	12.04	2.89	50.46	0.31	5.38	1	1	20.00	20.00	34.45	34.45	98.14	98.14	1190.23	68.28			
8	1,000	1,500	1,250	9	35	4.17	16.20	15.96	66.42	1.70	7.08	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	51.87			
9	1,500	2,000	1,750	7	42	3.24	19.44	21.49	87.91	2.29	9.36	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	39.19			
10	2,000	2,500	2,250	5	47	2.31	21.76	7.06	94.97	0.75	10.12	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	36.28			
11	2,500	3,000	2,750	2	49	0.93	22.69	5.95	100.92	0.63	10.75	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	34.14			
12	3,000	4,000	3,500	5	54	2.31	25.00	15.21	116.13	1.62	12.37	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	29.67			
13	4,000	5,000	4,500	2	56	0.93	25.93	28.14	144.27	3.00	15.37	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	23.88			
14	5,000	7,500	6,250	13	69	6.02	31.94	68.47	212.74	7.29	22.66	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	16.19			
15	7,500	10,000	8,750	15	84	6.94	38.89	82.19	294.92	8.76	31.42	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	11.68			
16	10,000	20,000	15,000	30	114	13.89	52.78	53.55	348.48	5.70	37.12	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	9.89			
17	20,000	50,000	35,000	35	149	16.20	68.98	97.64	446.11	10.40	47.52	0	1	0.00	20.00	0.00	34.45	0.00	98.14	0.00	7.72			
18	50,000	100,000	75,000	13	162	6.02	75.00	72.24	518.35	7.70	55.22	3	4	60.00	80.00	0.65	35.11	1.86	100.00	0.91	6.77			
19	100,000	500,000	300,000	25	187	11.57	86.57	148.83	667.18	15.85	71.07	0	4	0.00	80.00	0.00	35.11	0.00	100.00	0.00	5.26			
20	500,000	UP		29	216	13.43	100.00	271.54	938.73	28.93	100.00	1	5	20.00	100.00	0.00	35.11	0.00	100.00	0.00	3.74			
				216					938.73					5					35.11					3.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	20.00	20.00	118.57	118.57	32.80	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	5.71	25.71	0.08	118.64	0.02	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	2.86	28.57	0.38	119.02	0.10	32.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	2.86	31.43	6.49	125.51	1.80	34.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	2.86	34.29	1.85	123.66	0.51	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	2.86	37.14	1.96	121.70	0.54	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	2.86	40.00	5.68	127.38	1.57	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	2.86	42.86	4.05	131.42	1.12	36.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	2.86	45.71	4.60	136.02	1.27	37.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	2.86	48.57	7.97	143.99	2.21	39.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	2.86	51.43	14.51	158.51	4.01	43.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	2.86	54.29	8.37	166.87	2.31	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	2.86	57.14	20.66	187.53	5.71	51.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	2.86	60.00	6.44	193.97	1.78	53.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	2.86	62.86	28.60	222.57	7.91	61.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	2.86	65.71	26.90	249.47	7.44	69.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	26	8.57	74.29	70.78	320.24	19.58	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	34	22.86	97.14	42.79	363.04	11.84	100.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	35	2.86	100.00	1.50	361.54	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	361.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					361.54					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.17	2.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.17	4.35	23.69	23.69	4.49	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.17	6.52	1.86	25.54	0.35	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.17	8.70	1.11	26.65	0.21	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.17	10.87	1.30	27.95	0.25	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.17	13.04	1.11	29.07	0.21	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.17	15.22	7.81	36.88	1.48	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.17	17.39	7.02	43.89	1.33	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.17	19.57	1.84	45.73	0.35	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	11	4.35	23.91	3.67	49.40	0.70	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	13	4.35	28.26	14.52	63.92	2.75	12.11	2	2	33.33	33.33	5.71	5.71	33.33	33.33	39.36	8.94			
12	3,000	4,000	3,500	1	14	2.17	30.43	14.45	78.37	2.74	14.85	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	7.29			
13	4,000	5,000	4,500	7	21	15.22	45.65	55.76	134.13	10.57	25.41	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	4.26			
14	5,000	7,500	6,250	1	22	2.17	47.83	13.91	148.05	2.64	28.05	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	3.86			
15	7,500	10,000	8,750	1	23	2.17	50.00	7.12	155.17	1.35	29.40	0	2	0.00	33.33	0.00	5.71	0.00	33.33	0.00	3.68			
16	10,000	20,000	15,000	8	31	17.39	67.39	85.51	240.68	16.20	45.60	4	6	66.67	100.00	11.43	17.14	66.67	100.00	13.37	7.12			
17	20,000	50,000	35,000	5	36	10.87	78.26	45.76	286.43	8.67	54.27	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	5.99			
18	50,000	100,000	75,000	1	37	2.17	80.43	9.80	296.23	1.86	56.13	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	5.79			
19	100,000	500,000	300,000	5	42	10.87	91.30	111.63	407.85	21.15	77.28	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	4.20			
20	500,000	<b>UP</b>		4	46	8.70	100.00	119.92	527.77	22.72	100.00	0	6	0.00	100.00	0.00	17.14	0.00	100.00	0.00	3.25			
				46					527.77					6					17.14					3.25



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.25	6.25	11.29	11.29	0.97	0.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	11	0.63	6.88	0.06	11.36	0.01	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	12	0.63	7.50	0.09	11.45	0.01	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	14	1.25	8.75	0.68	12.13	0.06	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	24	6.25	15.00	7.10	19.23	0.61	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	28	2.50	17.50	3.91	23.14	0.34	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	31	1.88	19.38	1.29	24.43	0.11	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	36	3.13	22.50	4.16	28.60	0.36	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	45	5.63	28.13	12.63	41.23	1.09	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	50	3.13	31.25	10.50	51.73	0.90	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	55	3.13	34.38	89.09	140.82	7.67	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	66	6.88	41.25	26.53	167.35	2.28	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	78	7.50	48.75	33.33	200.67	2.87	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	88	6.25	55.00	64.84	265.51	5.58	22.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	95	4.38	59.38	43.27	308.78	3.73	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	121	16.25	75.63	290.38	599.17	25.00	51.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	137	10.00	85.63	267.54	866.71	23.04	74.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	146	5.63	91.25	102.94	969.65	8.86	83.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	157	6.88	98.13	105.69	1,075.34	9.10	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		3	160	1.88	100.00	86.06	1,161.40	7.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				160					1,161.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.29	4.29	10.72	10.72	1.60	1.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.43	5.71	0.46	11.18	0.07	1.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.43	7.14	0.00	11.18	0.00	1.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.43	8.57	0.98	12.16	0.15	1.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.43	10.00	0.00	12.16	0.00	1.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.43	11.43	1.75	13.91	0.26	2.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.43	12.86	5.02	18.93	0.75	2.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.43	14.29	2.25	21.18	0.34	3.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.43	15.71	5.02	26.20	0.75	3.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.43	17.14	2.25	28.45	0.34	4.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.43	18.57	9.99	38.45	1.49	5.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.43	20.00	9.63	48.08	1.44	7.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.43	21.43	12.56	60.64	1.88	9.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.43	22.86	13.39	74.03	2.00	11.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	2.86	25.71	25.51	99.54	3.81	14.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	36	25.71	51.43	258.94	358.48	38.70	53.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	41	7.14	58.57	86.39	444.87	12.91	66.49	1	1	25.00	25.00	50.54	50.54	14.73	14.73	58.50	11.36			
18	50,000	100,000	75,000	9	50	12.86	71.43	66.49	511.36	9.94	76.43	3	4	75.00	100.00	292.52	343.06	85.27	100.00	439.94	67.09			
19	100,000	500,000	300,000	12	62	17.14	88.57	100.03	611.40	14.95	91.38	0	4	0.00	100.00	0.00	343.06	0.00	100.00	0.00	56.11			
20	500,000	<b>UP</b>		8	70	11.43	100.00	57.64	669.04	8.62	100.00	0	4	0.00	100.00	0.00	343.06	0.00	100.00	0.00	51.28			
				70					669.04					4					343.06					51.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2328 PETROL COKE SOOT GRAPHITE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	18.64	18.64	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	1	0.00	100.00	0.00	18.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				1					18.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.59	0.59	3.57	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	15.86	16.45	95.72	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.12	16.57	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	2.41	2.41	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.22	2.63	0.09	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	1.80	4.43	0.78	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.19	4.62	0.08	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	12.30	16.92	5.33	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	0.15	17.07	0.07	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	0.42	17.49	0.18	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	0.42	17.07	0.18	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	0.55	17.63	0.24	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	0.42	17.21	0.18	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	0.80	18.01	0.35	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	0.42	18.42	0.18	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	78.43	96.86	33.97	41.95	2	2	100.00	100.00	380.12	380.12	100.00	100.00	484.63	392.45			
15	7,500	10,000	8,750	1	14	6.67	93.33	53.66	150.52	23.24	65.19	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	252.54			
16	10,000	20,000	15,000	1	15	6.67	100.00	80.36	230.88	34.81	100.00	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	164.64			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	230.88	0.00	100.00	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	164.64			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	230.88	0.00	100.00	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	164.64			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	230.88	0.00	100.00	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	164.64			
20	500,000	UP		0	15	0.00	100.00	0.00	230.88	0.00	100.00	0	2	0.00	100.00	0.00	380.12	0.00	100.00	0.00	164.64			
				15					230.88					2					380.12					164.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	6.76	6.76	0.14	0.14	0.03	0.03	1	1	50.00	50.00	1.86	1.86	5.75	5.75	1305.58	1305.58			
2	50	100	75	1	6	1.35	8.11	0.34	0.49	0.08	0.12	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	383.88			
3	100	200	150	1	7	1.35	9.46	1.96	2.44	0.47	0.58	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	76.21			
4	200	300	250	1	8	1.35	10.81	1.21	3.66	0.29	0.87	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	50.92			
5	300	500	400	1	9	1.35	12.16	2.89	0.76	0.69	0.18	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	243.89			
6	500	750	625	1	10	1.35	13.51	0.96	0.19	0.23	0.05	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	968.01			
7	750	1,000	875	1	11	1.35	14.86	5.11	4.92	1.22	1.18	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	37.84			
8	1,000	1,500	1,250	1	12	1.35	16.22	2.88	7.80	0.69	1.86	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	23.88			
9	1,500	2,000	1,750	1	13	1.35	17.57	2.09	9.89	0.50	2.36	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	18.83			
10	2,000	2,500	2,250	1	14	1.35	18.92	3.43	13.32	0.82	3.18	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	13.98			
11	2,500	3,000	2,750	1	15	1.35	20.27	2.80	16.12	0.67	3.85	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	11.55			
12	3,000	4,000	3,500	1	16	1.35	21.62	1.28	17.40	0.31	4.16	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	10.70			
13	4,000	5,000	4,500	1	17	1.35	22.97	20.46	37.86	4.89	9.04	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	4.92			
14	5,000	7,500	6,250	1	18	1.35	24.32	3.33	41.20	0.80	9.84	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	4.52			
15	7,500	10,000	8,750	1	19	1.35	25.68	6.56	47.75	1.57	11.40	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	3.90			
16	10,000	20,000	15,000	4	23	5.41	31.08	18.56	66.31	4.43	15.83	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	2.81			
17	20,000	50,000	35,000	23	46	31.08	62.16	127.11	193.42	30.35	46.19	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	0.96			
18	50,000	100,000	75,000	8	54	10.81	72.97	53.66	247.08	12.81	59.00	0	1	0.00	50.00	0.00	1.86	0.00	5.75	0.00	0.75			
19	100,000	500,000	300,000	16	70	21.62	94.59	92.75	339.83	22.15	81.15	1	2	50.00	100.00	30.56	32.42	94.25	100.00	32.95	9.54			
20	500,000	UP		4	74	5.41	100.00	78.94	418.77	18.85	100.00	0	2	0.00	100.00	0.00	32.42	0.00	100.00	0.00	7.74			
				74					418.77					2					32.42					7.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	4.17	4.17	62.95	62.95	3.78	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.32	4.49	0.12	62.83	0.01	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	16	0.64	5.13	7.30	70.13	0.44	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	17	0.32	5.45	0.03	70.16	0.00	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	25	2.56	8.01	2.48	72.64	0.15	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	28	0.96	8.97	2.80	75.44	0.17	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	33	1.60	10.58	4.99	80.42	0.30	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	58	8.01	18.59	40.11	120.54	2.41	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	72	4.49	23.08	6.30	126.84	0.38	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	76	1.28	24.36	2.35	129.18	0.14	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	77	0.32	24.68	8.39	137.57	0.50	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	86	2.88	27.56	26.76	164.33	1.61	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	95	2.88	30.45	8.30	172.63	0.50	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	110	4.81	35.26	45.78	218.41	2.75	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	27	137	8.65	43.91	87.21	305.62	5.24	18.36	1	1	10.00	10.00	114.02	114.02	46.73	46.73	130.74	130.74	37.31	37.31	
16	10,000	20,000	15,000	54	191	17.31	61.22	373.36	678.98	22.43	40.79	1	2	10.00	20.00	0.00	114.02	0.00	46.73	0.00	46.73	0.00	16.79	
17	20,000	50,000	35,000	53	244	16.99	78.21	430.68	1,109.66	25.87	66.67	2	4	20.00	40.00	9.33	123.35	3.82	50.56	2.17	11.12	11.12	11.12	
18	50,000	100,000	75,000	29	273	9.29	87.50	295.85	1,405.51	17.77	84.44	0	4	0.00	40.00	0.00	123.35	0.00	50.56	0.00	50.56	0.00	8.78	
19	100,000	500,000	300,000	18	291	5.77	93.27	176.04	1,581.55	10.58	95.02	0	4	0.00	40.00	0.00	123.35	0.00	50.56	0.00	50.56	0.00	7.80	
20	500,000	<b>UP</b>		21	312	6.73	100.00	82.91	1,664.46	4.98	100.00	6	10	60.00	100.00	120.62	243.96	49.44	100.00	145.49	145.49	14.66	14.66	
				312					1,664.46					10					243.96					14.66





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	13.16	13.16	107.58	107.58	5.12	5.12	2	2	28.57	28.57	220.39	220.39	42.47	42.47	204.86	204.86			
2	50	100	75	8	48	2.63	15.79	2.55	110.13	0.12	5.25	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	200.12	200.12		
3	100	200	150	15	63	4.93	20.72	4.48	114.60	0.21	5.46	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	192.31	192.31		
4	200	300	250	3	66	0.99	21.71	0.97	115.57	0.05	5.50	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	190.70	190.70		
5	300	500	400	24	90	7.89	29.61	28.90	144.47	1.38	6.88	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	152.55	152.55		
6	500	750	625	5	95	1.64	31.25	7.29	151.76	0.35	7.23	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	145.22	145.22		
7	750	1,000	875	17	112	5.59	36.84	55.08	206.84	2.62	9.85	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	106.55	106.55		
8	1,000	1,500	1,250	13	125	4.28	41.12	19.90	226.75	0.95	10.80	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	97.20	97.20		
9	1,500	2,000	1,750	10	135	3.29	44.41	31.46	258.21	1.50	12.30	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	85.35	85.35		
10	2,000	2,500	2,250	16	151	5.26	49.67	71.47	329.68	3.40	15.70	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	66.85	66.85		
11	2,500	3,000	2,750	14	165	4.61	54.28	61.34	391.02	2.92	18.62	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	56.36	56.36		
12	3,000	4,000	3,500	12	177	3.95	58.22	65.45	456.47	3.12	21.74	0	2	0.00	28.57	0.00	220.39	0.00	42.47	0.00	48.28	48.28		
13	4,000	5,000	4,500	18	195	5.92	64.14	108.58	565.05	5.17	26.91	1	3	14.29	42.86	75.40	295.79	14.53	57.00	69.44	52.35	52.35		
14	5,000	7,500	6,250	36	231	11.84	75.99	298.30	863.35	14.21	41.12	1	4	14.29	57.14	14.90	310.69	2.87	59.87	4.99	35.99	35.99		
15	7,500	10,000	8,750	21	252	6.91	82.89	371.84	1,235.19	17.71	58.83	1	5	14.29	71.43	202.35	513.04	38.99	98.86	54.42	41.54	41.54		
16	10,000	20,000	15,000	20	272	6.58	89.47	344.89	1,580.08	16.43	75.26	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	32.47	32.47		
17	20,000	50,000	35,000	13	285	4.28	93.75	204.55	1,784.63	9.74	85.00	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	28.75	28.75		
18	50,000	100,000	75,000	7	292	2.30	96.05	188.00	1,972.63	8.95	93.95	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	26.01	26.01		
19	100,000	500,000	300,000	8	300	2.63	98.68	62.52	2,035.15	2.98	96.93	0	5	0.00	71.43	0.00	513.04	0.00	98.86	0.00	25.21	25.21		
20	500,000	UP		4	304	1.32	100.00	64.46	2,099.61	3.07	100.00	2	7	28.57	100.00	5.90	518.94	1.14	100.00	9.16	24.72	24.72		
				304					2,099.61					7					518.94					24.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	9.09	9.09	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	1.56	1.52	0.72	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	1.56	0.04	0.72	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	1.56	1.59	0.72	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.55	27.27	0.67	2.27	0.31	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.55	31.82	0.00	2.27	0.00	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.55	36.36	29.41	31.67	13.52	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.55	40.91	5.81	37.49	2.67	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	4.23	33.26	1.94	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	3.69	36.96	1.70	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	10.93	47.88	5.02	22.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.55	59.09	26.40	74.29	12.14	34.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.55	63.64	36.00	110.28	16.55	50.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.55	68.18	29.67	139.96	13.65	64.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.55	72.73	53.39	193.35	24.55	88.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.55	77.27	0.60	193.95	0.27	89.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.55	81.82	3.20	197.15	1.47	90.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	4.55	86.36	0.05	197.20	0.02	90.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	21	9.09	95.45	1.14	198.34	0.53	91.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	22	4.55	100.00	19.14	217.48	8.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					217.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.00	2.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.67	2.67	0.30	0.30	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	0.67	3.33	47.60	47.30	3.02	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	0.67	4.00	0.44	47.73	0.03	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	0.67	4.67	0.69	48.42	0.04	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	0.67	5.33	1.40	49.82	0.09	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	10	1.33	6.67	0.79	50.62	0.05	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	14	2.67	9.33	8.94	59.56	0.57	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	16	1.33	10.67	5.23	54.32	0.33	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	17	0.67	11.33	1.36	55.68	0.09	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	25	5.33	16.67	18.18	73.85	1.15	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	29	2.67	19.33	26.76	100.61	1.70	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	34	3.33	22.67	7.80	108.41	0.49	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	42	5.33	28.00	59.07	167.48	3.74	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	51	6.00	34.00	70.64	238.12	4.48	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	68	11.33	45.33	214.56	452.68	13.60	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	94	17.33	62.67	421.57	874.25	26.72	55.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	18	112	12.00	74.67	256.09	1,130.34	16.23	71.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	35	147	23.33	98.00	411.24	1,541.59	26.06	97.70	3	3	100.00	100.00	7.44	7.44	100.00	100.00	1.81	0.48	0.48	0.48	
20	500,000	UP		3	150	2.00	100.00	36.31	1,577.90	2.30	100.00	0	3	0.00	100.00	0.00	7.44	0.00	100.00	0.00	0.00	0.00	0.47	
				150					1,577.90					3					7.44					0.47



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.36	5.36	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.79	7.14	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.79	8.93	0.02	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.79	10.71	0.96	0.99	0.22	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.79	12.50	0.03	1.02	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.79	14.29	1.46	2.48	0.34	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.79	16.07	0.56	3.04	0.13	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.79	17.86	0.00	3.04	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	14	7.14	25.00	2.86	5.91	0.66	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.79	26.79	0.14	6.05	0.03	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	18	5.36	32.14	10.22	16.27	2.35	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	20	3.57	35.71	17.10	33.37	3.93	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	23	5.36	41.07	18.51	51.87	4.25	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	26	5.36	46.43	8.15	60.03	1.87	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	31	8.93	55.36	51.84	111.87	11.90	25.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	35	7.14	62.50	12.11	123.98	2.78	28.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	44	16.07	78.57	118.50	242.49	27.21	55.68	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	51	12.50	91.07	71.78	314.27	16.48	72.16	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	56	8.93	100.00	121.22	435.49	27.84	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	56	0.00	100.00	0.00	435.49	0.00	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56					435.49					2					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,268	1,268	6.51	6.51	3,216.68	3,216.68	2.63	2.63	19	19	19	3.10	3.10	1,137.30	1,137.30	1.57	1.57	35.36	35.36		
2	50	100	75	148	1,416	0.76	7.27	451.73	3,668.41	0.37	3.00	10	29	29	1.63	4.73	313.84	1,451.14	0.43	2.01	69.47	39.56		
3	100	200	150	205	1,621	1.05	8.32	128.91	3,797.32	0.11	3.10	5	34	34	0.82	5.55	68.75	1,519.88	0.10	2.10	53.33	40.03		
4	200	300	250	214	1,835	1.10	9.42	167.86	3,965.18	0.14	3.24	3	37	37	0.49	6.04	439.72	1,959.60	0.61	2.71	261.95	49.42		
5	300	500	400	509	2,344	2.61	12.03	459.67	4,424.86	0.38	3.62	3	40	40	0.49	6.53	2.73	1,962.33	0.00	2.72	0.59	44.35		
6	500	750	625	536	2,880	2.75	14.78	703.57	5,128.42	0.57	4.19	14	54	54	2.28	8.81	652.73	2,615.05	0.90	3.62	92.77	50.99		
7	750	1,000	875	618	3,498	3.17	17.95	1,215.91	6,344.33	0.99	5.18	12	66	66	1.96	10.77	710.75	3,325.80	0.98	4.60	58.45	52.42		
8	1,000	1,500	1,250	948	4,446	4.87	22.82	1,941.65	8,285.98	1.59	6.77	33	99	99	5.38	16.15	1,623.27	4,949.08	2.25	6.85	83.60	59.73		
9	1,500	2,000	1,750	951	5,397	4.88	27.70	2,327.41	10,613.39	1.90	8.67	12	111	111	1.96	18.11	1,485.13	6,434.20	2.05	8.90	63.81	60.62		
10	2,000	2,500	2,250	727	6,124	3.73	31.43	2,430.62	13,044.01	1.99	10.66	5	116	116	0.82	18.92	56.75	6,490.95	0.08	8.98	2.33	49.76		
11	2,500	3,000	2,750	735	6,859	3.77	35.20	1,993.82	15,037.83	1.63	12.29	17	133	133	2.77	21.70	793.71	7,284.66	1.10	10.08	39.81	48.44		
12	3,000	4,000	3,500	1,028	7,887	5.28	40.48	4,466.01	19,503.84	3.65	15.94	21	154	154	3.43	25.12	1,126.02	8,410.68	1.56	11.64	25.21	43.12		
13	4,000	5,000	4,500	967	8,854	4.96	45.44	4,902.76	24,406.60	4.01	19.94	22	176	176	3.59	28.71	1,325.60	9,736.28	1.83	13.47	27.04	39.89		
14	5,000	7,500	6,250	1,574	10,428	8.08	53.52	10,228.39	34,634.99	8.36	28.30	33	209	209	5.38	34.09	958.38	10,694.67	1.33	14.80	9.37	30.88		
15	7,500	10,000	8,750	1,275	11,703	6.54	60.06	9,656.89	44,291.88	7.89	36.19	59	268	268	9.62	43.72	6,379.59	17,074.25	8.83	23.63	66.06	38.55		
16	10,000	20,000	15,000	2,656	14,359	13.63	73.69	23,016.78	67,308.66	18.81	55.00	85	353	353	13.87	57.59	8,794.46	25,868.71	12.17	35.79	38.21	38.43		
17	20,000	50,000	35,000	2,446	16,805	12.55	86.24	29,139.47	96,448.13	23.81	78.81	93	446	446	15.17	72.76	38,957.99	64,826.70	53.90	89.70	133.69	67.21		
18	50,000	100,000	75,000	1,379	18,184	7.08	93.32	16,336.78	112,784.91	13.35	92.16	61	507	507	9.95	82.71	1,852.74	66,679.44	2.56	92.26	11.34	59.12		
19	100,000	500,000	300,000	1,096	19,280	5.62	98.94	9,066.72	121,851.64	7.41	99.57	99	606	606	16.15	98.86	4,623.68	71,303.12	6.40	98.66	51.00	58.52		
20	500,000	UP		206	19,486	1.06	100.00	521.62	122,373.25	0.43	100.00	7	613	613	1.14	100.00	968.74	72,271.86	1.34	100.00	185.72	59.06		
				19,486					122,373.25					613					72,271.86					59.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	122	122	7.28	7.28	212.16	212.16	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	143	1.25	8.54	328.37	540.53	1.21	1.99	2	2	3.57	3.57	28.83	28.83	0.10	0.10	8.78	5.33			
3	100	200	150	24	167	1.43	9.97	479.37	1,019.90	1.77	3.76	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	2.83			
4	200	300	250	24	191	1.43	11.40	1,248.44	2,268.34	4.60	8.37	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	1.27			
5	300	500	400	30	221	1.79	13.19	82.13	2,350.46	0.30	8.67	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	1.23			
6	500	750	625	32	253	1.91	15.10	137.12	2,487.58	0.51	9.17	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	1.16			
7	750	1,000	875	58	311	3.46	18.57	312.82	2,800.41	1.15	10.33	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	1.03			
8	1,000	1,500	1,250	41	352	2.45	21.01	381.90	3,182.31	1.41	11.74	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	0.91			
9	1,500	2,000	1,750	74	426	4.42	25.43	448.29	3,630.60	1.65	13.39	0	2	0.00	3.57	0.00	28.83	0.00	0.10	0.00	0.79			
10	2,000	2,500	2,250	43	469	2.57	28.00	544.88	4,175.48	2.01	15.40	2	4	3.57	7.14	2,016.30	2,045.13	7.02	7.12	370.04	48.98			
11	2,500	3,000	2,750	43	512	2.57	30.57	254.98	4,430.46	0.94	16.34	2	6	3.57	10.71	8.91	2,054.04	0.03	7.15	3.49	46.36			
12	3,000	4,000	3,500	109	621	6.51	37.07	1,019.05	5,449.51	3.76	20.10	3	9	5.36	16.07	27.60	2,081.64	0.10	7.25	2.71	38.20			
13	4,000	5,000	4,500	70	691	4.18	41.25	1,251.74	6,701.25	4.62	24.71	14	23	25.00	41.07	512.74	2,594.37	1.78	9.03	40.96	38.71			
14	5,000	7,500	6,250	160	851	9.55	50.81	1,850.76	8,552.01	6.83	31.54	14	37	25.00	66.07	5,826.59	8,420.96	20.28	29.32	314.82	98.47			
15	7,500	10,000	8,750	132	983	7.88	58.69	1,900.15	10,452.16	7.01	38.55	0	37	0.00	66.07	0.00	8,420.96	0.00	29.32	0.00	80.57			
16	10,000	20,000	15,000	300	1,283	17.91	76.60	6,009.84	16,462.01	22.16	60.71	0	37	0.00	66.07	0.00	8,420.96	0.00	29.32	0.00	51.15			
17	20,000	50,000	35,000	322	1,605	19.22	95.82	7,112.89	23,574.90	26.23	86.94	6	43	10.71	76.79	1,914.57	10,335.54	6.67	35.98	26.92	43.84			
18	50,000	100,000	75,000	49	1,654	2.93	98.75	2,067.27	25,642.17	7.62	94.56	13	56	23.21	100.00	18,389.74	28,725.28	64.02	100.00	889.57	112.02			
19	100,000	500,000	300,000	20	1,674	1.19	99.94	1,214.05	26,856.22	4.48	99.04	0	56	0.00	100.00	0.00	28,725.28	0.00	100.00	0.00	106.96			
20	500,000	UP		1	1,675	0.06	100.00	260.23	27,116.45	0.96	100.00	0	56	0.00	100.00	0.00	28,725.28	0.00	100.00	0.00	105.93			
				1,675					27,116.45					56					28,725.28					105.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.23	3.23	2.48	2.48	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.23	6.45	5.68	3.20	3.08	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.23	9.68	0.15	3.35	0.08	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.23	12.90	0.04	3.39	0.02	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.23	16.13	0.71	4.10	0.38	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.23	19.35	0.09	4.01	0.05	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.23	22.58	16.41	20.41	8.89	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.23	25.81	3.22	23.63	1.74	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.23	29.03	0.03	23.66	0.01	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.23	32.26	6.07	29.73	3.29	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.23	35.48	0.96	30.69	0.52	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.23	38.71	10.11	40.80	5.48	22.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.23	41.94	1.87	42.67	1.01	23.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.23	45.16	10.04	52.71	5.44	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.23	48.39	0.09	52.80	0.05	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	17	6.45	54.84	1.01	53.80	0.55	29.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	21	12.90	67.74	22.35	76.16	12.11	41.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	26	16.13	83.87	8.44	84.60	4.57	45.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	31	16.13	100.00	99.92	184.51	54.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	184.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					184.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM			
1	0	50	25	10	10	8.55	8.55	88.01	88.01	3.85	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	12	1.71	10.26	55.88	32.13	2.44	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	13	0.85	11.11	0.95	33.09	0.04	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	14	0.85	11.97	0.03	33.06	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	15	0.85	12.82	0.03	33.09	0.00	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	16	0.85	13.68	4.40	37.49	0.19	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	17	0.85	14.53	8.89	46.38	0.39	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	18	0.85	15.38	8.78	55.15	0.38	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	20	1.71	17.09	36.02	91.18	1.57	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	22	1.71	18.80	16.29	107.46	0.71	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	23	0.85	19.66	0.64	108.10	0.03	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	24	0.85	20.51	4.04	112.15	0.18	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	30	5.13	25.64	69.35	181.49	3.03	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	32	1.71	27.35	55.86	237.35	2.44	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	41	7.69	35.04	139.11	376.47	6.08	16.46	2	2	10.53	10.53	7.74	7.74	0.59	0.59	5.56	2.06	
16	10,000	20,000	15,000	19	60	16.24	51.28	175.47	551.93	7.67	24.13	8	10	42.11	52.63	3.28	11.01	0.25	0.84	1.87	2.00	
17	20,000	50,000	35,000	35	95	29.91	81.20	1,124.78	1,676.71	49.17	73.30	5	15	26.32	78.95	24.18	35.19	1.84	2.67	2.15	2.10	
18	50,000	100,000	75,000	8	103	6.84	88.03	236.77	1,913.48	10.35	83.65	0	15	0.00	78.95	0.00	35.19	0.00	2.67	0.00	1.84	
19	100,000	500,000	300,000	14	117	11.97	100.00	374.12	2,287.60	16.35	100.00	4	19	21.05	100.00	1,281.63	1,316.82	97.33	100.00	342.57	57.56	
20	500,000	UP		0	117	0.00	100.00	0.00	2,287.60	0.00	100.00	0	19	0.00	100.00	0.00	1,316.82	0.00	100.00	0.00	57.56	
				117					2,287.60					19					1,316.82			57.56





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	15.00	15.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.50	17.50	0.35	0.35	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.50	20.00	2.16	2.50	0.56	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.50	22.50	0.04	2.54	0.01	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.50	25.00	0.13	2.67	0.03	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.50	27.50	0.00	2.67	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.50	30.00	0.01	2.67	0.00	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	2.50	32.50	9.61	12.29	2.51	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	18	12.50	45.00	1.20	13.48	0.31	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	2.50	47.50	13.97	27.45	3.65	7.17	1	1	33.33	33.33	2.34	2.34	23.22	23.22	16.75	8.52			
11	2,500	3,000	2,750	1	20	2.50	50.00	2.06	29.51	0.54	7.71	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	7.93			
12	3,000	4,000	3,500	1	21	2.50	52.50	4.26	33.77	1.11	8.82	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	6.93			
13	4,000	5,000	4,500	1	22	2.50	55.00	0.84	34.60	0.22	9.03	0	1	0.00	33.33	0.00	2.34	0.00	23.22	0.00	6.76			
14	5,000	7,500	6,250	1	23	2.50	57.50	11.43	46.03	2.98	12.02	2	3	66.67	100.00	7.74	10.08	76.78	100.00	67.70	21.89			
15	7,500	10,000	8,750	1	24	2.50	60.00	0.40	46.43	0.10	12.12	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	21.71			
16	10,000	20,000	15,000	4	28	10.00	70.00	20.36	66.80	5.32	17.44	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	15.09			
17	20,000	50,000	35,000	6	34	15.00	85.00	32.85	99.64	8.58	26.02	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	10.11			
18	50,000	100,000	75,000	1	35	2.50	87.50	76.20	175.85	19.90	45.91	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	5.73			
19	100,000	500,000	300,000	5	40	12.50	100.00	207.17	383.02	54.09	100.00	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	2.63			
20	500,000	UP		0	40	0.00	100.00	0.00	383.02	0.00	100.00	0	3	0.00	100.00	0.00	10.08	0.00	100.00	0.00	2.63			
				40					383.02					3					10.08					2.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	9.06	9.06	106.91	106.91	5.49	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	26	1.18	10.24	42.94	149.85	2.21	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	30	1.57	11.81	1.45	151.29	0.07	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	33	1.18	12.99	0.13	151.42	0.01	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	37	1.57	14.57	4.47	155.89	0.23	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	40	1.18	15.75	2.70	158.59	0.14	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	44	1.57	17.32	6.66	165.25	0.34	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	52	3.15	20.47	27.64	192.88	1.42	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	62	3.94	24.41	21.17	214.05	1.09	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	68	2.36	26.77	10.64	224.70	0.55	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	78	3.94	30.71	48.43	273.13	2.49	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	84	2.36	33.07	24.80	297.93	1.27	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	92	3.15	36.22	63.99	361.92	3.29	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	101	3.54	39.76	103.05	464.97	5.29	23.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	106	1.97	41.73	53.34	518.30	2.74	26.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	134	11.02	52.76	361.50	879.80	18.57	45.21	4	4	36.36	36.36	366.37	366.37	94.41	94.41	101.35	41.64			
17	20,000	50,000	35,000	17	151	6.69	59.45	387.96	1,267.75	19.93	65.14	2	6	18.18	54.55	3.06	369.43	0.79	95.20	0.79	29.14			
18	50,000	100,000	75,000	17	168	6.69	66.14	189.99	1,457.75	9.76	74.90	0	6	0.00	54.55	0.00	369.43	0.00	95.20	0.00	25.34			
19	100,000	500,000	300,000	34	202	13.39	79.53	253.07	1,710.81	13.00	87.91	0	6	0.00	54.55	0.00	369.43	0.00	95.20	0.00	21.59			
20	500,000	<b>UP</b>		52	254	20.47	100.00	235.39	1,946.21	12.09	100.00	5	11	45.45	100.00	18.65	388.08	4.80	100.00	7.92	19.94			
				254					1,946.21					11					388.08					19.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	7.06	7.06	51.16	51.16	3.24	3.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	35	0.66	7.73	3.10	54.26	0.20	3.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	38	0.66	8.39	0.61	54.87	0.04	3.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	43	1.10	9.49	1.43	56.30	0.09	3.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	60	3.75	13.25	9.97	66.27	0.63	4.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	66	1.32	14.57	4.40	70.67	0.28	4.48	2	2	5.88	5.88	0.33	0.33	0.22	0.22	7.39	0.46			
7	750	1,000	875	6	72	1.32	15.89	5.39	76.06	0.34	4.82	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.43		
8	1,000	1,500	1,250	9	81	1.99	17.88	6.21	82.27	0.39	5.22	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.40		
9	1,500	2,000	1,750	4	85	0.88	18.76	9.94	92.21	0.63	5.85	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.35		
10	2,000	2,500	2,250	7	92	1.55	20.31	13.70	105.90	0.87	6.72	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.31		
11	2,500	3,000	2,750	8	100	1.77	22.08	9.81	115.71	0.62	7.34	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.28		
12	3,000	4,000	3,500	9	109	1.99	24.06	24.88	140.59	1.58	8.92	0	2	0.00	5.88	0.00	0.33	0.00	0.22	0.00	0.00	0.23		
13	4,000	5,000	4,500	13	122	2.87	26.93	15.76	156.35	1.00	9.92	0	2	0.00	5.88	1.00	0.00	0.33	0.00	0.22	0.00	0.21		
14	5,000	7,500	6,250	20	142	4.42	31.35	82.86	239.21	5.26	15.17	1	3	2.94	8.82	0.21	0.53	0.14	0.36	0.25	0.22			
15	7,500	10,000	8,750	29	171	6.40	37.75	61.29	300.49	3.89	19.06	0	3	0.00	8.82	0.00	0.53	0.00	0.36	0.00	0.00	0.18		
16	10,000	20,000	15,000	30	201	6.62	44.37	251.75	552.25	15.97	35.03	2	5	5.88	14.71	49.34	49.88	32.82	33.18	19.60	9.03			
17	20,000	50,000	35,000	58	259	12.80	57.17	314.99	867.24	19.98	55.00	2	7	5.88	20.59	70.57	120.45	46.94	80.12	22.40	13.89			
18	50,000	100,000	75,000	32	291	7.06	64.24	160.85	1,028.09	10.20	65.21	13	20	38.24	58.82	21.60	142.05	14.37	94.49	13.43	13.82			
19	100,000	500,000	300,000	79	370	17.44	81.68	313.57	1,341.66	19.89	85.09	11	31	32.35	91.18	5.13	147.18	3.41	97.90	1.64	10.97			
20	500,000	UP		83	453	18.32	100.00	235.01	1,576.67	14.91	100.00	3	34	8.82	100.00	3.15	150.33	2.10	100.00	1.34	9.53			
				453					1,576.67					34					150.33					9.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 237

MANUFACTURE OF TOOTH PASTE SOAP DETERGENTS POLISHES ETHERIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.80	0.80	20.00	20.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	0.80	1.61	20.00	40.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	0.80	2.41	20.00	60.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	2	5	40.00	100.00	1.61	4.02	40.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	4.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					4.02					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	13.89	13.89	111.00	111.00	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	82	1.10	14.99	0.76	111.76	0.02	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	90	1.46	16.45	0.80	112.56	0.02	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	98	1.46	17.92	1.96	114.52	0.06	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	111	2.38	20.29	29.07	143.59	0.82	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	124	2.38	22.67	8.96	152.55	0.25	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	140	2.93	25.59	19.99	172.54	0.56	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	154	2.56	28.15	14.50	187.04	0.41	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	165	2.01	30.16	25.85	212.89	0.73	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	177	2.19	32.36	35.03	247.92	0.98	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	182	0.91	33.27	15.36	263.28	0.43	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	34	216	6.22	39.49	52.31	315.59	1.47	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	228	2.19	41.68	38.73	354.32	1.09	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	252	4.39	46.07	151.41	505.73	4.26	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	24	276	4.39	50.46	180.97	686.70	5.09	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	52	328	9.51	59.96	559.44	1,246.14	15.72	35.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	80	408	14.63	74.59	1,018.43	2,264.57	28.62	63.65	5	5	13.16	13.16	1,953.65	1,953.65	52.40	52.40	191.83	86.27	118.13	118.13	
18	50,000	100,000	75,000	29	437	5.30	79.89	450.75	2,715.32	12.67	76.31	12	17	31.58	44.74	1,746.65	3,700.30	46.84	99.24	387.50	136.27	118.13	118.13	
19	100,000	500,000	300,000	53	490	9.69	89.58	417.13	3,132.45	11.72	88.04	1	18	2.63	47.37	0.00	3,700.30	0.00	99.24	0.00	118.13	118.13	118.13	
20	500,000	UP		57	547	10.42	100.00	425.60	3,558.05	11.96	100.00	20	38	52.63	100.00	28.32	3,728.61	0.76	100.00	6.65	104.79	104.79	104.79	
				547					3,558.05					38					3,728.61					104.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2372

MANUFACTURE OF ETHERIC OILSSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	7.18	7.18	240.34	240.34	4.52	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	63	0.90	8.08	2.26	242.60	0.04	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	76	1.67	9.74	7.58	250.17	0.14	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	81	0.64	10.38	3.81	253.99	0.07	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	106	3.21	13.59	17.49	271.48	0.33	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	21	127	2.69	16.28	17.11	288.59	0.32	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	142	1.92	18.21	20.59	309.18	0.39	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	24	166	3.08	21.28	53.70	362.88	1.01	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	24	190	3.08	24.36	53.92	416.80	1.01	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	215	3.21	27.56	93.45	510.25	1.76	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	23	238	2.95	30.51	67.50	577.75	1.27	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	29	267	3.72	34.23	138.88	716.63	2.61	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	26	293	3.33	37.56	142.33	858.96	2.68	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	47	340	6.03	43.59	348.33	1,207.28	6.56	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	23	363	2.95	46.54	192.76	1,400.04	3.63	26.35	1	1	3.45	3.45	7.90	7.90	0.34	0.34	4.10	4.10	0.56	0.56	
16	10,000	20,000	15,000	96	459	12.31	58.85	959.48	2,359.52	18.06	44.41	3	4	10.34	13.79	329.42	337.32	14.23	14.57	34.33	34.33	14.30	14.30	
17	20,000	50,000	35,000	94	553	12.05	70.90	1,184.80	3,544.32	22.30	66.71	8	12	27.59	41.38	831.70	1,169.02	35.93	50.50	70.20	70.20	32.98	32.98	
18	50,000	100,000	75,000	93	646	11.92	82.82	639.90	4,184.23	12.04	78.75	14	26	48.28	89.66	1,087.16	2,256.18	46.96	97.46	169.90	169.90	53.92	53.92	
19	100,000	500,000	300,000	117	763	15.00	97.82	826.07	5,010.29	15.55	94.30	0	26	0.00	89.66	0.00	2,256.18	0.00	97.46	0.00	45.03	45.03		
20	500,000	<b>UP</b>		17	780	2.18	100.00	302.67	5,312.97	5.70	100.00	3	29	10.34	100.00	58.77	2,314.95	2.54	100.00	19.42	19.42	43.57	43.57	
				780					5,312.97					29					2,314.95			43.57		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.94	4.94	0.71	0.71	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.62	5.56	0.18	0.89	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	1.85	7.41	1.35	2.24	0.09	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	16	2.47	9.88	3.83	6.07	0.26	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	31	9.26	19.14	18.82	24.89	1.28	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	37	3.70	22.84	5.19	30.08	0.35	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	49	7.41	30.25	60.80	90.88	4.14	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	67	11.11	41.36	66.82	157.70	4.54	10.73	3	3	42.86	42.86	1,102.20	1,102.20	63.76	63.76	1649.51	698.93			
9	1,500	2,000	1,750	11	78	6.79	48.15	65.44	223.14	4.45	15.18	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	493.95			
10	2,000	2,500	2,250	15	93	9.26	57.41	78.10	301.24	5.31	20.49	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	365.89			
11	2,500	3,000	2,750	13	106	8.02	65.43	62.01	363.25	4.22	24.71	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	303.43			
12	3,000	4,000	3,500	3	109	1.85	67.28	10.66	373.91	0.72	25.43	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	294.78			
13	4,000	5,000	4,500	5	114	3.09	70.37	22.01	395.92	1.50	26.93	0	3	0.00	42.86	0.00	1,102.20	0.00	63.76	0.00	278.39			
14	5,000	7,500	6,250	16	130	9.88	80.25	141.23	537.15	9.61	36.54	4	7	57.14	100.00	626.51	1,728.71	36.24	100.00	443.61	321.83			
15	7,500	10,000	8,750	7	137	4.32	84.57	115.62	652.77	7.86	44.40	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	264.83			
16	10,000	20,000	15,000	9	146	5.56	90.12	206.79	859.56	14.07	58.46	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	201.11			
17	20,000	50,000	35,000	13	159	8.02	98.15	487.05	1,346.61	33.13	91.59	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	128.37			
18	50,000	100,000	75,000	3	162	1.85	100.00	123.60	1,470.22	8.41	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	117.58			
19	100,000	500,000	300,000	0	162	0.00	100.00	0.00	1,470.22	0.00	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	117.58			
20	500,000	UP		0	162	0.00	100.00	0.00	1,470.22	0.00	100.00	0	7	0.00	100.00	0.00	1,728.71	0.00	100.00	0.00	117.58			
				162					1,470.22					7					1,728.71					117.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE ( GLUE ) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.08	2.08	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.08	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	6	8.33	12.50	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	13	14.58	27.08	4.77	4.77	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	14	2.08	29.17	0.00	4.77	0.00	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	6.25	35.42	4.66	9.43	2.45	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	20	6.25	41.67	5.22	14.65	2.74	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	23	6.25	47.92	10.55	25.20	5.55	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	25	4.17	52.08	0.61	25.81	0.32	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	2.08	54.17	2.04	27.85	1.07	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	2.08	56.25	8.71	36.56	4.58	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	2.08	58.33	0.53	37.09	0.28	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	2.08	60.42	1.59	38.67	0.83	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	37	16.67	77.08	32.14	70.82	16.90	37.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	39	4.17	81.25	25.25	96.06	13.27	50.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	45	12.50	93.75	55.71	151.77	29.29	79.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	46	2.08	95.83	0.00	151.77	0.00	79.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	48	4.17	100.00	38.43	190.20	20.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	48	0.00	100.00	0.00	190.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					190.20					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23741

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.32	7.32	24.99	24.99	3.07	3.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	1.22	8.54	2.50	22.49	0.31	2.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.22	9.76	2.73	19.76	0.34	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.22	10.98	4.32	15.44	0.53	1.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	1.22	12.20	4.32	11.12	0.53	1.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	1.22	13.41	1.43	9.69	0.18	1.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	13	2.44	15.85	5.23	4.46	0.64	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	16	3.66	19.51	4.57	0.12	0.56	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	20	4.88	24.39	8.93	9.04	1.10	1.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	25	6.10	30.49	8.65	17.69	1.06	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	1.22	31.71	11.40	29.09	1.40	3.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	32	7.32	39.02	30.62	59.71	3.76	7.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	33	1.22	40.24	9.92	69.63	1.22	8.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	40	8.54	48.78	87.32	156.95	10.72	19.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	44	4.88	53.66	43.02	199.97	5.28	24.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	50	7.32	60.98	217.85	417.82	26.74	51.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	59	10.98	71.95	109.12	526.94	13.39	64.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	73	17.07	89.02	113.39	640.33	13.92	78.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	82	10.98	100.00	174.48	814.82	21.41	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	82	0.00	100.00	0.00	814.82	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					814.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.74	2.74	0.28	0.28	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.37	4.11	0.87	1.15	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.37	5.48	0.51	1.66	0.07	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.37	6.85	1.86	3.52	0.27	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.37	8.22	17.41	20.93	2.54	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	2.74	10.96	1.47	22.40	0.21	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.37	12.33	5.37	27.77	0.78	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	13	5.48	17.81	15.66	43.43	2.28	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.37	19.18	3.10	46.53	0.45	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.37	20.55	2.32	48.85	0.34	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.37	21.92	0.00	48.85	0.00	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	22	8.22	30.14	53.03	101.89	7.74	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	24	2.74	32.88	23.09	124.97	3.37	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	26	2.74	35.62	50.26	175.23	7.33	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	31	6.85	42.47	62.07	237.30	9.05	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	57	35.62	78.08	138.59	375.89	20.22	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	63	8.22	86.30	133.72	509.61	19.51	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	64	1.37	87.67	22.69	532.30	3.31	77.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	73	12.33	100.00	153.20	685.51	22.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	73	0.00	100.00	0.00	685.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				73					685.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	0.80	0.80	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	2.85	3.66	1.12	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	5.54	9.20	2.18	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	5.65	14.84	2.22	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	26.57	41.42	10.43	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	19.25	60.67	7.56	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	38.43	99.09	15.09	38.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	14.50	113.59	5.69	44.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	25.44	139.03	9.99	54.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	24.69	114.34	9.70	44.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	44.00	158.34	17.28	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	0.26	158.60	0.10	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	8.16	166.76	3.20	65.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	0.27	167.03	0.10	65.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	0.07	167.09	0.03	65.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	45.56	212.65	17.89	83.50	4	4	100.00	100.00	410.88	410.88	100.00	100.00	901.91	193.22			
18	50,000	100,000	75,000	1	17	5.88	100.00	42.01	254.66	16.50	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	161.34			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	254.66	0.00	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	161.34			
20	500,000	UP		0	17	0.00	100.00	0.00	254.66	0.00	100.00	0	4	0.00	100.00	0.00	410.88	0.00	100.00	0.00	161.34			
				17					254.66					4					410.88					161.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	8.43	8.43	22.91	22.91	1.56	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	25	1.15	9.58	0.33	23.24	0.02	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	0.38	9.96	0.26	23.50	0.02	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	27	0.38	10.34	0.43	23.93	0.03	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	38	4.21	14.56	6.66	30.59	0.45	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	48	3.83	18.39	4.76	35.36	0.32	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	52	1.53	19.92	0.93	36.28	0.06	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	58	2.30	22.22	11.98	48.27	0.82	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	67	3.45	25.67	22.11	70.38	1.51	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	78	4.21	29.89	34.40	104.78	2.34	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	87	3.45	33.33	37.35	142.13	2.54	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	96	3.45	36.78	47.13	189.26	3.21	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	112	6.13	42.91	69.38	258.64	4.72	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	126	5.36	48.28	129.65	388.28	8.83	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	129	1.15	49.43	17.18	405.46	1.17	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	157	10.73	60.15	411.97	817.43	28.05	55.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	180	8.81	68.97	130.41	947.84	8.88	64.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	22	202	8.43	77.39	180.66	1,128.50	12.30	76.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	35	237	13.41	90.80	268.06	1,396.57	18.25	95.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	261	9.20	100.00	72.27	1,468.84	4.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				261					1,468.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	6.67	6.67	0.14	0.14	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.33	10.00	66.50	66.64	13.81	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.33	13.33	66.50	133.14	13.81	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.33	16.67	4.82	137.96	1.00	28.64	0	0	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.33	20.00	1.67	139.63	0.35	28.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	11	16.67	36.67	1.20	140.82	0.25	29.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	3.33	40.00	10.99	151.81	2.28	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	15	10.00	50.00	44.52	196.33	9.24	40.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	3.33	53.33	37.26	233.59	7.74	48.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.33	56.67	2.94	236.53	0.61	49.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	3.33	60.00	13.25	249.78	2.75	51.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	3.33	63.33	2.68	252.46	0.56	52.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	3.33	66.67	11.71	264.18	2.43	54.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	3.33	70.00	12.61	276.79	2.62	57.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	24	10.00	80.00	52.13	328.92	10.82	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	25	3.33	83.33	17.40	346.32	3.61	71.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	26	3.33	86.67	2.11	348.43	0.44	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	30	13.33	100.00	133.23	481.66	27.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	481.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					481.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	1	1	0.74	0.74	0.54	0.54	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	1.47	2.21	1.39	1.93	0.10	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	9	4.41	6.62	8.52	10.45	0.59	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.74	7.35	0.00	10.45	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.74	8.09	0.00	10.45	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.74	8.82	7.65	18.10	0.53	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	16	2.94	11.76	32.45	50.55	2.24	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	24	5.88	17.65	28.60	79.14	1.97	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	27	2.21	19.85	11.20	90.34	0.77	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	34	5.15	25.00	37.82	128.17	2.61	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	40	4.41	29.41	45.62	173.79	3.15	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	44	2.94	32.35	98.27	272.06	6.78	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	49	3.68	36.03	167.20	439.26	11.54	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	61	8.82	44.85	164.96	604.22	11.39	41.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	68	5.15	50.00	10.77	614.99	0.74	42.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	90	16.18	66.18	403.99	1,018.98	27.88	70.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	111	15.44	81.62	176.12	1,195.10	12.16	82.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	123	8.82	90.44	211.63	1,406.73	14.61	97.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	136	9.56	100.00	42.10	1,448.83	2.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	136	0.00	100.00	0.00	1,448.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				136					1,448.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	11.97	11.97	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	15	0.85	12.82	0.27	0.27	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	0.85	13.68	0.59	0.86	0.33	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	19	2.56	16.24	1.99	2.85	1.11	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	0.85	17.09	0.15	3.00	0.08	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	23	2.56	19.66	0.60	3.60	0.33	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	26	2.56	22.22	4.60	8.19	2.56	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	33	5.98	28.21	5.05	13.24	2.81	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	41	6.84	35.04	19.81	33.05	11.02	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	47	5.13	40.17	18.19	51.25	10.12	28.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	48	0.85	41.03	3.03	54.27	1.68	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	49	0.85	41.88	1.90	56.18	1.06	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	53	3.42	45.30	5.07	61.25	2.82	34.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	60	5.98	51.28	15.26	76.50	8.49	42.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	68	6.84	58.12	30.35	106.86	16.89	59.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	77	7.69	65.81	28.88	135.74	16.07	75.54	1	1	33.33	33.33	46.78	46.78	99.51	99.51	161.96	34.46			
17	20,000	50,000	35,000	6	83	5.13	70.94	24.99	160.73	13.91	89.44	0	1	0.00	33.33	0.00	46.78	0.00	99.51	0.00	29.10			
18	50,000	100,000	75,000	2	85	1.71	72.65	2.52	163.24	1.40	90.84	1	2	33.33	66.67	0.00	46.78	0.00	99.51	0.00	28.65			
19	100,000	500,000	300,000	10	95	8.55	81.20	10.01	173.25	5.57	96.41	0	2	0.00	66.67	0.00	46.78	0.00	99.51	0.00	27.00			
20	500,000	UP		22	117	18.80	100.00	6.45	179.70	3.59	100.00	1	3	33.33	100.00	0.23	47.00	0.49	100.00	3.54	26.16			
				117					179.70					3					47.00					26.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	0.28	0.28	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	0.10	0.38	0.66	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	0.86	1.23	5.49	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	0.24	1.48	1.57	9.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	0.54	2.02	3.48	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	0.00	2.02	0.03	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	0.01	2.03	0.05	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	1.11	3.15	7.15	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	0.27	3.42	1.75	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	0.73	4.15	4.70	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	1.54	5.69	9.89	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	2.51	8.20	16.12	52.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	1.32	9.52	8.47	61.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	0.47	9.99	3.02	64.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.26	78.95	0.04	10.03	0.25	64.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.26	84.21	0.95	10.97	6.08	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.26	89.47	0.95	11.93	6.12	76.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	5.26	94.74	1.82	13.75	11.71	88.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	19	5.26	100.00	1.82	15.57	11.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					15.57					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.64	0.64	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	2.75	3.39	5.07	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	1.37	4.76	2.54	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	2.75	7.51	5.07	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	11.87	19.37	21.93	35.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	19.05	38.42	35.19	70.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	2.75	41.17	5.08	76.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	0.35	41.52	0.64	76.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	8.40	49.92	15.52	92.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	3.55	53.47	6.56	98.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	0.39	53.86	0.72	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	0.28	54.13	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	54.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					54.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	42	42	3.65	3.65	13.81	13.81	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	45	0.26	3.91	0.30	13.51	0.01	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	52	0.61	4.52	1.28	14.79	0.05	0.59	1	1	0.79	0.79	0.85	0.85	0.01	0.01	66.45	5.76			
4	200	300	250	3	55	0.26	4.78	0.10	14.69	0.00	0.59	0	1	0.00	0.79	0.00	0.85	0.00	0.01	0.00	5.80			
5	300	500	400	7	62	0.61	5.39	0.14	14.56	0.01	0.58	0	1	0.00	0.79	0.00	0.85	0.00	0.01	0.00	5.86			
6	500	750	625	8	70	0.70	6.08	2.22	16.78	0.09	0.67	0	1	0.00	0.79	0.00	0.85	0.00	0.01	0.00	5.08			
7	750	1,000	875	9	79	0.78	6.86	4.33	21.11	0.17	0.84	0	1	0.00	0.79	0.00	0.85	0.00	0.01	0.00	4.04			
8	1,000	1,500	1,250	10	89	0.87	7.73	3.35	24.46	0.13	0.98	0	1	0.00	0.79	0.00	0.85	0.00	0.01	0.00	3.49			
9	1,500	2,000	1,750	12	101	1.04	8.77	16.56	41.02	0.66	1.64	6	7	4.76	5.56	152.77	153.62	1.89	1.90	922.77	374.51			
10	2,000	2,500	2,250	3	104	0.26	9.04	4.48	45.50	0.18	1.82	0	7	0.00	5.56	0.00	153.62	0.00	1.90	0.00	337.61			
11	2,500	3,000	2,750	6	110	0.52	9.56	8.01	53.51	0.32	2.14	0	7	0.00	5.56	0.00	153.62	0.00	1.90	0.00	287.08			
12	3,000	4,000	3,500	8	118	0.70	10.25	16.43	69.94	0.66	2.80	0	7	0.00	5.56	0.00	153.62	0.00	1.90	0.00	219.64			
13	4,000	5,000	4,500	23	141	2.00	12.25	20.36	90.31	0.81	3.61	2	9	1.59	7.14	421.12	574.75	5.22	7.12	2068.01	636.43			
14	5,000	7,500	6,250	55	196	4.78	17.03	75.22	165.53	3.01	6.62	7	16	5.56	12.70	1,050.23	1,624.97	13.01	20.12	1396.21	981.69			
15	7,500	10,000	8,750	56	252	4.87	21.89	80.03	245.56	3.20	9.82	8	24	6.35	19.05	661.62	2,286.59	8.19	28.32	826.72	931.18			
16	10,000	20,000	15,000	159	411	13.81	35.71	344.84	590.40	13.79	23.60	10	34	7.94	26.98	2,532.32	4,818.91	31.36	59.68	734.35	816.22			
17	20,000	50,000	35,000	152	563	13.21	48.91	499.71	1,090.11	19.98	43.58	5	39	3.97	30.95	397.21	5,216.13	4.92	64.60	79.49	478.50			
18	50,000	100,000	75,000	86	649	7.47	56.39	472.29	1,562.39	18.88	62.46	25	64	19.84	50.79	2,581.76	7,797.89	31.97	96.57	546.65	499.10			
19	100,000	500,000	300,000	265	914	23.02	79.41	594.11	2,156.51	23.75	86.21	57	121	45.24	96.03	271.52	8,069.41	3.36	99.93	45.70	374.19			
20	500,000	UP		237	1,151	20.59	100.00	345.01	2,501.52	13.79	100.00	5	126	3.97	100.00	5.37	8,074.78	0.07	100.00	1.56	322.80			
				1,151					2,501.52					126					8,074.78					322.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	90	90	7.58	7.58	153.10	153.10	2.75	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	93	0.25	7.83	0.39	153.48	0.01	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	4	97	0.34	8.17	2.51	155.99	0.05	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	105	0.67	8.85	2.36	158.35	0.04	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	18	123	1.52	10.36	6.70	165.05	0.12	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	136	1.10	11.46	5.05	170.11	0.09	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	10	146	0.84	12.30	2.51	172.61	0.04	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	25	171	2.11	14.41	40.80	213.41	0.73	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	14	185	1.18	15.59	19.52	232.92	0.35	4.18	1	1	1.35	1.35	3.91	3.91	0.14	0.14	20.05	1.68
10	2,000	2,500	2,250	12	197	1.01	16.60	16.92	249.84	0.30	4.48	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	1.57
11	2,500	3,000	2,750	2	199	0.17	16.76	7.93	257.77	0.14	4.62	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	1.52
12	3,000	4,000	3,500	15	214	1.26	18.03	34.83	292.60	0.62	5.25	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	1.34
13	4,000	5,000	4,500	31	245	2.61	20.64	25.51	318.11	0.46	5.71	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	1.23
14	5,000	7,500	6,250	40	285	3.37	24.01	37.63	355.75	0.68	6.38	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	1.10
15	7,500	10,000	8,750	43	328	3.62	27.63	105.78	461.53	1.90	8.28	0	1	0.00	1.35	0.00	3.91	0.00	0.14	0.00	0.85
16	10,000	20,000	15,000	88	416	7.41	35.05	429.72	891.25	7.71	15.99	5	6	6.76	8.11	1,503.83	1,507.74	54.88	55.02	349.96	169.17
17	20,000	50,000	35,000	154	570	12.97	48.02	595.00	1,486.25	10.68	26.67	6	12	8.11	16.22	815.99	2,323.73	29.78	84.80	137.14	156.35
18	50,000	100,000	75,000	149	719	12.55	60.57	378.07	1,864.32	6.78	33.45	3	15	4.05	20.27	7.44	2,331.17	0.27	85.07	1.97	125.04
19	100,000	500,000	300,000	360	1,079	30.33	90.90	3,495.64	5,359.96	62.72	96.16	51	66	68.92	89.19	374.54	2,705.71	13.67	98.74	10.71	50.48
20	500,000	<b>UP</b>		108	1,187	9.10	100.00	213.77	5,573.73	3.84	100.00	8	74	10.81	100.00	34.47	2,740.18	1.26	100.00	16.12	49.16
				1,187				5,573.73				74					2,740.18			49.16	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	43	43	5.03	5.03	84.39	84.39	2.96	2.96	3	3	18.75	18.75	7.53	7.53	2.78	2.78	8.92	8.92			
2	50	100	75	7	50	0.82	5.85	1.17	85.55	0.04	3.01	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	8.80	8.80		
3	100	200	150	6	56	0.70	6.55	4.62	90.17	0.16	3.17	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	8.35	8.35		
4	200	300	250	5	61	0.58	7.13	1.13	91.30	0.04	3.21	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	8.24	8.24		
5	300	500	400	7	68	0.82	7.95	6.82	98.12	0.24	3.45	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	7.67	7.67		
6	500	750	625	5	73	0.58	8.54	5.70	103.83	0.20	3.65	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	7.25	7.25		
7	750	1,000	875	2	75	0.23	8.77	4.08	107.91	0.14	3.79	0	3	0.00	18.75	0.00	7.53	0.00	2.78	0.00	6.97	6.97		
8	1,000	1,500	1,250	7	82	0.82	9.59	11.44	119.35	0.40	4.19	1	4	6.25	25.00	2.88	10.40	1.06	3.85	25.15	8.72	8.72		
9	1,500	2,000	1,750	5	87	0.58	10.18	16.94	136.28	0.59	4.79	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	7.63	7.63		
10	2,000	2,500	2,250	7	94	0.82	10.99	18.59	154.87	0.65	5.44	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	6.72	6.72		
11	2,500	3,000	2,750	2	96	0.23	11.23	11.18	166.05	0.39	5.83	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	6.26	6.26		
12	3,000	4,000	3,500	13	109	1.52	12.75	40.91	206.96	1.44	7.27	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	5.03	5.03		
13	4,000	5,000	4,500	24	133	2.81	15.56	86.49	293.45	3.04	10.31	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	3.54	3.54		
14	5,000	7,500	6,250	10	143	1.17	16.73	70.46	363.91	2.47	12.78	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	2.86	2.86		
15	7,500	10,000	8,750	21	164	2.46	19.18	159.75	523.66	5.61	18.40	0	4	0.00	25.00	0.00	10.40	0.00	3.85	0.00	1.99	1.99		
16	10,000	20,000	15,000	61	225	7.13	26.32	291.33	814.99	10.23	28.63	1	5	6.25	31.25	1.73	12.13	0.64	4.49	0.59	1.49	1.49		
17	20,000	50,000	35,000	207	432	24.21	50.53	553.62	1,368.61	19.45	48.08	4	9	25.00	56.25	0.98	13.12	0.36	4.85	0.18	0.96	0.96		
18	50,000	100,000	75,000	175	607	20.47	70.99	420.97	1,789.58	14.79	62.86	2	11	12.50	68.75	196.63	209.75	72.69	77.54	46.71	11.72	11.72		
19	100,000	500,000	300,000	112	719	13.10	84.09	423.72	2,213.30	14.88	77.75	4	15	25.00	93.75	60.65	270.40	22.42	99.96	14.31	12.22	12.22		
20	500,000	UP		136	855	15.91	100.00	633.45	2,846.75	22.25	100.00	1	16	6.25	100.00	0.10	270.49	0.04	100.00	0.02	9.50	9.50		
				855					2,846.75					16					270.49					9.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.14	7.14	1.15	1.15	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	7.14	14.29	0.02	1.17	0.06	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	7.14	21.43	1.40	2.57	3.76	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	7.14	28.57	5.23	7.80	14.09	21.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	7.14	35.71	2.28	10.09	6.15	27.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	7.14	42.86	2.14	12.23	5.77	32.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	7.14	50.00	2.86	15.08	7.69	40.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	7.14	57.14	2.70	17.79	7.28	47.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	7.14	64.29	2.62	20.40	7.05	54.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	7.14	71.43	1.43	21.83	3.85	58.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	7.14	78.57	2.44	24.28	6.58	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	7.14	85.71	1.44	25.72	3.88	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	7.14	92.86	1.84	27.56	4.97	74.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	7.14	100.00	9.56	37.13	25.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	14	0.00	100.00	0.00	37.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				14					37.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2411

WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.74	0.74	1.70	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	1.65	2.39	3.75	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	2.36	4.75	5.38	10.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	4.47	9.22	10.18	21.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	0.00	9.22	0.00	21.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	0.00	9.22	0.00	21.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	5.29	14.51	12.04	33.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	5.29	19.80	12.04	45.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	4.04	23.83	9.19	54.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	4.04	27.87	9.19	63.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	6.20	34.07	14.12	77.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	9.83	43.90	22.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	43.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					43.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.85	3.85	36.36	36.36	1.37	1.37	1	1	2.86	2.86	0.23	0.23	0.17	0.17	0.64	0.64			
2	50	100	75	4	29	0.62	4.46	0.24	36.59	0.01	1.38	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.64			
3	100	200	150	3	32	0.46	4.92	2.21	38.80	0.08	1.46	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.60			
4	200	300	250	7	39	1.08	6.00	0.71	39.52	0.03	1.49	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.59			
5	300	500	400	7	46	1.08	7.08	2.58	42.10	0.10	1.58	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.55			
6	500	750	625	19	65	2.92	10.00	20.47	62.57	0.77	2.36	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.37			
7	750	1,000	875	23	88	3.54	13.54	24.84	87.41	0.94	3.29	0	1	0.00	2.86	0.00	0.23	0.00	0.17	0.00	0.27			
8	1,000	1,500	1,250	29	117	4.46	18.00	35.74	123.16	1.35	4.64	1	2	2.86	5.71	0.66	0.90	0.48	0.65	1.86	0.73			
9	1,500	2,000	1,750	18	135	2.77	20.77	25.90	149.05	0.97	5.61	1	3	2.86	8.57	0.62	1.51	0.45	1.09	2.38	1.02			
10	2,000	2,500	2,250	27	162	4.15	24.92	24.04	173.09	0.91	6.52	0	3	0.00	8.57	0.00	1.51	0.00	1.09	0.00	0.87			
11	2,500	3,000	2,750	11	173	1.69	26.62	22.51	195.61	0.85	7.36	2	5	5.71	14.29	0.24	1.75	0.17	1.26	1.05	0.89			
12	3,000	4,000	3,500	21	194	3.23	29.85	35.35	230.96	1.33	8.69	0	5	0.00	14.29	0.00	1.75	0.00	1.26	0.00	0.76			
13	4,000	5,000	4,500	17	211	2.62	32.46	150.93	381.89	5.68	14.38	2	7	5.71	20.00	5.50	7.25	3.97	5.23	3.64	1.90			
14	5,000	7,500	6,250	42	253	6.46	38.92	85.67	467.57	3.23	17.60	3	10	8.57	28.57	8.67	15.92	6.26	11.50	10.12	3.41			
15	7,500	10,000	8,750	31	284	4.77	43.69	140.04	607.61	5.27	22.87	0	10	0.00	28.57	0.00	15.92	0.00	11.50	0.00	2.62			
16	10,000	20,000	15,000	87	371	13.38	57.08	556.03	1,163.64	20.93	43.80	4	14	11.43	40.00	1.97	17.89	1.42	12.92	0.35	1.54			
17	20,000	50,000	35,000	64	435	9.85	66.92	429.98	1,593.62	16.19	59.99	6	20	17.14	57.14	36.12	54.01	26.08	39.00	8.40	3.39			
18	50,000	100,000	75,000	85	520	13.08	80.00	429.92	2,023.55	16.18	76.17	7	27	20.00	77.14	24.40	78.41	17.62	56.62	5.68	3.87			
19	100,000	500,000	300,000	98	618	15.08	95.08	607.39	2,630.94	22.86	99.04	8	35	22.86	100.00	60.07	138.48	43.38	100.00	9.89	5.26			
20	500,000	UP		32	650	4.92	100.00	25.60	2,656.54	0.96	100.00	0	35	0.00	100.00	0.00	138.48	0.00	100.00	0.00	5.21			
				650					2,656.54					35					138.48					5.21



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	7.99	7.99	37.99	37.99	0.79	0.79	1	1	1.33	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	96	0.73	8.72	0.20	38.19	0.00	0.80	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	107	1.00	9.72	0.99	39.19	0.02	0.82	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	114	0.64	10.35	5.47	44.66	0.11	0.93	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	136	2.00	12.35	2.95	47.60	0.06	0.99	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	158	2.00	14.35	14.12	61.73	0.29	1.29	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	169	1.00	15.35	9.06	70.78	0.19	1.48	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	195	2.36	17.71	23.28	94.06	0.49	1.96	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	211	1.45	19.16	35.96	130.02	0.75	2.72	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	225	1.27	20.44	25.74	155.76	0.54	3.25	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	32	257	2.91	23.34	42.05	197.81	0.88	4.13	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	43	300	3.91	27.25	105.46	303.28	2.20	6.33	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	37	337	3.36	30.61	79.81	383.09	1.67	8.00	0	1	0.00	1.33	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	368	2.82	33.42	116.79	499.88	2.44	10.44	1	2	1.33	2.67	54.22	54.22	12.21	12.21	46.43	10.85			
15	7,500	10,000	8,750	53	421	4.81	38.24	315.26	815.13	6.58	17.02	1	3	1.33	4.00	0.00	54.22	0.00	12.21	0.00	6.65			
16	10,000	20,000	15,000	190	611	17.26	55.50	941.99	1,757.12	19.67	36.69	15	18	20.00	24.00	215.27	269.48	48.46	60.67	22.85	15.34			
17	20,000	50,000	35,000	183	794	16.62	72.12	1,375.51	3,132.63	28.72	65.42	24	42	32.00	56.00	139.63	409.11	31.43	92.10	10.15	13.06			
18	50,000	100,000	75,000	102	896	9.26	81.38	656.40	3,789.03	13.71	79.12	10	52	13.33	69.33	7.97	417.08	1.79	93.89	1.21	11.01			
19	100,000	500,000	300,000	155	1,051	14.08	95.46	814.30	4,603.33	17.00	96.13	7	59	9.33	78.67	4.40	421.48	0.99	94.88	0.54	9.16			
20	500,000	<b>UP</b>		50	1,101	4.54	100.00	185.33	4,788.66	3.87	100.00	16	75	21.33	100.00	22.73	444.21	5.12	100.00	12.26	9.28			
				1,101					4,788.66					75					444.21					9.28





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2418

WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	6.70	6.70	219.19	219.19	8.52	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	37	0.19	6.89	0.10	219.29	0.00	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	44	1.30	8.19	3.84	223.13	0.15	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	47	0.56	8.75	0.29	223.42	0.01	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	65	3.35	12.10	4.07	227.50	0.16	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	76	2.05	14.15	15.12	242.62	0.59	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	88	2.23	16.39	10.12	252.74	0.39	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	121	6.15	22.53	44.32	297.06	1.72	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	129	1.49	24.02	32.22	329.28	1.25	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	135	1.12	25.14	27.35	356.63	1.06	13.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	152	3.17	28.31	90.06	446.69	3.50	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	162	1.86	30.17	36.92	483.61	1.44	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	171	1.68	31.84	39.99	523.60	1.55	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	200	5.40	37.24	135.65	659.25	5.27	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	219	3.54	40.78	115.88	775.13	4.51	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	65	284	12.10	52.89	499.86	1,274.99	19.43	49.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	50	334	9.31	62.20	429.83	1,704.83	16.71	66.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	353	3.54	65.74	197.96	1,902.79	7.70	73.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	97	450	18.06	83.80	388.16	2,290.95	15.09	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		87	537	16.20	100.00	281.05	2,572.00	10.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				537					2,572.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	19.67	19.67	68.82	68.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.68	22.35	9.39	78.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	5.01	27.36	17.54	95.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	1.21	28.57	4.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	28.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					28.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	8.33	8.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.17	12.50	2.04	2.04	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.17	16.67	2.39	4.43	2.16	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.17	20.83	3.11	7.54	2.81	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.17	25.00	1.84	9.38	1.66	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.17	29.17	0.92	10.30	0.83	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.17	33.33	0.44	10.74	0.40	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.17	37.50	0.00	10.74	0.00	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	13	16.67	54.17	5.51	16.25	4.97	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.17	58.33	17.66	33.91	15.94	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.17	62.50	11.44	45.35	10.32	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.17	66.67	4.38	49.73	3.95	44.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.17	70.83	4.38	54.11	3.95	48.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.17	75.00	10.01	64.12	9.03	57.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.17	79.17	11.15	75.27	10.06	67.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	4.17	83.33	15.33	90.60	13.84	81.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	22	8.33	91.67	10.77	101.37	9.72	91.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	24	8.33	100.00	9.43	110.80	8.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	110.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	110.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					110.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	6.18	6.18	4.35	4.35	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	18	0.36	6.55	0.00	4.35	0.00	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	19	0.36	6.91	0.08	4.43	0.01	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	22	1.09	8.00	0.52	4.95	0.05	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	25	1.09	9.09	1.51	6.46	0.15	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	26	0.36	9.45	0.61	7.06	0.06	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	27	0.36	9.82	1.39	8.45	0.14	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	29	0.73	10.55	0.04	8.49	0.00	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	33	1.45	12.00	4.67	13.16	0.47	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	36	1.09	13.09	7.15	20.31	0.72	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	51	5.45	18.55	23.09	43.40	2.32	4.36	2	2	12.50	12.50	0.24	0.24	0.99	0.99	1.02	0.54	0.00	0.54	
12	3,000	4,000	3,500	8	59	2.91	21.45	5.05	48.45	0.51	4.86	0	2	0.00	12.50	0.00	0.24	0.00	0.99	0.00	0.00	0.49	0.49	
13	4,000	5,000	4,500	5	64	1.82	23.27	0.51	48.96	0.05	4.91	0	2	0.00	12.50	0.00	0.24	0.00	0.99	0.00	0.00	0.48	0.48	
14	5,000	7,500	6,250	8	72	2.91	26.18	19.01	67.98	1.91	6.82	0	2	0.00	12.50	0.00	0.24	0.00	0.99	0.00	0.00	0.35	0.35	
15	7,500	10,000	8,750	24	96	8.73	34.91	54.68	122.66	5.49	12.31	0	2	0.00	12.50	0.00	0.24	0.00	0.99	0.00	0.00	0.19	0.19	
16	10,000	20,000	15,000	30	126	10.91	45.82	146.69	269.35	14.72	27.03	1	3	6.25	18.75	2.14	2.38	9.04	10.03	1.46	0.88	0.88	0.88	
17	20,000	50,000	35,000	47	173	17.09	62.91	288.69	558.04	28.97	56.00	7	10	43.75	62.50	2.06	4.44	8.70	18.73	0.71	0.80	0.80	0.80	
18	50,000	100,000	75,000	40	213	14.55	77.45	213.58	771.62	21.43	77.44	2	12	12.50	75.00	2.24	6.68	9.43	28.15	1.05	0.87	0.87	0.87	
19	100,000	500,000	300,000	52	265	18.91	96.36	222.04	993.66	22.28	99.72	3	15	18.75	93.75	14.28	20.96	60.17	88.32	6.43	2.11	2.11	2.11	
20	500,000	<b>UP</b>		10	275	3.64	100.00	2.80	996.46	0.28	100.00	1	16	6.25	100.00	2.77	23.73	11.68	100.00	98.92	2.38	2.38	2.38	
				275					996.46					16					23.73					2.38



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2423 SYNTHETIC FIBRES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	2.99	2.99	36.26	36.26	1.60	1.60	7	7	20.59	20.59	91.86	91.86	28.39	28.39	253.35	253.35			
2	50	100	75	5	23	0.83	3.82	0.05	36.31	0.00	1.61	0	7	0.00	20.59	0.00	91.86	0.00	28.39	0.00	253.01			
3	100	200	150	1	24	0.17	3.99	0.55	36.86	0.02	1.63	0	7	0.00	20.59	0.00	91.86	0.00	28.39	0.00	249.22			
4	200	300	250	2	26	0.33	4.32	4.25	41.11	0.19	1.82	2	9	5.88	26.47	18.34	110.20	5.67	34.06	431.10	268.04			
5	300	500	400	4	30	0.66	4.98	2.52	43.64	0.11	1.93	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	252.54			
6	500	750	625	3	33	0.50	5.48	1.96	45.60	0.09	2.02	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	241.65			
7	750	1,000	875	4	37	0.66	6.15	4.48	50.09	0.20	2.22	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	220.02			
8	1,000	1,500	1,250	11	48	1.83	7.97	18.58	68.67	0.82	3.04	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	160.48			
9	1,500	2,000	1,750	7	55	1.16	9.14	8.49	77.16	0.38	3.42	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	142.83			
10	2,000	2,500	2,250	3	58	0.50	9.63	6.33	83.48	0.28	3.70	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	132.00			
11	2,500	3,000	2,750	29	87	4.82	14.45	24.62	108.10	1.09	4.78	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	101.94			
12	3,000	4,000	3,500	11	98	1.83	16.28	50.27	158.37	2.22	7.01	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	69.58			
13	4,000	5,000	4,500	32	130	5.32	21.59	59.26	217.63	2.62	9.63	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	50.64			
14	5,000	7,500	6,250	34	164	5.65	27.24	115.60	333.23	5.12	14.75	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	33.07			
15	7,500	10,000	8,750	22	186	3.65	30.90	110.99	444.22	4.91	19.66	0	9	0.00	26.47	0.00	110.20	0.00	34.06	0.00	24.81			
16	10,000	20,000	15,000	93	279	15.45	46.35	295.55	739.77	13.08	32.74	9	18	26.47	52.94	77.71	187.91	24.02	58.07	26.29	25.40			
17	20,000	50,000	35,000	94	373	15.61	61.96	399.83	1,139.60	17.70	50.44	5	23	14.71	67.65	38.66	226.58	11.95	70.02	9.67	19.88			
18	50,000	100,000	75,000	98	471	16.28	78.24	640.76	1,780.36	28.36	78.80	3	26	8.82	76.47	36.12	262.70	11.16	81.19	5.64	14.76			
19	100,000	500,000	300,000	74	545	12.29	90.53	357.73	2,138.09	15.83	94.63	8	34	23.53	100.00	60.88	323.58	18.81	100.00	17.02	15.13			
20	500,000	UP		57	602	9.47	100.00	121.22	2,259.30	5.37	100.00	0	34	0.00	100.00	0.00	323.58	0.00	100.00	0.00	14.32			
				602					2,259.30					34					323.58					14.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	17	17	5.94	5.94	45.10	45.10	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	18	0.35	6.29	0.15	45.25	0.01	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	20	0.70	6.99	0.70	45.94	0.03	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	22	0.70	7.69	9.06	55.00	0.38	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	26	1.40	9.09	21.17	76.17	0.88	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	27	0.35	9.44	1.83	78.00	0.08	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	29	0.70	10.14	2.05	80.05	0.08	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	35	2.10	12.24	14.49	94.54	0.60	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	41	2.10	14.34	23.09	117.63	0.96	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	12	53	4.20	18.53	26.96	144.59	1.12	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	59	2.10	20.63	37.80	182.39	1.57	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	12	71	4.20	24.83	40.29	222.67	1.67	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	74	1.05	25.87	33.10	255.78	1.37	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	90	5.59	31.47	152.61	408.38	6.32	16.91	2	2	20.00	20.00	2.12	2.12	0.12	0.12	1.39	0.52	0.46	0.28
15	7,500	10,000	8,750	16	106	5.59	37.06	50.86	459.24	2.11	19.02	0	2	0.00	20.00	0.00	2.12	0.00	0.12	0.00	0.00	0.00	0.46
16	10,000	20,000	15,000	51	157	17.83	54.90	672.14	1,131.38	27.84	46.86	1	3	10.00	30.00	1.04	3.16	0.06	0.18	0.15	0.28	0.28	0.28
17	20,000	50,000	35,000	59	216	20.63	75.52	585.01	1,716.39	24.23	71.09	7	10	70.00	100.00	1,734.11	1,737.27	99.82	100.00	296.42	101.22	101.22	101.22
18	50,000	100,000	75,000	41	257	14.34	89.86	349.67	2,066.07	14.48	85.57	0	10	0.00	100.00	0.00	1,737.27	0.00	100.00	0.00	84.09	84.09	84.09
19	100,000	500,000	300,000	28	285	9.79	99.65	312.69	2,378.75	12.95	98.52	0	10	0.00	100.00	0.00	1,737.27	0.00	100.00	0.00	73.03	73.03	73.03
20	500,000	UP		1	286	0.35	100.00	35.75	2,414.50	1.48	100.00	0	10	0.00	100.00	0.00	1,737.27	0.00	100.00	0.00	71.95	71.95	71.95
				286				2,414.50				10				1,737.27				71.95			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	28.21	28.21	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	12	2.56	30.77	0.55	0.55	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	13	2.56	33.33	1.43	1.98	2.97	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	14	2.56	35.90	2.76	4.75	5.72	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	15	2.56	38.46	0.00	4.75	0.00	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	16	2.56	41.03	19.57	24.31	40.49	50.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	17	2.56	43.59	0.89	25.20	1.84	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	18	2.56	46.15	0.00	25.20	0.00	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	19	2.56	48.72	0.00	25.20	0.00	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	20	2.56	51.28	3.25	28.45	6.73	58.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	2.56	53.85	3.63	32.08	7.51	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	2.56	56.41	2.60	34.69	5.38	71.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	2.56	58.97	1.19	35.88	2.46	74.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	24	2.56	61.54	0.13	36.01	0.28	74.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	2.56	64.10	0.08	36.09	0.16	74.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	26	2.56	66.67	0.02	36.10	0.03	74.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	27	2.56	69.23	3.28	39.38	6.78	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	28	2.56	71.79	0.10	39.48	0.21	81.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	29	2.56	74.36	0.03	39.51	0.06	81.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	39	25.64	100.00	8.82	48.33	18.25	100.00	2	2	100.00	100.00	0.03	0.03	100.00	100.00	0.32	0.06			
				39					48.33					2					0.03					0.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.55	4.55	0.17	0.17	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.55	9.09	4.01	4.18	3.16	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.55	13.64	4.61	8.79	3.63	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.55	18.18	1.13	9.92	0.89	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.55	22.73	7.14	17.06	5.63	13.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.55	27.27	21.47	38.53	16.92	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.55	31.82	1.11	39.65	0.88	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.55	36.36	1.65	41.30	1.30	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.55	40.91	7.10	48.40	5.59	38.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.55	45.45	7.33	55.72	5.77	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.55	50.00	7.33	63.05	5.77	49.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.55	54.55	7.33	55.72	5.77	43.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.55	59.09	2.01	57.73	1.59	45.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.55	63.64	7.47	65.20	5.89	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.55	68.18	1.01	66.21	0.79	52.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	4.55	72.73	10.02	76.23	7.90	60.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	4.55	77.27	13.56	89.80	10.69	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	21	18.18	95.45	41.67	131.47	32.84	103.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	22	4.55	100.00	4.58	126.89	3.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					126.89					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	2.78	2.78	0.32	0.32	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	0.23	3.01	0.21	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	0.23	3.24	0.07	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.23	3.47	0.11	0.07	0.01	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	17	0.46	3.94	0.14	0.21	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	21	0.93	4.86	1.67	1.88	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	0.23	5.09	0.37	2.25	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	26	0.93	6.02	0.83	3.08	0.05	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	32	1.39	7.41	4.35	7.43	0.28	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	42	2.31	9.72	0.12	7.31	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	43	0.23	9.95	3.65	10.96	0.24	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	23	66	5.32	15.28	38.48	49.44	2.48	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	79	3.01	18.29	25.61	75.05	1.65	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	93	3.24	21.53	13.96	89.02	0.90	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	102	2.08	23.61	7.42	96.44	0.48	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	54	156	12.50	36.11	295.41	391.85	19.07	25.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	102	258	23.61	59.72	315.44	707.29	20.37	45.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	49	307	11.34	71.06	378.67	1,085.97	24.45	70.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	87	394	20.14	91.20	332.68	1,418.65	21.48	91.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		38	432	8.80	100.00	130.14	1,548.78	8.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				432					1,548.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2433

MIXED PROCESSES (SPINNINGWEAVING): SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	94	94	6.84	6.84	129.32	129.32	3.59	3.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	96	0.15	6.99	0.13	129.46	0.00	3.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	104	0.58	7.57	1.68	131.14	0.05	3.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	111	0.51	8.08	1.70	132.84	0.05	3.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	126	1.09	9.17	71.74	61.10	1.99	1.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	139	0.95	10.12	2.57	63.67	0.07	1.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	144	0.36	10.48	2.46	66.14	0.07	1.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	187	3.13	13.61	15.53	81.67	0.43	2.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	31	218	2.26	15.87	57.67	139.34	1.60	3.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	232	1.02	16.89	5.42	144.76	0.15	4.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	249	1.24	18.12	8.73	153.49	0.24	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	276	1.97	20.09	30.85	184.34	0.86	5.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	298	1.60	21.69	63.38	247.72	1.76	6.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	337	2.84	24.53	85.87	333.59	2.38	9.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	56	393	4.08	28.60	95.39	428.98	2.65	11.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	75	468	5.46	34.06	319.19	748.17	8.85	20.75	2	2	7.69	7.69	0.18	0.18	0.01	0.01	0.01	0.01	0.06	0.02			
17	20,000	50,000	35,000	209	677	15.21	49.27	990.98	1,739.16	27.49	48.24	6	8	23.08	30.77	1,384.36	1,384.54	99.46	99.47	139.70	139.70	79.61	79.61			
18	50,000	100,000	75,000	165	842	12.01	61.28	743.44	2,482.60	20.62	68.86	2	10	7.69	38.46	3.15	1,387.70	0.23	99.70	0.42	55.90	42.28	42.28			
19	100,000	500,000	300,000	367	1,209	26.71	87.99	803.04	3,285.64	22.27	91.13	10	20	38.46	76.92	1.57	1,389.27	0.11	99.81	0.20	42.28	42.28	42.28			
20	500,000	UP		165	1,374	12.01	100.00	319.73	3,605.37	8.87	100.00	6	26	23.08	100.00	2.61	1,391.88	0.19	100.00	0.82	38.61	38.61	38.61			
				1,374					3,605.37					26					1,391.88					38.61		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2438

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	69	69	5.57	5.57	23.58	23.58	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	74	0.40	5.98	2.23	25.81	0.05	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	88	1.13	7.11	2.65	28.47	0.06	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	100	0.97	8.08	3.91	32.37	0.09	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	111	0.89	8.97	25.02	57.40	0.59	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	140	2.34	11.31	14.36	71.76	0.34	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	155	1.21	12.52	34.49	106.25	0.82	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	178	1.86	14.38	48.86	155.12	1.16	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	200	1.78	16.16	34.91	190.03	0.83	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	217	1.37	17.53	33.38	223.41	0.79	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	242	2.02	19.55	45.56	268.97	1.08	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	270	2.26	21.81	55.20	324.16	1.31	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	36	306	2.91	24.72	33.97	358.13	0.80	8.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	58	364	4.68	29.40	147.76	505.89	3.50	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	397	2.67	32.07	173.97	679.86	4.12	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	148	545	11.95	44.02	560.25	1,240.12	13.27	29.37	5	5	25.00	25.00	178.31	178.31	69.87	69.87	31.83	14.38			
17	20,000	50,000	35,000	217	762	17.53	61.55	1,366.37	2,606.48	32.35	61.72	2	7	10.00	35.00	1.55	179.86	0.61	70.47	0.11	6.90			
18	50,000	100,000	75,000	127	889	10.26	71.81	501.88	3,108.36	11.88	73.60	0	7	0.00	35.00	0.00	179.86	0.00	70.47	0.00	5.79			
19	100,000	500,000	300,000	186	1,075	15.02	86.83	609.51	3,717.87	14.43	88.04	12	19	60.00	95.00	59.16	239.02	23.18	93.65	9.71	6.43			
20	500,000	<b>UP</b>		163	1,238	13.17	100.00	505.21	4,223.08	11.96	100.00	1	20	5.00	100.00	16.20	255.22	6.35	100.00	3.21	6.04			
				1,238					4,223.08					20					255.22					6.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	2.30	2.30	7.17	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	2.30	4.61	7.17	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	7.13	11.73	22.18	36.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	13.02	24.75	40.49	77.00	1	1	100.00	100.00	8.32	8.32	100.00	100.00	63.96	33.63	
6	500	750	625	1	5	11.11	55.56	0.36	25.11	1.11	78.11	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	33.15	
7	750	1,000	875	1	6	11.11	66.67	0.19	25.30	0.60	78.71	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	32.90	
8	1,000	1,500	1,250	1	7	11.11	77.78	8.46	33.76	26.31	105.02	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	24.66	
9	1,500	2,000	1,750	1	8	11.11	88.89	1.05	32.71	3.26	101.76	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.45	
10	2,000	2,500	2,500	1	9	11.11	100.00	0.56	32.14	1.76	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
20	500,000	UP		0	9	0.00	100.00	0.00	32.14	0.00	100.00	0	1	0.00	100.00	0.00	8.32	0.00	100.00	0.00	25.90	
				9				32.14				1				8.32					25.90	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	43.70	43.70	21.37	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	32.50	76.20	15.89	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	14.07	90.27	6.88	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	0.29	90.55	0.14	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	4.12	94.68	2.02	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	0.29	94.97	0.14	46.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	9.50	104.47	4.65	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	55.58	160.04	27.17	78.25	3	3	100.00	100.00	1,698.92	1,698.92	100.00	100.00	3056.98	1061.54			
9	1,500	2,000	1,750	1	9	5.26	47.37	0.14	160.19	0.07	78.33	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	1060.59			
10	2,000	2,500	2,250	1	10	5.26	52.63	19.90	180.08	9.73	88.05	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	943.40			
11	2,500	3,000	2,750	1	11	5.26	57.89	0.68	180.77	0.33	88.39	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	939.85			
12	3,000	4,000	3,500	1	12	5.26	63.16	0.50	181.26	0.24	88.63	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	937.26			
13	4,000	5,000	4,500	1	13	5.26	68.42	1.00	182.26	0.49	89.12	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	932.13			
14	5,000	7,500	6,250	1	14	5.26	73.68	1.10	183.36	0.54	89.66	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	926.56			
15	7,500	10,000	8,750	1	15	5.26	78.95	1.59	184.95	0.78	90.43	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	918.60			
16	10,000	20,000	15,000	1	16	5.26	84.21	3.16	188.11	1.55	91.98	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	903.15			
17	20,000	50,000	35,000	1	17	5.26	89.47	4.13	192.24	2.02	94.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	883.74			
18	50,000	100,000	75,000	1	18	5.26	94.74	5.32	197.56	2.60	96.60	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	859.96			
19	100,000	500,000	300,000	1	19	5.26	100.00	6.96	204.51	3.40	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	830.71			
20	500,000	UP		0	19	0.00	100.00	0.00	204.51	0.00	100.00	0	3	0.00	100.00	0.00	1,698.92	0.00	100.00	0.00	830.71			
				19					204.51					3					1,698.92					830.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	6.67	6.67	4.46	4.46	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.67	7.33	0.24	4.70	0.02	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.67	8.00	0.11	4.81	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.67	8.67	0.67	5.48	0.06	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	14	0.67	9.33	0.62	6.10	0.05	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	16	1.33	10.67	1.51	7.60	0.13	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	19	2.00	12.67	1.19	8.79	0.10	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	20	0.67	13.33	5.86	14.65	0.52	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	23	2.00	15.33	14.34	28.99	1.26	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	0.67	16.00	4.25	33.24	0.37	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	0.67	16.67	3.01	36.25	0.27	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	35	6.67	23.33	44.60	80.85	3.93	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	47	8.00	31.33	56.97	137.82	5.01	12.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	57	6.67	38.00	91.61	229.43	8.06	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	66	6.00	44.00	69.72	299.15	6.14	26.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	86	13.33	57.33	169.61	468.76	14.93	41.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	51	137	34.00	91.33	415.52	884.28	36.57	77.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	148	7.33	98.67	181.17	1,065.45	15.94	93.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	150	1.33	100.00	70.78	1,136.22	6.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	150	0.00	100.00	0.00	1,136.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				150					1,136.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	2.20	2.20	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	6	4.40	6.59	0.61	0.66	0.13	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.10	7.69	0.41	1.08	0.09	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.10	8.79	0.54	1.62	0.12	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.10	9.89	2.93	4.55	0.62	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.10	10.99	2.93	1.62	0.62	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.10	12.09	3.96	5.58	0.84	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	19	8.79	20.88	19.88	25.46	4.21	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	29	10.99	31.87	10.66	36.12	2.26	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	36	7.69	39.56	22.11	58.23	4.69	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	40	4.40	43.96	27.95	86.18	5.93	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	57	18.68	62.64	72.81	158.99	15.44	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	64	7.69	70.33	32.93	191.92	6.98	40.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	70	6.59	76.92	36.53	228.44	7.74	48.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	71	1.10	78.02	2.15	230.59	0.45	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	80	9.89	87.91	81.44	312.03	17.27	66.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	83	3.30	91.21	34.26	346.29	7.26	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	86	3.30	94.51	98.67	444.96	20.92	94.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	90	4.40	98.90	14.61	459.57	3.10	97.44	2	2	100.00	100.00	0.96	0.96	100.00	100.00	6.58	0.21			
20	500,000	UP		1	91	1.10	100.00	12.08	471.64	2.56	100.00	0	2	0.00	100.00	0.00	0.96	0.00	100.00	0.00	0.20			
				91					471.64					2					0.96					0.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 245 ROPEMAKERS STRINGMAKER SACKMAKERS BLANKETS WEAVING MILLS CAR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.03	0.03	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.03					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	14.12	14.12	73.97	73.97	6.97	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	28	2.35	16.47	14.85	88.81	1.40	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	30	1.18	17.65	1.71	90.52	0.16	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	34	2.35	20.00	6.21	96.72	0.59	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	45	6.47	26.47	16.18	112.90	1.53	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	49	2.35	28.82	7.25	120.15	0.68	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	52	1.76	30.59	6.16	126.31	0.58	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	67	8.82	39.41	19.13	145.44	1.80	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	75	4.71	44.12	27.51	172.96	2.59	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	77	1.18	45.29	13.55	186.50	1.28	17.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	85	4.71	50.00	20.18	206.69	1.90	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	86	0.59	50.59	5.55	212.23	0.52	20.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	90	2.35	52.94	22.05	234.28	2.08	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	99	5.29	58.24	34.59	268.87	3.26	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	105	3.53	61.76	64.66	333.53	6.10	31.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	23	128	13.53	75.29	190.32	523.85	17.94	49.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	152	14.12	89.41	389.85	913.70	36.75	86.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	14	166	8.24	97.65	104.99	1,018.69	9.90	96.04	3	3	100.00	100.00	6.74	6.74	100.00	100.00	6.42	0.66	0.64	0.64	
19	100,000	500,000	300,000	4	170	2.35	100.00	42.05	1,060.74	3.96	100.00	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	0.00	0.00	0.64	
20	500,000	<b>UP</b>		0	170	0.00	100.00	0.00	1,060.74	0.00	100.00	0	3	0.00	100.00	0.00	6.74	0.00	100.00	0.00	0.00	0.00	0.64	
				170					1,060.74					3					6.74					0.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	4.61	4.61	13.87	13.87	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	23	0.69	5.30	0.35	14.22	0.02	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	26	0.69	5.99	0.16	14.38	0.01	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	27	0.23	6.22	0.37	14.75	0.02	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	35	1.84	8.06	2.88	17.63	0.16	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	39	0.92	8.99	20.75	38.39	1.13	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	49	2.30	11.29	36.85	75.23	2.01	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	60	2.53	13.82	32.27	107.50	1.76	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	64	0.92	14.75	28.33	135.83	1.55	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	67	0.69	15.44	5.20	141.03	0.28	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	78	2.53	17.97	19.04	160.07	1.04	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	85	1.61	19.59	13.85	173.92	0.76	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	91	1.38	20.97	23.91	197.83	1.31	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	124	7.60	28.57	103.55	301.38	5.66	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	139	3.46	32.03	62.43	363.82	3.41	19.88	1	1	9.09	9.09	1.72	1.72	0.14	0.14	2.75	2.75	0.47	0.47	
16	10,000	20,000	15,000	126	265	29.03	61.06	625.28	989.10	34.17	54.05	0	1	0.00	9.09	0.00	1.72	0.00	0.14	0.00	0.14	0.00	0.17	
17	20,000	50,000	35,000	75	340	17.28	78.34	388.55	1,377.65	21.23	75.28	4	5	36.36	45.45	1,036.22	1,037.94	81.82	81.95	266.69	266.69	75.34	75.34	
18	50,000	100,000	75,000	28	368	6.45	84.79	174.93	1,552.58	9.56	84.84	3	8	27.27	72.73	222.05	1,259.99	17.53	99.48	126.93	126.93	81.15	81.15	
19	100,000	500,000	300,000	42	410	9.68	94.47	198.34	1,750.92	10.84	95.68	3	11	27.27	100.00	6.55	1,266.54	0.52	100.00	3.30	3.30	72.34	72.34	
20	500,000	<b>UP</b>		24	434	5.53	100.00	79.02	1,829.95	4.32	100.00	0	11	0.00	100.00	0.00	1,266.54	0.00	100.00	0.00	0.00	69.21	69.21	
				434					1,829.95					11					1,266.54			69.21		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	0.90	0.90	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	1.01	1.91	2.40	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	3.02	4.92	7.20	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	2.70	7.63	6.45	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	5.29	12.91	12.62	30.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	1.72	14.63	4.10	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	2.29	16.93	5.47	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	6.71	23.64	16.02	56.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	2.76	26.40	6.58	63.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	2.07	28.46	4.93	67.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	7.72	36.18	18.42	86.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	5.72	41.90	13.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	41.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					41.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.94	2.94	5.54	5.54	3.89	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.94	5.88	0.04	5.58	0.02	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.94	8.82	1.08	6.65	0.75	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.94	11.76	2.70	9.36	1.89	6.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.94	14.71	0.75	10.11	0.53	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.94	17.65	1.26	11.36	0.88	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.94	20.59	4.56	15.92	3.20	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.94	23.53	0.32	16.24	0.23	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.94	26.47	2.61	18.86	1.83	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.94	29.41	1.56	20.41	1.09	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.94	32.35	1.84	22.26	1.29	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.94	35.29	3.27	25.53	2.29	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.94	38.24	1.99	27.52	1.40	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.94	41.18	1.99	29.51	1.40	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.94	44.12	4.72	34.23	3.31	24.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	2.94	47.06	7.72	41.95	5.41	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	25	26.47	73.53	59.99	101.94	42.06	71.48	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	32	20.59	94.12	36.57	138.50	25.64	97.12	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	33	2.94	97.06	0.00	138.50	0.00	97.12	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	34	2.94	100.00	4.10	142.61	2.88	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					142.61					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.17	4.17	2.00	2.00	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.08	6.25	0.00	2.00	0.00	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	4.17	10.42	0.46	2.46	0.08	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	2.08	12.50	0.45	2.91	0.07	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	8	4.17	16.67	1.09	4.01	0.18	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	4.17	20.83	2.10	6.11	0.35	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	4.17	25.00	3.35	9.46	0.56	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	2.08	27.08	1.51	10.97	0.25	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	2.08	29.17	0.48	11.45	0.08	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	2.08	31.25	6.74	18.19	1.12	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	2.08	33.33	15.39	33.58	2.56	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	2.08	35.42	12.97	46.55	2.16	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	2.08	37.50	3.00	49.55	0.50	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	2.08	39.58	3.50	53.05	0.58	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	24	10.42	50.00	17.01	70.06	2.84	11.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	29	10.42	60.42	49.85	119.91	8.31	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	35	12.50	72.92	213.94	333.85	35.65	55.64	2	2	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	44	18.75	91.67	39.83	373.68	6.64	62.27	3	5	50.00	83.33	107.66	107.66	100.00	100.00	270.33	28.81	18.18	17.94	
19	100,000	500,000	300,000	2	46	4.17	95.83	218.67	592.35	36.44	98.71	1	6	16.67	100.00	0.00	107.66	0.00	100.00	0.00	100.00	0.00	18.18	
20	500,000	UP		2	48	4.17	100.00	7.71	600.06	1.29	100.00	0	6	0.00	100.00	0.00	107.66	0.00	100.00	0.00	100.00	0.00	17.94	
				48					600.06					6					107.66					17.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 246

KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.76	1.76	18.76	18.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.35	2.11	3.71	22.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.60	4.71	27.75	50.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.66	9.37	49.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	9.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					9.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	110	110	5.54	5.54	344.71	344.71	2.08	2.08	2	2	1.79	1.79	34.29	34.29	0.38	0.38	9.95	9.95			
2	50	100	75	20	130	1.01	6.55	9.22	335.49	0.06	2.02	0	2	0.00	1.79	0.00	34.29	0.00	0.38	0.00	10.22			
3	100	200	150	26	156	1.31	7.86	10.04	345.53	0.06	2.08	0	2	0.00	1.79	0.00	34.29	0.00	0.38	0.00	9.92			
4	200	300	250	32	188	1.61	9.47	79.39	424.92	0.48	2.56	0	2	0.00	1.79	0.00	34.29	0.00	0.38	0.00	8.07			
5	300	500	400	45	233	2.27	11.74	67.12	492.05	0.40	2.96	2	4	1.79	3.57	13.71	48.00	0.15	0.53	20.43	9.76			
6	500	750	625	65	298	3.27	15.01	262.44	754.48	1.58	4.54	3	7	2.68	6.25	503.87	551.87	5.60	6.13	192.00	73.15			
7	750	1,000	875	65	363	3.27	18.29	175.54	930.03	1.06	5.60	0	7	0.00	6.25	0.00	551.87	0.00	6.13	0.00	59.34			
8	1,000	1,500	1,250	90	453	4.53	22.82	256.68	1,186.71	1.55	7.15	5	12	4.46	10.71	922.15	1,474.02	10.25	16.38	359.26	124.21			
9	1,500	2,000	1,750	97	550	4.89	27.71	338.99	1,525.69	2.04	9.19	4	16	3.57	14.29	402.39	1,876.41	4.47	20.85	118.70	122.99			
10	2,000	2,500	2,250	80	630	4.03	31.74	367.78	1,893.48	2.22	11.41	1	17	0.89	15.18	588.70	2,465.11	6.54	27.40	160.07	130.19			
11	2,500	3,000	2,750	92	722	4.63	36.37	428.21	2,321.69	2.58	13.98	0	17	0.00	15.18	0.00	2,465.11	0.00	27.40	0.00	106.18			
12	3,000	4,000	3,500	134	856	6.75	43.12	657.68	2,979.37	3.96	17.95	0	17	0.00	15.18	0.00	2,465.11	0.00	27.40	0.00	82.74			
13	4,000	5,000	4,500	79	935	3.98	47.10	726.99	3,706.36	4.38	22.32	0	17	0.00	15.18	0.00	2,465.11	0.00	27.40	0.00	66.51			
14	5,000	7,500	6,250	153	1,088	7.71	54.81	1,312.55	5,018.91	7.91	30.23	0	17	0.00	15.18	0.00	2,465.11	0.00	27.40	0.00	49.12			
15	7,500	10,000	8,750	141	1,229	7.10	61.91	1,569.97	6,588.88	9.46	39.69	3	20	2.68	17.86	50.66	2,515.78	0.56	27.96	3.23	38.18			
16	10,000	20,000	15,000	235	1,464	11.84	73.75	2,868.89	9,457.77	17.28	56.97	22	42	19.64	37.50	744.16	3,259.94	8.27	36.23	25.94	34.47			
17	20,000	50,000	35,000	274	1,738	13.80	87.56	3,923.07	13,380.84	23.63	80.60	18	60	16.07	53.57	436.72	3,696.66	4.85	41.08	11.13	27.63			
18	50,000	100,000	75,000	122	1,860	6.15	93.70	2,031.91	15,412.75	12.24	92.84	26	86	23.21	76.79	3,693.88	7,390.54	41.05	82.14	181.79	47.95			
19	100,000	500,000	300,000	97	1,957	4.89	98.59	1,037.88	16,450.63	6.25	99.09	23	109	20.54	97.32	1,555.38	8,945.92	17.29	99.42	149.86	54.38			
20	500,000	UP		28	1,985	1.41	100.00	151.38	16,602.01	0.91	100.00	3	112	2.68	100.00	52.05	8,997.97	0.58	100.00	34.38	54.20			
				1,985					16,602.01					112					8,997.97					54.20



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	213	213	5.79	5.79	279.21	279.21	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	263	1.36	7.15	5.21	284.42	0.03	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	100	363	2.72	9.87	29.12	313.55	0.15	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	108	471	2.94	12.81	42.74	356.28	0.22	1.84	1	1	0.55	0.55	263.35	263.35	1.54	1.54	616.23	73.92			
5	300	500	400	117	588	3.18	16.00	118.88	475.16	0.61	2.45	0	1	0.00	0.55	0.00	263.35	0.00	1.54	0.00	55.42			
6	500	750	625	91	679	2.48	18.47	88.05	563.21	0.45	2.91	0	1	0.00	0.55	0.00	263.35	0.00	1.54	0.00	46.76			
7	750	1,000	875	76	755	2.07	20.54	110.59	673.80	0.57	3.48	4	5	2.20	2.75	546.58	809.93	3.19	4.72	494.23	120.20			
8	1,000	1,500	1,250	147	902	4.00	24.54	164.55	838.36	0.85	4.33	2	7	1.10	3.85	7.14	817.07	0.04	4.77	4.34	97.46			
9	1,500	2,000	1,750	115	1,017	3.13	27.67	145.05	983.41	0.75	5.08	3	10	1.65	5.49	8.07	825.14	0.05	4.81	5.56	83.91			
10	2,000	2,500	2,250	112	1,129	3.05	30.71	225.31	1,208.72	1.16	6.24	2	12	1.10	6.59	17.33	842.47	0.10	4.91	7.69	69.70			
11	2,500	3,000	2,750	84	1,213	2.29	33.00	167.19	1,375.90	0.86	7.11	6	18	3.30	9.89	63.64	906.10	0.37	5.29	38.06	65.86			
12	3,000	4,000	3,500	114	1,327	3.10	36.10	341.65	1,717.55	1.76	8.87	0	18	0.00	9.89	0.00	906.10	0.00	5.29	0.00	52.76			
13	4,000	5,000	4,500	103	1,430	2.80	38.90	293.08	2,010.63	1.51	10.39	2	20	1.10	10.99	1.48	907.59	0.01	5.29	0.51	45.14			
14	5,000	7,500	6,250	191	1,621	5.20	44.10	775.04	2,785.67	4.00	14.39	5	25	2.75	13.74	363.40	1,270.98	2.12	7.41	46.89	45.63			
15	7,500	10,000	8,750	219	1,840	5.96	50.05	1,056.72	3,842.39	5.46	19.85	3	28	1.65	15.38	57.08	1,328.06	0.33	7.75	5.40	34.56			
16	10,000	20,000	15,000	335	2,175	9.11	59.17	2,711.32	6,553.71	14.00	33.85	9	37	4.95	20.33	233.08	1,561.14	1.36	9.11	8.60	23.82			
17	20,000	50,000	35,000	523	2,698	14.23	73.39	4,814.39	11,368.11	24.87	58.72	58	95	31.87	52.20	10,240.52	11,801.66	59.74	68.85	212.71	103.81			
18	50,000	100,000	75,000	424	3,122	11.53	84.93	3,212.92	14,581.02	16.60	75.31	49	144	26.92	79.12	4,530.95	16,332.61	26.43	95.28	141.02	112.01			
19	100,000	500,000	300,000	485	3,607	13.19	98.12	4,571.52	19,152.55	23.61	98.93	35	179	19.23	98.35	664.51	16,997.12	3.88	99.15	14.54	88.75			
20	500,000	UP		69	3,676	1.88	100.00	207.90	19,360.45	1.07	100.00	3	182	1.65	100.00	144.88	17,142.00	0.85	100.00	69.69	88.54			
				3,676					19,360.45					182					17,142.00					88.54





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	5.75	5.75	166.64	166.64	4.85	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	76	3.17	8.92	5.44	172.08	0.16	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	148	8.45	17.37	29.65	201.74	0.86	5.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	169	317	19.84	37.21	115.72	317.46	3.37	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	83	400	9.74	46.95	109.72	427.17	3.19	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	442	4.93	51.88	63.15	490.33	1.84	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	47	489	5.52	57.39	88.94	579.27	2.59	16.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	54	543	6.34	63.73	145.38	724.66	4.23	21.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	39	582	4.58	68.31	128.78	853.44	3.75	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	620	4.46	72.77	159.31	1,012.75	4.63	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	31	651	3.64	76.41	129.73	1,142.48	3.77	33.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	679	3.29	79.69	211.47	1,353.95	6.15	39.39	1	1	33.33	33.33	4.44	4.44	0.30	0.30	2.10	0.33			
13	4,000	5,000	4,500	21	700	2.46	82.16	162.97	1,516.93	4.74	44.13	0	1	0.00	33.33	4.74	4.44	0.00	0.30	0.00	0.29			
14	5,000	7,500	6,250	38	738	4.46	86.62	352.70	1,869.63	10.26	54.39	0	1	0.00	33.33	0.00	4.44	0.00	0.30	0.00	0.24			
15	7,500	10,000	8,750	19	757	2.23	88.85	266.39	2,136.02	7.75	62.14	2	3	66.67	100.00	1,453.60	1,458.05	99.70	100.00	545.67	68.26			
16	10,000	20,000	15,000	46	803	5.40	94.25	685.45	2,821.46	19.94	82.08	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	51.68			
17	20,000	50,000	35,000	31	834	3.64	97.89	418.79	3,240.26	12.18	94.26	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	45.00			
18	50,000	100,000	75,000	2	836	0.23	98.12	87.87	3,328.13	2.56	96.82	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	43.81			
19	100,000	500,000	300,000	16	852	1.88	100.00	109.37	3,437.49	3.18	100.00	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	42.42			
20	500,000	UP		0	852	0.00	100.00	0.00	3,437.49	0.00	100.00	0	3	0.00	100.00	0.00	1,458.05	0.00	100.00	0.00	42.42			
				852					3,437.49					3					1,458.05					42.42



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	7.97	7.97	7.59	7.59	0.96	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	41	8.37	16.33	4.79	12.37	0.61	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	64	9.16	25.50	10.85	23.23	1.38	2.94	2	2	15.38	15.38	191.44	191.44	12.60	12.60	1763.65	824.19			
4	200	300	250	15	79	5.98	31.47	8.87	32.09	1.12	4.07	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	596.50			
5	300	500	400	13	92	5.18	36.65	6.72	38.81	0.85	4.92	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	493.26			
6	500	750	625	18	110	7.17	43.82	11.13	49.95	1.41	6.33	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	383.29			
7	750	1,000	875	11	121	4.38	48.21	19.08	69.03	2.42	8.75	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	277.34			
8	1,000	1,500	1,250	11	132	4.38	52.59	35.26	104.28	4.47	13.21	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	183.58			
9	1,500	2,000	1,750	5	137	1.99	54.58	11.42	115.70	1.45	14.66	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	165.46			
10	2,000	2,500	2,250	14	151	5.58	60.16	32.85	148.56	4.16	18.83	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	128.86			
11	2,500	3,000	2,750	11	162	4.38	64.54	25.40	173.95	3.22	22.04	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	110.05			
12	3,000	4,000	3,500	16	178	6.37	70.92	68.18	242.14	8.64	30.68	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	79.06			
13	4,000	5,000	4,500	17	195	6.77	77.69	77.53	319.66	9.82	40.51	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	59.89			
14	5,000	7,500	6,250	15	210	5.98	83.67	94.21	413.87	11.94	52.45	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	46.26			
15	7,500	10,000	8,750	7	217	2.79	86.45	74.09	487.96	9.39	61.84	0	2	0.00	15.38	0.00	191.44	0.00	12.60	0.00	39.23			
16	10,000	20,000	15,000	16	233	6.37	92.83	115.97	603.93	14.70	76.53	10	12	76.92	92.31	1,301.60	1,493.04	85.64	98.23	1122.34	247.22			
17	20,000	50,000	35,000	13	246	5.18	98.01	152.52	756.45	19.33	95.86	1	13	7.69	100.00	26.84	1,519.89	1.77	100.00	17.60	200.92			
18	50,000	100,000	75,000	1	247	0.40	98.41	7.26	763.70	0.92	96.78	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	199.01			
19	100,000	500,000	300,000	4	251	1.59	100.00	25.42	789.13	3.22	100.00	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	192.60			
20	500,000	UP		0	251	0.00	100.00	0.00	789.13	0.00	100.00	0	13	0.00	100.00	0.00	1,519.89	0.00	100.00	0.00	192.60			
				251					789.13					13					1,519.89					192.60



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.40	1.40	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	27.42	28.82	55.53	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	20.57	49.38	41.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					49.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	15.38	15.38	3.57	3.57	10.68	10.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	7.69	23.08	2.42	1.15	7.24	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	7.69	30.77	0.44	1.59	1.31	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	7.69	38.46	2.42	0.83	7.24	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	7.69	46.15	1.18	0.35	3.54	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	7.69	53.85	5.77	6.12	17.24	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	7.69	61.54	2.42	3.70	7.24	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	7.69	69.23	2.92	6.62	8.72	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	7.69	76.92	3.22	9.84	9.61	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	7.69	84.62	4.04	13.88	12.06	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	7.69	92.31	9.64	23.51	28.78	70.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	7.69	100.00	9.97	33.48	29.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	33.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					33.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	953	953	9.00	9.00	860.50	860.50	2.53	2.53	1	1	1.61	1.61	35.90	35.90	0.74	0.74	4.17	4.17			
2	50	100	75	461	1,414	4.35	13.35	186.05	1,046.55	0.55	3.07	0	1	0.00	1.61	0.00	35.90	0.00	0.74	0.00	3.43			
3	100	200	150	832	2,246	7.86	21.21	374.97	1,421.52	1.10	4.17	0	1	0.00	1.61	0.00	35.90	0.00	0.74	0.00	2.53			
4	200	300	250	670	2,916	6.33	27.54	432.85	1,854.37	1.27	5.44	2	3	3.23	4.84	35.00	70.90	0.72	1.47	8.09	3.82			
5	300	500	400	1,248	4,164	11.79	39.32	1,338.86	3,193.23	3.93	9.37	1	4	1.61	6.45	155.40	226.30	3.22	4.69	11.61	7.09			
6	500	750	625	924	5,088	8.73	48.05	1,354.13	4,547.36	3.97	13.34	0	4	0.00	6.45	0.00	226.30	0.00	4.69	0.00	4.98			
7	750	1,000	875	952	6,040	8.99	57.04	1,850.91	6,398.27	5.43	18.78	4	8	6.45	12.90	972.24	1,198.54	20.13	24.82	52.53	18.73			
8	1,000	1,500	1,250	916	6,956	8.65	65.69	2,342.11	8,740.38	6.87	25.65	2	10	3.23	16.13	70.86	1,269.40	1.47	26.29	3.03	14.52			
9	1,500	2,000	1,750	674	7,630	6.37	72.06	2,353.07	11,093.45	6.91	32.55	3	13	4.84	20.97	413.76	1,683.15	8.57	34.86	17.58	15.17			
10	2,000	2,500	2,250	387	8,017	3.65	75.71	1,548.98	12,642.43	4.55	37.10	7	20	11.29	32.26	1,450.06	3,133.22	30.03	64.89	93.61	24.78			
11	2,500	3,000	2,750	344	8,361	3.25	78.96	1,758.13	14,400.56	5.16	42.26	1	21	1.61	33.87	5.48	3,138.70	0.11	65.00	0.31	21.80			
12	3,000	4,000	3,500	416	8,777	3.93	82.89	2,338.28	16,738.84	6.86	49.12	2	23	3.23	37.10	163.43	3,302.13	3.38	68.38	6.99	19.73			
13	4,000	5,000	4,500	272	9,049	2.57	85.46	2,017.49	18,756.33	5.92	55.04	3	26	4.84	41.94	258.99	3,561.12	5.36	73.75	12.84	18.99			
14	5,000	7,500	6,250	409	9,458	3.86	89.32	3,303.97	22,060.29	9.70	64.74	5	31	8.06	50.00	435.38	3,996.50	9.02	82.76	13.18	18.12			
15	7,500	10,000	8,750	255	9,713	2.41	91.73	2,397.28	24,457.57	7.03	71.77	5	36	8.06	58.06	223.29	4,219.79	4.62	87.39	9.31	17.25			
16	10,000	20,000	15,000	352	10,065	3.32	95.05	3,969.71	28,427.28	11.65	83.42	9	45	14.52	72.58	401.26	4,621.05	8.31	95.70	10.11	16.26			
17	20,000	50,000	35,000	304	10,369	2.87	97.92	3,641.48	32,068.76	10.69	94.11	3	48	4.84	77.42	123.50	4,744.55	2.56	98.25	3.39	14.79			
18	50,000	100,000	75,000	98	10,467	0.93	98.85	894.68	32,963.45	2.63	96.73	7	55	11.29	88.71	28.26	4,772.81	0.59	98.84	3.16	14.48			
19	100,000	500,000	300,000	98	10,565	0.93	99.77	1,026.47	33,989.92	3.01	99.74	5	60	8.06	96.77	54.89	4,827.71	1.14	99.98	5.35	14.20			
20	500,000	UP		24	10,589	0.23	100.00	87.24	34,077.16	0.26	100.00	2	62	3.23	100.00	1.14	4,828.85	0.02	100.00	1.31	14.17			
				10,589					34,077.16					62					4,828.85					14.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.45	6.90	0.50	0.50	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	6.90	13.79	0.00	0.50	0.00	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.45	17.24	1.22	1.72	0.53	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.45	20.69	3.97	5.69	1.73	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.45	24.14	2.79	8.48	1.21	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.45	27.59	3.71	12.19	1.61	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	14	20.69	48.28	8.69	20.88	3.77	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	16	6.90	55.17	6.29	27.17	2.73	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	3.45	58.62	3.62	30.79	1.57	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	19	6.90	65.52	17.31	48.10	7.52	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	3.45	68.97	8.17	56.27	3.55	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	3.45	72.41	15.37	71.64	6.68	31.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	3.45	75.86	5.87	77.51	2.55	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	23	3.45	79.31	10.56	88.06	4.59	38.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	24	3.45	82.76	16.23	104.29	7.05	45.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	27	10.34	93.10	114.15	218.44	49.59	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	28	3.45	96.55	0.00	218.44	0.00	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	29	3.45	100.00	11.74	230.18	5.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	230.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					230.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.29	3.29	3.01	3.01	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.33	3.62	0.18	3.18	0.02	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	13	0.66	4.28	0.79	3.98	0.08	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	15	0.66	4.93	1.10	5.07	0.12	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	20	1.64	6.58	2.59	7.66	0.27	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	26	1.97	8.55	7.35	15.01	0.78	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	36	3.29	11.84	18.36	33.37	1.94	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	38	0.66	12.50	4.33	37.70	0.46	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	47	2.96	15.46	22.46	60.15	2.38	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	0.33	15.79	1.64	61.79	0.17	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	63	4.93	20.72	20.68	82.47	2.19	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	66	0.99	21.71	24.81	107.29	2.63	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	75	2.96	24.67	17.18	124.47	1.82	13.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	84	2.96	27.63	15.98	140.45	1.69	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	94	3.29	30.92	31.71	172.16	3.35	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	68	162	22.37	53.29	303.39	475.55	32.10	50.31	1	1	100.00	100.00	3.75	3.75	100.00	100.00	1.23	0.79			
17	20,000	50,000	35,000	67	229	22.04	75.33	248.24	723.79	26.26	76.57	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.52			
18	50,000	100,000	75,000	28	257	9.21	84.54	132.47	856.26	14.01	90.59	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.44			
19	100,000	500,000	300,000	45	302	14.80	99.34	82.14	938.40	8.69	99.28	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.40			
20	500,000	UP		2	304	0.66	100.00	6.84	945.24	0.72	100.00	0	1	0.00	100.00	0.00	3.75	0.00	100.00	0.00	0.40			
				304					945.24					1					3.75					0.40



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 247

UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.49	5.49	40.15	40.15	2.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	23	1.52	7.01	116.07	156.23	7.25	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	38	4.57	11.59	1.23	157.46	0.08	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	65	8.23	19.82	11.76	169.22	0.73	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	94	8.84	28.66	15.66	184.88	0.98	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	112	5.49	34.15	31.05	215.93	1.94	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	134	6.71	40.85	33.16	249.10	2.07	15.55	2	2	22.22	22.22	809.06	809.06	45.54	45.54	2439.48	324.80			
8	1,000	1,500	1,250	37	171	11.28	52.13	41.67	290.76	2.60	18.15	2	4	22.22	44.44	963.35	1,772.40	54.23	99.77	2312.10	609.57			
9	1,500	2,000	1,750	25	196	7.62	59.76	25.78	316.54	1.61	19.76	0	4	0.00	44.44	0.00	1,772.40	0.00	99.77	0.00	559.93			
10	2,000	2,500	2,250	2	198	0.61	60.37	21.48	338.02	1.34	21.10	0	4	0.00	44.44	0.00	1,772.40	0.00	99.77	0.00	524.35			
11	2,500	3,000	2,750	4	202	1.22	61.59	20.01	358.03	1.25	22.35	0	4	0.00	44.44	0.00	1,772.40	0.00	99.77	0.00	495.04			
12	3,000	4,000	3,500	32	234	9.76	71.34	58.44	416.47	3.65	26.00	3	7	33.33	77.78	4.03	1,776.44	0.23	100.00	6.90	426.54			
13	4,000	5,000	4,500	24	258	7.32	78.66	101.56	518.03	6.34	32.34	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	342.92			
14	5,000	7,500	6,250	7	265	2.13	80.79	92.39	610.43	5.77	38.11	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	291.02			
15	7,500	10,000	8,750	17	282	5.18	85.98	92.80	703.22	5.79	43.90	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	252.61			
16	10,000	20,000	15,000	18	300	5.49	91.46	365.50	1,068.72	22.82	66.72	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	166.22			
17	20,000	50,000	35,000	19	319	5.79	97.26	301.64	1,370.36	18.83	85.55	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	129.63			
18	50,000	100,000	75,000	7	326	2.13	99.39	180.08	1,550.44	11.24	96.80	0	7	0.00	77.78	0.00	1,776.44	0.00	100.00	0.00	114.58			
19	100,000	500,000	300,000	2	328	0.61	100.00	51.32	1,601.76	3.20	100.00	2	9	22.22	100.00	0.00	1,776.44	0.00	100.00	0.00	110.91			
20	500,000	UP		0	328	0.00	100.00	0.00	1,601.76	0.00	100.00	0	9	0.00	100.00	0.00	1,776.44	0.00	100.00	0.00	110.91			
				328					1,601.76					9					1,776.44					110.91





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	18.03	18.03	22.75	22.75	3.19	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	36	1.64	19.67	0.79	23.54	0.11	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	41	2.73	22.40	3.15	26.69	0.44	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	45	2.19	24.59	1.40	28.09	0.20	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	51	3.28	27.87	6.74	34.84	0.95	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	56	2.73	30.60	11.55	46.39	1.62	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	64	4.37	34.97	15.27	61.66	2.14	8.64	4	4	44.44	44.44	107.36	107.36	13.36	13.36	703.26	174.13			
8	1,000	1,500	1,250	17	81	9.29	44.26	38.06	99.71	5.33	13.98	5	9	55.56	100.00	695.98	803.35	86.64	100.00	1828.87	805.68			
9	1,500	2,000	1,750	10	91	5.46	49.73	31.74	131.45	4.45	18.43	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	611.16			
10	2,000	2,500	2,250	9	100	4.92	54.64	29.15	160.60	4.09	22.51	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	500.23			
11	2,500	3,000	2,750	17	117	9.29	63.93	78.51	239.11	11.01	33.52	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	335.97			
12	3,000	4,000	3,500	3	120	1.64	65.57	17.49	256.60	2.45	35.97	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	313.07			
13	4,000	5,000	4,500	5	125	2.73	68.31	22.66	279.26	3.18	39.15	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	287.67			
14	5,000	7,500	6,250	15	140	8.20	76.50	170.77	450.03	23.94	63.09	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	178.51			
15	7,500	10,000	8,750	15	155	8.20	84.70	52.24	502.27	7.32	70.41	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	159.94			
16	10,000	20,000	15,000	10	165	5.46	90.16	158.25	660.52	22.18	92.60	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	121.62			
17	20,000	50,000	35,000	4	169	2.19	92.35	2.68	663.20	0.38	92.97	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	121.13			
18	50,000	100,000	75,000	6	175	3.28	95.63	20.70	683.90	2.90	95.87	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	117.46			
19	100,000	500,000	300,000	7	182	3.83	99.45	29.23	713.13	4.10	99.97	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	112.65			
20	500,000	UP		1	183	0.55	100.00	0.20	713.34	0.03	100.00	0	9	0.00	100.00	0.00	803.35	0.00	100.00	0.00	112.62			
				183					713.34					9					803.35					112.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	14.29	14.29	0.49	0.49	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	14.29	28.57	0.30	0.79	0.46	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	14.29	42.86	0.70	1.49	1.07	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	14.29	57.14	16.68	18.17	25.41	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	14.29	71.43	8.57	26.74	13.06	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	14.29	85.71	1.15	27.88	1.75	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	14.29	100.00	37.74	65.62	57.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	65.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					65.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	298	298	16.57	16.57	215.36	215.36	4.28	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	101	399	5.62	22.19	219.45	434.81	4.36	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	172	571	9.57	31.76	277.55	712.36	5.51	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	156	727	8.68	40.43	144.19	856.55	2.86	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	244	971	13.57	54.00	312.12	1,168.67	6.20	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	179	1,150	9.96	63.96	344.25	1,512.92	6.84	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	172	1,322	9.57	73.53	428.08	1,941.00	8.50	38.55	4	4	25.00	25.00	59.60	59.60	5.17	5.17	13.92	3.07			
8	1,000	1,500	1,250	125	1,447	6.95	80.48	434.18	2,375.18	8.62	47.17	0	4	0.00	25.00	0.00	59.60	0.00	5.17	0.00	2.51			
9	1,500	2,000	1,750	90	1,537	5.01	85.48	372.05	2,747.23	7.39	54.56	2	6	12.50	37.50	98.14	157.74	8.52	13.69	26.38	5.74			
10	2,000	2,500	2,250	49	1,586	2.73	88.21	234.80	2,982.03	4.66	59.23	1	7	6.25	43.75	12.65	170.39	1.10	14.79	5.39	5.71			
11	2,500	3,000	2,750	29	1,615	1.61	89.82	151.44	3,133.46	3.01	62.23	0	7	0.00	43.75	0.00	170.39	0.00	14.79	0.00	5.44			
12	3,000	4,000	3,500	46	1,661	2.56	92.38	425.30	3,558.77	8.45	70.68	5	12	31.25	75.00	65.49	235.88	5.68	20.47	15.40	6.63			
13	4,000	5,000	4,500	22	1,683	1.22	93.60	190.03	3,748.80	3.77	74.45	0	12	0.00	75.00	0.00	235.88	0.00	20.47	0.00	6.29			
14	5,000	7,500	6,250	42	1,725	2.34	95.94	480.68	4,229.48	9.55	84.00	1	13	6.25	81.25	738.87	974.75	64.12	84.59	153.71	23.05			
15	7,500	10,000	8,750	18	1,743	1.00	96.94	247.55	4,477.02	4.92	88.92	2	15	12.50	93.75	170.37	1,145.12	14.79	99.38	68.82	25.58			
16	10,000	20,000	15,000	31	1,774	1.72	98.67	449.24	4,926.26	8.92	97.84	1	16	6.25	100.00	7.18	1,152.30	0.62	100.00	1.60	23.39			
17	20,000	50,000	35,000	15	1,789	0.83	99.50	173.05	5,099.31	3.44	101.28	0	16	0.00	100.00	0.00	1,152.30	0.00	100.00	0.00	22.60			
18	50,000	100,000	75,000	4	1,793	0.22	99.72	5.39	5,093.93	0.11	101.17	0	16	0.00	100.00	0.00	1,152.30	0.00	100.00	0.00	22.62			
19	100,000	500,000	300,000	3	1,796	0.17	99.89	57.81	5,036.12	1.15	100.02	0	16	0.00	100.00	0.00	1,152.30	0.00	100.00	0.00	22.88			
20	500,000	UP		2	1,798	0.11	100.00	1.06	5,035.06	0.02	100.00	0	16	0.00	100.00	0.00	1,152.30	0.00	100.00	0.00	22.89			
				1,798					5,035.06					16					1,152.30					22.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.06	1.06	5.49	5.49	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	7	6.38	7.45	1.03	6.52	0.22	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.06	8.51	2.01	8.53	0.44	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	25	18.09	26.60	3.42	11.95	0.74	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	39	14.89	41.49	2.58	14.53	0.56	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	54	15.96	57.45	5.95	20.47	1.29	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	61	7.45	64.89	2.54	23.02	0.55	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	63	2.13	67.02	4.98	27.99	1.08	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	67	4.26	71.28	14.62	42.61	3.18	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	68	1.06	72.34	93.12	135.73	20.23	29.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	69	1.06	73.40	13.18	148.91	2.86	32.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	73	4.26	77.66	29.73	178.65	6.46	38.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	76	3.19	80.85	37.07	215.71	8.05	46.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	88	12.77	93.62	98.24	313.95	21.34	68.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	92	4.26	97.87	81.01	394.96	17.60	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	94	2.13	100.00	65.32	460.28	14.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	94	0.00	100.00	0.00	460.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	94	0.00	100.00	0.00	460.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	94	0.00	100.00	0.00	460.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	94	0.00	100.00	0.00	460.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					460.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	5.35	5.35	8.14	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	2.14	7.50	3.26	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	4.28	11.78	6.51	17.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	1.07	12.85	1.63	19.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	52.95	65.80	80.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	65.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					65.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.63	2.63	0.21	0.21	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	6	5.26	7.89	1.31	1.52	0.50	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	8	2.63	10.53	1.94	3.46	0.74	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	14	7.89	18.42	4.41	7.87	1.67	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	18	5.26	23.68	6.25	14.12	2.37	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	24	7.89	31.58	12.93	27.05	4.91	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	42	23.68	55.26	35.72	62.78	13.56	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	48	7.89	63.16	22.60	85.38	8.58	32.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	53	6.58	69.74	11.13	96.51	4.22	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	59	7.89	77.63	31.78	128.29	12.06	48.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	60	1.32	78.95	3.55	131.84	1.35	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	61	1.32	80.26	1.95	133.79	0.74	50.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	65	5.26	85.53	40.23	174.01	15.27	66.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	71	7.89	93.42	40.63	214.64	15.42	81.46	2	2	50.00	50.00	40.42	40.42	36.82	36.82	99.49	18.83			
15	7,500	10,000	8,750	1	72	1.32	94.74	11.81	226.45	4.48	85.94	0	2	0.00	50.00	0.00	40.42	0.00	36.82	0.00	17.85			
16	10,000	20,000	15,000	2	74	2.63	97.37	40.10	266.54	15.22	101.16	2	4	50.00	100.00	69.36	109.79	63.18	100.00	172.99	41.19			
17	20,000	50,000	35,000	1	75	1.32	98.68	0.75	265.79	0.28	100.87	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	41.30			
18	50,000	100,000	75,000	1	76	1.32	100.00	2.30	263.49	0.87	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	41.67			
19	100,000	500,000	300,000	0	76	0.00	100.00	0.00	263.49	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	41.67			
20	500,000	UP		0	76	0.00	100.00	0.00	263.49	0.00	100.00	0	4	0.00	100.00	0.00	109.79	0.00	100.00	0.00	41.67			
				76					263.49					4					109.79					41.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.09	3.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.03	4.12	1.15	1.15	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.03	5.15	0.00	1.15	0.00	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.03	6.19	0.00	1.16	0.00	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	3.09	9.28	0.02	1.18	0.02	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	12	3.09	12.37	0.83	2.01	0.77	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	15	3.09	15.46	5.22	7.23	4.86	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	26	11.34	26.80	12.90	20.13	12.01	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	34	8.25	35.05	3.85	23.98	3.58	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	39	5.15	40.21	3.33	27.31	3.10	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	47	8.25	48.45	2.87	30.18	2.67	28.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	53	6.19	54.64	5.31	35.49	4.94	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	60	7.22	61.86	5.75	41.24	5.35	38.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	72	12.37	74.23	18.50	59.74	17.22	55.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	79	7.22	81.44	6.28	66.02	5.84	61.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	88	9.28	90.72	19.71	85.73	18.35	79.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	94	6.19	96.91	11.24	96.97	10.46	90.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	95	1.03	97.94	8.25	105.22	7.68	97.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	97	2.06	100.00	2.21	107.43	2.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	97	0.00	100.00	0.00	107.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				97					107.43					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	10.06	10.06	53.28	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	2.00	12.06	10.60	63.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	6.82	18.88	36.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	18.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					18.88					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	5.56	11.11	0.52	0.52	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	5.56	16.67	2.22	2.22	1.70	5.05	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	5.56	22.22	2.22	3.92	5.05	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	5.56	27.78	16.23	20.15	36.84	45.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	5.56	33.33	16.00	36.15	36.31	82.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	5.56	38.89	0.01	36.15	0.01	82.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	5.56	44.44	0.01	36.17	0.03	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	5.56	50.00	2.03	38.20	4.61	86.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	5.56	55.56	0.02	38.21	0.04	86.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	5.56	61.11	0.04	38.18	0.09	86.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	5.56	66.67	0.94	39.11	2.13	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	5.56	72.22	0.00	39.11	0.00	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	5.56	77.78	0.00	39.11	0.00	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	5.56	83.33	0.00	39.11	0.00	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	16	5.56	88.89	0.00	39.11	0.00	88.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	17	5.56	94.44	0.09	39.03	0.20	88.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	1	18	5.56	100.00	5.02	44.05	11.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	18	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				18					44.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	100.00	100.00	0.27	0.27	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.27				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2508 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	7.38	7.38	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	7.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				7.38				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	12.50	12.50	2.77	2.77	9.33	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	2.46	5.24	8.29	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	9.12	14.36	30.67	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	6.82	21.18	22.94	71.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.85	22.03	2.86	74.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	2.34	24.37	7.85	81.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	4.93	29.30	16.57	98.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.45	29.74	1.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	29.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					29.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	162	162	8.72	8.72	99.17	99.17	2.28	2.28	1	1	1.82	1.82	32.97	32.97	0.50	0.50	33.24	33.24			
2	50	100	75	20	182	1.08	9.80	1.17	98.00	0.03	2.25	0	1	0.00	1.82	0.00	32.97	0.00	0.50	0.00	33.64			
3	100	200	150	15	197	0.81	10.61	6.36	104.37	0.15	2.40	0	1	0.00	1.82	0.00	32.97	0.00	0.50	0.00	31.59			
4	200	300	250	16	213	0.86	11.47	7.42	111.78	0.17	2.57	1	2	1.82	3.64	249.86	282.82	3.77	4.27	3369.39	253.02			
5	300	500	400	9	222	0.48	11.95	6.61	118.39	0.15	2.72	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	238.88			
6	500	750	625	9	231	0.48	12.44	7.11	125.50	0.16	2.89	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	225.36			
7	750	1,000	875	10	241	0.54	12.98	15.95	141.45	0.37	3.25	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	199.94			
8	1,000	1,500	1,250	24	265	1.29	14.27	22.37	163.82	0.51	3.77	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	172.64			
9	1,500	2,000	1,750	37	302	1.99	16.26	26.83	190.65	0.62	4.38	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	148.35			
10	2,000	2,500	2,250	13	315	0.70	16.96	28.21	218.86	0.65	5.03	0	2	0.00	3.64	0.00	282.82	0.00	4.27	0.00	129.22			
11	2,500	3,000	2,750	17	332	0.92	17.88	47.67	266.53	1.10	6.13	1	3	1.82	5.45	520.54	803.36	7.85	12.12	1091.95	301.41			
12	3,000	4,000	3,500	43	375	2.32	20.19	120.14	386.67	2.76	8.89	0	3	0.00	5.45	0.00	803.36	0.00	12.12	0.00	207.76			
13	4,000	5,000	4,500	33	408	1.78	21.97	127.77	514.44	2.94	11.83	0	3	0.00	5.45	0.00	803.36	0.00	12.12	0.00	156.16			
14	5,000	7,500	6,250	80	488	4.31	26.28	159.14	673.58	3.66	15.49	0	3	0.00	5.45	0.00	803.36	0.00	12.12	0.00	119.27			
15	7,500	10,000	8,750	41	529	2.21	28.49	58.81	732.40	1.35	16.84	0	3	0.00	5.45	0.00	803.36	0.00	12.12	0.00	109.69			
16	10,000	20,000	15,000	204	733	10.99	39.47	683.48	1,415.87	15.71	32.55	19	22	34.55	40.00	584.98	1,388.34	8.83	20.95	85.59	98.06			
17	20,000	50,000	35,000	273	1,006	14.70	54.17	571.70	1,987.57	13.14	45.70	26	48	47.27	87.27	794.61	2,182.95	11.99	32.93	138.99	109.83			
18	50,000	100,000	75,000	119	1,125	6.41	60.58	324.67	2,312.25	7.47	53.16	2	50	3.64	90.91	35.08	2,218.02	0.53	33.46	10.80	95.93			
19	100,000	500,000	300,000	496	1,621	26.71	87.29	1,160.69	3,472.94	26.69	79.85	5	55	9.09	100.00	4,410.17	6,628.20	66.54	100.00	379.96	190.85			
20	500,000	UP		236	1,857	12.71	100.00	876.32	4,349.26	20.15	100.00	0	55	0.00	100.00	0.00	6,628.20	0.00	100.00	0.00	152.40			
				1,857					4,349.26					55					6,628.20					152.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	6	6	5.83	5.83	0.67	0.67	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.97	6.80	0.51	1.18	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	1.94	8.74	1.17	2.34	0.15	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.97	9.71	0.59	2.93	0.08	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	2.91	12.62	3.78	6.71	0.48	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	19	5.83	18.45	11.35	18.06	1.44	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	22	2.91	21.36	8.41	26.47	1.07	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	29	6.80	28.16	18.26	44.72	2.32	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	41	11.65	39.81	54.87	99.60	6.99	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	43	1.94	41.75	13.63	113.23	1.74	14.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	45	1.94	43.69	18.18	131.41	2.31	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	54	8.74	52.43	38.25	169.66	4.87	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	56	1.94	54.37	35.37	205.04	4.50	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	57	0.97	55.34	14.06	219.09	1.79	27.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	58	0.97	56.31	2.75	221.84	0.35	28.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	65	6.80	63.11	73.43	295.27	9.35	37.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	79	13.59	76.70	237.31	532.57	30.21	67.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	92	12.62	89.32	119.72	652.29	15.24	83.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	103	10.68	100.00	133.20	785.49	16.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	103	0.00	100.00	0.00	785.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				103					785.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.82	6.82	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.27	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.27	11.36	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.27	13.64	1.62	1.65	0.92	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.27	15.91	0.11	1.76	0.06	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.27	18.18	0.00	1.77	0.00	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.27	20.45	0.34	2.10	0.19	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.27	22.73	0.43	2.53	0.24	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.27	25.00	1.25	3.78	0.71	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.27	27.27	2.08	5.86	1.19	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.27	29.55	0.13	5.99	0.08	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	15	4.55	34.09	0.43	6.42	0.25	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	2.27	36.36	6.11	12.53	3.49	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	2.27	38.64	10.20	22.73	5.82	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	2.27	40.91	1.02	23.75	0.58	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	27	20.45	61.36	44.81	68.56	25.60	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	37	22.73	84.09	50.91	119.47	29.08	68.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	38	2.27	86.36	2.66	122.13	1.52	69.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	43	11.36	97.73	42.80	164.93	24.45	94.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	44	2.27	100.00	10.14	175.07	5.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					175.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 252 CARTON AND PAPER GOODS FACTORIES BOOKBINDERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	3.12	3.12	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	3.12	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				3.12				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	26	26	4.48	4.48	289.12	289.12	5.27	5.27	2	2	2	5.56	5.56	5.02	5.02	0.35	0.35	1.74	1.74		
2	50	100	75	4	30	0.69	5.16	125.13	414.25	2.28	7.55	3	5	5	8.33	13.89	269.49	274.52	19.04	19.39	215.38	66.27		
3	100	200	150	4	34	0.69	5.85	12.59	426.84	0.23	7.78	0	5	5	0.00	13.89	0.00	274.52	0.00	19.39	0.00	64.31		
4	200	300	250	3	37	0.52	6.37	2.97	429.82	0.05	7.84	0	5	5	0.00	13.89	0.00	274.52	0.00	19.39	0.00	63.87		
5	300	500	400	8	45	1.38	7.75	15.16	444.97	0.28	8.11	0	5	5	0.00	13.89	0.00	274.52	0.00	19.39	0.00	61.69		
6	500	750	625	8	53	1.38	9.12	17.32	462.30	0.32	8.43	0	5	5	0.00	13.89	0.00	274.52	0.00	19.39	0.00	59.38		
7	750	1,000	875	15	68	2.58	11.70	40.88	503.18	0.75	9.17	1	6	6	2.78	16.67	0.19	274.71	0.01	19.41	0.46	54.59		
8	1,000	1,500	1,250	18	86	3.10	14.80	83.39	586.57	1.52	10.69	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	46.83		
9	1,500	2,000	1,750	29	115	4.99	19.79	157.77	744.34	2.88	13.57	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	36.91		
10	2,000	2,500	2,250	6	121	1.03	20.83	19.65	763.98	0.36	13.93	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	35.96		
11	2,500	3,000	2,750	20	141	3.44	24.27	141.08	905.06	2.57	16.50	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	30.35		
12	3,000	4,000	3,500	13	154	2.24	26.51	188.35	1,093.41	3.43	19.93	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	25.12		
13	4,000	5,000	4,500	39	193	6.71	33.22	108.47	1,201.88	1.98	21.91	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	22.86		
14	5,000	7,500	6,250	14	207	2.41	35.63	222.56	1,424.44	4.06	25.97	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	19.29		
15	7,500	10,000	8,750	24	231	4.13	39.76	346.59	1,771.04	6.32	32.29	0	6	6	0.00	16.67	0.00	274.71	0.00	19.41	0.00	15.51		
16	10,000	20,000	15,000	75	306	12.91	52.67	896.41	2,667.45	16.34	48.63	2	8	8	5.56	22.22	2.02	276.73	0.14	19.55	0.23	10.37		
17	20,000	50,000	35,000	66	372	11.36	64.03	944.75	3,612.20	17.22	65.85	6	14	14	16.67	38.89	44.56	321.29	3.15	22.70	4.72	8.89		
18	50,000	100,000	75,000	100	472	17.21	81.24	828.06	4,440.26	15.10	80.95	7	21	21	19.44	58.33	220.27	541.56	15.56	38.26	26.60	12.20		
19	100,000	500,000	300,000	72	544	12.39	93.63	926.71	5,366.97	16.89	97.84	14	35	35	38.89	97.22	360.59	902.16	25.47	63.73	38.91	16.81		
20	500,000	UP		37	581	6.37	100.00	118.31	5,485.28	2.16	100.00	1	36	36	2.78	100.00	513.48	1,415.64	36.27	100.00	434.01	25.81		
				581					5,485.28					36					1,415.64					25.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	118	118	5.39	5.39	282.24	282.24	2.08	2.08	3	3	3	3	3.70	3.70	2,094.11	2,094.11	37.13	37.13	741.95	741.95	
2	50	100	75	14	132	0.64	6.03	5.70	287.94	0.04	2.12	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	727.27	
3	100	200	150	24	156	1.10	7.13	15.97	303.91	0.12	2.24	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	689.06	
4	200	300	250	29	185	1.33	8.46	287.24	591.15	2.12	4.36	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	354.24	
5	300	500	400	47	232	2.15	10.60	50.80	641.95	0.37	4.74	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	326.21	
6	500	750	625	33	265	1.51	12.11	90.14	732.09	0.67	5.40	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	286.05	
7	750	1,000	875	73	338	3.34	15.45	288.61	1,020.69	2.13	7.53	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	205.16	
8	1,000	1,500	1,250	68	406	3.11	18.56	200.32	1,221.02	1.48	9.01	0	3	0.00	3.70	0.00	2,094.11	0.00	2,094.11	0.00	37.13	0.00	171.50	
9	1,500	2,000	1,750	120	526	5.48	24.04	345.52	1,566.54	2.55	11.56	1	4	1.23	4.94	15.92	2,110.02	0.28	37.41	4.61	134.69			
10	2,000	2,500	2,250	69	595	3.15	27.19	305.01	1,871.55	2.25	13.81	2	6	2.47	7.41	29.20	2,139.23	0.52	37.93	9.57	114.30			
11	2,500	3,000	2,750	67	662	3.06	30.26	340.42	2,211.97	2.51	16.32	5	11	6.17	13.58	917.55	3,056.78	16.27	54.20	269.54	138.19			
12	3,000	4,000	3,500	106	768	4.84	35.10	525.93	2,737.90	3.88	20.20	1	12	1.23	14.81	28.97	3,085.75	0.51	54.71	5.51	112.71			
13	4,000	5,000	4,500	64	832	2.93	38.03	435.28	3,173.17	3.21	23.41	0	12	0.00	14.81	0.00	3,085.75	0.00	54.71	0.00	97.24			
14	5,000	7,500	6,250	143	975	6.54	44.56	867.16	4,040.33	6.40	29.81	1	13	1.23	16.05	0.92	3,086.67	0.02	54.73	0.11	76.40			
15	7,500	10,000	8,750	154	1,129	7.04	51.60	888.90	4,929.22	6.56	36.37	0	13	0.00	16.05	0.00	3,086.67	0.00	54.73	0.00	62.62			
16	10,000	20,000	15,000	204	1,333	9.32	60.92	2,230.75	7,159.97	16.46	52.83	3	16	3.70	19.75	25.06	3,111.73	0.44	55.17	1.12	43.46			
17	20,000	50,000	35,000	406	1,739	18.56	79.48	3,493.22	10,653.19	25.78	78.61	8	24	9.88	29.63	499.53	3,611.26	8.86	64.03	14.30	33.90			
18	50,000	100,000	75,000	226	1,965	10.33	89.81	1,422.36	12,075.55	10.50	89.10	35	59	43.21	72.84	1,894.11	5,505.36	33.58	97.61	133.17	45.59			
19	100,000	500,000	300,000	176	2,141	8.04	97.85	1,063.50	13,139.04	7.85	96.95	12	71	14.81	87.65	71.19	5,576.55	1.26	98.88	6.69	42.44			
20	500,000	UP		47	2,188	2.15	100.00	413.58	13,552.62	3.05	100.00	10	81	12.35	100.00	63.39	5,639.94	1.12	100.00	15.33	41.62			
				2,188					13,552.62					81					5,639.94					41.62



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.92	1.92	31.36	31.36	2.07	2.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	0.77	2.68	0.95	32.31	0.06	2.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	0.77	3.45	1.88	34.19	0.12	2.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	14	1.92	5.36	18.54	52.73	1.22	3.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	20	2.30	7.66	8.19	60.92	0.54	4.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	25	1.92	9.58	9.20	70.13	0.61	4.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	35	3.83	13.41	29.75	99.88	1.96	6.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	58	8.81	22.22	58.32	158.20	3.85	10.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	62	1.53	23.75	13.88	172.08	0.92	11.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	71	3.45	27.20	42.50	214.58	2.80	14.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	78	2.68	29.89	27.02	241.60	1.78	15.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	94	6.13	36.02	42.39	283.98	2.80	18.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	109	5.75	41.76	112.09	396.08	7.39	26.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	144	13.41	55.17	189.42	585.50	12.49	38.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	155	4.21	59.39	169.91	755.41	11.21	49.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	184	11.11	70.50	124.43	879.84	8.21	58.04	4	4	100.00	100.00	2,743.95	2,743.95	100.00	100.00	2205.13	311.87			
17	20,000	50,000	35,000	66	250	25.29	95.79	483.09	1,362.93	31.87	89.90	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	201.33			
18	50,000	100,000	75,000	5	255	1.92	97.70	102.71	1,465.64	6.77	96.68	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	187.22			
19	100,000	500,000	300,000	6	261	2.30	100.00	50.37	1,516.01	3.32	100.00	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	181.00			
20	500,000	UP		0	261	0.00	100.00	0.00	1,516.01	0.00	100.00	0	4	0.00	100.00	0.00	2,743.95	0.00	100.00	0.00	181.00			
				261					1,516.01					4					2,743.95					181.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	6.67	6.67	0.45	0.45	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	6.67	13.33	0.92	1.37	0.31	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.33	16.67	1.16	2.53	0.39	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.33	20.00	2.09	4.62	0.71	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.33	23.33	3.68	8.29	1.25	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.33	26.67	6.20	14.49	2.11	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	3.33	30.00	22.66	37.15	7.70	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	3.33	33.33	24.94	62.09	8.48	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	3.33	36.67	33.80	95.89	11.48	32.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	3.33	40.00	74.59	170.47	25.34	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	3.33	43.33	0.38	170.85	0.13	58.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	3.33	46.67	0.38	171.22	0.13	58.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	3.33	50.00	68.57	239.79	23.30	81.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	3.33	53.33	18.46	258.25	6.27	87.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	3.33	56.67	13.71	271.96	4.66	92.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	3.33	60.00	3.28	268.68	1.11	91.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	3.33	63.33	3.69	272.38	1.26	92.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	30	36.67	100.00	21.92	294.30	7.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	294.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					294.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.55	4.55	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.55	9.09	10.91	10.92	7.01	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.55	13.64	10.18	21.11	6.55	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.55	18.18	7.57	28.68	4.87	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.55	22.73	1.64	30.32	1.05	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.55	27.27	8.23	38.55	5.29	24.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.55	31.82	19.03	57.58	12.23	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.55	36.36	21.33	78.91	13.71	50.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.55	40.91	6.00	84.91	3.86	54.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.55	45.45	1.97	86.87	1.26	55.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.55	50.00	1.48	88.36	0.95	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.55	54.55	4.52	92.88	2.91	59.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.55	59.09	7.40	100.29	4.76	64.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.55	63.64	2.43	102.71	1.56	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.55	68.18	5.20	107.91	3.34	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.55	72.73	1.20	109.11	0.77	70.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	19	13.64	86.36	22.66	131.77	14.57	84.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	22	13.64	100.00	23.79	155.56	15.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	155.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					155.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	9.00	9.00	22.58	22.58	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	46	0.63	9.62	0.12	22.70	0.01	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	54	1.67	11.30	0.74	23.44	0.05	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	61	1.46	12.76	0.98	24.42	0.07	1.73	1	1	5.88	5.88	2.91	2.91	0.14	0.14	296.38	11.92			
5	300	500	400	20	81	4.18	16.95	5.17	29.59	0.37	2.09	0	1	0.00	5.88	0.00	2.91	0.00	0.14	0.00	9.84			
6	500	750	625	16	97	3.35	20.29	8.13	37.72	0.57	2.67	0	1	0.00	5.88	0.00	2.91	0.00	0.14	0.00	7.72			
7	750	1,000	875	11	108	2.30	22.59	7.60	45.33	0.54	3.20	0	1	0.00	5.88	0.00	2.91	0.00	0.14	0.00	6.42			
8	1,000	1,500	1,250	29	137	6.07	28.66	15.87	61.19	1.12	4.32	0	1	0.00	5.88	0.00	2.91	0.00	0.14	0.00	4.76			
9	1,500	2,000	1,750	21	158	4.39	33.05	41.17	102.37	2.91	7.23	0	1	0.00	5.88	0.00	2.91	0.00	0.14	0.00	2.84			
10	2,000	2,500	2,250	36	194	7.53	40.59	46.44	148.80	3.28	10.52	1	2	5.88	11.76	1.62	4.53	0.08	0.21	3.49	3.04			
11	2,500	3,000	2,750	11	205	2.30	42.89	18.02	166.82	1.27	11.79	0	2	0.00	11.76	0.00	4.53	0.00	0.21	0.00	2.72			
12	3,000	4,000	3,500	28	233	5.86	48.74	68.88	235.71	4.87	16.66	0	2	0.00	11.76	0.00	4.53	0.00	0.21	0.00	1.92			
13	4,000	5,000	4,500	22	255	4.60	53.35	35.53	271.24	2.51	19.17	1	3	5.88	17.65	2.43	6.96	0.11	0.33	6.84	2.57			
14	5,000	7,500	6,250	56	311	11.72	65.06	137.03	408.26	9.68	28.85	0	3	0.00	17.65	0.00	6.96	0.00	0.33	0.00	1.70			
15	7,500	10,000	8,750	48	359	10.04	75.10	242.09	650.36	17.11	45.96	4	7	23.53	41.18	8.84	15.80	0.41	0.74	3.65	2.43			
16	10,000	20,000	15,000	48	407	10.04	85.15	335.61	985.97	23.72	69.67	6	13	35.29	76.47	2,119.11	2,134.91	99.16	99.90	631.42	216.53			
17	20,000	50,000	35,000	57	464	11.92	97.07	330.31	1,316.27	23.34	93.02	0	13	0.00	76.47	0.00	2,134.91	0.00	99.90	0.00	162.19			
18	50,000	100,000	75,000	6	470	1.26	98.33	30.09	1,346.37	2.13	95.14	0	13	0.00	76.47	0.00	2,134.91	0.00	99.90	0.00	158.57			
19	100,000	500,000	300,000	8	478	1.67	100.00	68.75	1,415.12	4.86	100.00	4	17	23.53	100.00	2.11	2,137.02	0.10	100.00	3.07	151.01			
20	500,000	<b>UP</b>		0	478	0.00	100.00	0.00	1,415.12	0.00	100.00	0	17	0.00	100.00	0.00	2,137.02	0.00	100.00	0.00	151.01			
				478					1,415.12					17					2,137.02					151.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2532

OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	692	692	7.38	7.38	883.12	883.12	3.20	3.20	5	5	2.98	2.98	82.41	82.41	0.37	0.37	9.33	9.33			
2	50	100	75	219	911	2.34	9.72	108.70	991.82	0.39	3.60	1	6	0.60	3.57	59.19	141.60	0.26	0.63	54.46	14.28			
3	100	200	150	435	1,346	4.64	14.36	244.36	1,236.17	0.89	4.48	1	7	0.60	4.17	29.54	171.14	0.13	0.76	12.09	13.84			
4	200	300	250	483	1,829	5.15	19.52	276.14	1,512.31	1.00	5.48	4	11	2.38	6.55	290.96	462.10	1.30	2.06	105.37	30.56			
5	300	500	400	679	2,508	7.25	26.76	1,006.12	2,518.43	3.65	9.13	2	13	1.19	7.74	37.00	499.09	0.16	2.22	3.68	19.82			
6	500	750	625	538	3,046	5.74	32.50	576.44	3,094.87	2.09	11.22	1	14	0.60	8.33	14.76	513.85	0.07	2.29	2.56	16.60			
7	750	1,000	875	611	3,657	6.52	39.02	851.14	3,946.01	3.09	14.31	2	16	1.19	9.52	256.50	770.35	1.14	3.43	30.14	19.52			
8	1,000	1,500	1,250	688	4,345	7.34	46.37	1,273.04	5,219.05	4.62	18.93	1	17	0.60	10.12	122.83	893.18	0.55	3.98	9.65	17.11			
9	1,500	2,000	1,750	595	4,940	6.35	52.72	1,335.80	6,554.86	4.84	23.77	5	22	2.98	13.10	417.13	1,310.31	1.86	5.84	31.23	19.99			
10	2,000	2,500	2,250	390	5,330	4.16	56.88	1,016.68	7,571.53	3.69	27.46	11	33	6.55	19.64	213.22	1,523.53	0.95	6.79	20.97	20.12			
11	2,500	3,000	2,750	335	5,665	3.57	60.45	1,272.97	8,844.50	4.62	32.07	9	42	5.36	25.00	1,025.26	2,548.79	4.57	11.36	80.54	28.82			
12	3,000	4,000	3,500	398	6,063	4.25	64.70	1,537.59	10,382.09	5.58	37.65	10	52	5.95	30.95	1,227.93	3,776.72	5.47	16.84	79.86	36.38			
13	4,000	5,000	4,500	360	6,423	3.84	68.54	1,387.85	11,769.94	5.03	42.68	7	59	4.17	35.12	598.37	4,375.08	2.67	19.50	43.11	37.17			
14	5,000	7,500	6,250	575	6,998	6.14	74.68	2,909.57	14,679.51	10.55	53.23	22	81	13.10	48.21	5,735.61	10,110.70	25.57	45.07	197.13	68.88			
15	7,500	10,000	8,750	356	7,354	3.80	78.48	2,196.12	16,875.63	7.96	61.20	2	83	1.19	49.40	1,081.69	11,192.38	4.82	49.89	49.25	66.32			
16	10,000	20,000	15,000	706	8,060	7.53	86.01	3,108.11	19,983.74	11.27	72.47	35	118	20.83	70.24	7,801.73	18,994.12	34.78	84.67	251.01	95.05			
17	20,000	50,000	35,000	636	8,696	6.79	92.80	4,146.94	24,130.68	15.04	87.51	33	151	19.64	89.88	2,714.98	21,709.10	12.10	96.77	65.47	89.96			
18	50,000	100,000	75,000	320	9,016	3.41	96.21	1,565.70	25,696.37	5.68	93.18	6	157	3.57	93.45	337.21	22,046.31	1.50	98.28	21.54	85.80			
19	100,000	500,000	300,000	303	9,319	3.23	99.45	1,560.67	27,257.04	5.66	98.84	10	167	5.95	99.40	378.32	22,424.63	1.69	99.96	24.24	82.27			
20	500,000	UP		52	9,371	0.55	100.00	318.69	27,575.73	1.16	100.00	1	168	0.60	100.00	8.05	22,432.69	0.04	100.00	2.53	81.35			
				9,371					27,575.73					168					22,432.69					81.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	9.38	9.38	10.72	10.72	3.35	3.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.56	10.94	0.35	11.07	0.11	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.56	12.50	0.35	11.41	0.11	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.56	14.06	1.13	12.54	0.35	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	16	10.94	25.00	6.43	18.97	2.01	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	24	12.50	37.50	7.22	26.19	2.26	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	4.69	42.19	6.50	32.69	2.03	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	39	18.75	60.94	27.78	60.48	8.68	18.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	43	6.25	67.19	13.83	74.31	4.32	23.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	47	6.25	73.44	9.28	83.59	2.90	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	49	3.13	76.56	7.30	90.89	2.28	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	52	4.69	81.25	7.89	98.78	2.46	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	54	3.13	84.38	18.12	116.90	5.66	36.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	59	7.81	92.19	47.95	164.85	14.98	51.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	60	1.56	93.75	34.57	199.42	10.80	62.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	63	4.69	98.44	55.02	254.44	17.19	79.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	64	1.56	100.00	65.69	320.13	20.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	320.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	320.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	320.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					320.13					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	8.15	8.15	37.57	37.57	4.76	4.76	8.15	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	26	3.00	11.16	3.80	41.37	0.48	5.24	0.48	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	49	9.87	21.03	7.97	49.33	1.01	6.25	1.01	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	57	3.43	24.46	4.16	53.50	0.53	6.78	0.53	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	75	7.73	32.19	16.39	69.89	2.08	8.85	2.08	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	17	92	7.30	39.48	18.67	88.56	2.36	11.22	2.36	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	108	6.87	46.35	28.10	116.66	3.56	14.78	3.56	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	124	6.87	53.22	43.59	160.25	5.52	20.30	5.52	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	134	4.29	57.51	46.66	206.92	5.91	26.21	5.91	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	140	2.58	60.09	30.36	237.28	3.85	30.05	3.85	30.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	147	3.00	63.09	35.22	272.50	4.46	34.51	4.46	34.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	150	1.29	64.38	8.41	280.91	1.06	35.58	1.06	35.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	154	1.72	66.09	31.09	312.01	3.94	39.52	3.94	39.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	169	6.44	72.53	92.11	404.11	11.67	51.18	11.67	51.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	180	4.72	77.25	78.48	482.60	9.94	61.12	9.94	61.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	186	2.58	79.83	84.12	566.71	10.65	71.78	10.65	71.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	220	14.59	94.42	79.74	646.45	10.10	81.88	10.10	81.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	222	0.86	95.28	36.29	682.74	4.60	86.47	4.60	86.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	232	4.29	99.57	105.76	788.50	13.39	99.87	13.39	99.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	233	0.43	100.00	1.05	789.54	0.13	100.00	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				233					789.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	11.64	11.64	59.38	59.38	2.92	2.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	34	0.73	12.36	14.74	74.13	0.72	3.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	43	3.27	15.64	10.53	84.66	0.52	4.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	52	3.27	18.91	20.05	104.71	0.99	5.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	69	6.18	25.09	31.98	136.69	1.57	6.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	16	85	5.82	30.91	46.46	183.16	2.28	9.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	16	101	5.82	36.73	34.92	218.08	1.72	10.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	113	4.36	41.09	26.43	244.50	1.30	12.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	119	2.18	43.27	32.09	276.59	1.58	13.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	127	2.91	46.18	44.48	321.07	2.19	15.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	129	0.73	46.91	9.05	330.12	0.44	16.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	144	5.45	52.36	94.65	424.77	4.65	20.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	159	5.45	57.82	75.86	500.63	3.73	24.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	190	11.27	69.09	264.11	764.74	12.98	37.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	202	4.36	73.45	138.65	903.39	6.81	44.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	21	223	7.64	81.09	188.18	1,091.58	9.25	53.63	1	1	100.00	100.00	25.95	25.95	100.00	100.00	13.79	13.79	2.38	2.38	
17	20,000	50,000	35,000	36	259	13.09	94.18	731.59	1,823.16	35.94	89.57	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	100.00	0.00	1.42	
18	50,000	100,000	75,000	9	268	3.27	97.45	166.89	1,990.05	8.20	97.77	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	100.00	0.00	1.30	
19	100,000	500,000	300,000	7	275	2.55	100.00	45.40	2,035.45	2.23	100.00	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	100.00	0.00	1.27	
20	500,000	UP		0	275	0.00	100.00	0.00	2,035.45	0.00	100.00	0	1	0.00	100.00	0.00	25.95	0.00	100.00	0.00	100.00	0.00	1.27	
				275					2,035.45					1					25.95					1.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	20.19	20.19	1.43	1.43	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	30	8.65	28.85	3.10	4.54	0.81	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	7.69	36.54	4.35	8.89	1.14	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	43	4.81	41.35	5.97	14.86	1.56	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	46	2.88	44.23	5.44	20.30	1.42	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	51	4.81	49.04	12.26	32.56	3.21	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	55	3.85	52.88	12.93	45.49	3.38	11.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	60	4.81	57.69	45.70	91.19	11.96	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	63	2.88	60.58	14.27	105.46	3.73	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	68	4.81	65.38	13.13	118.59	3.44	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	69	0.96	66.35	8.69	127.28	2.27	33.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	77	7.69	74.04	30.21	157.49	7.91	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	79	1.92	75.96	0.89	158.38	0.23	41.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	85	5.77	81.73	49.64	208.01	12.99	54.43	2	2	22.22	22.22	74.78	74.78	3.48	3.48	150.65	35.95			
15	7,500	10,000	8,750	1	86	0.96	82.69	12.01	220.02	3.14	57.58	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	33.99			
16	10,000	20,000	15,000	5	91	4.81	87.50	65.24	285.27	17.07	74.65	0	2	0.00	22.22	0.00	74.78	0.00	3.48	0.00	26.21			
17	20,000	50,000	35,000	6	97	5.77	93.27	84.05	369.32	22.00	96.65	5	7	55.56	77.78	2,074.12	2,148.89	96.49	99.97	2467.65	581.85			
18	50,000	100,000	75,000	1	98	0.96	94.23	2.32	367.00	0.61	96.04	0	7	0.00	77.78	0.00	2,148.89	0.00	99.97	0.00	585.52			
19	100,000	500,000	300,000	1	99	0.96	95.19	0.03	367.03	0.01	96.05	0	7	0.00	77.78	0.00	2,148.89	0.00	99.97	0.00	585.48			
20	500,000	UP		5	104	4.81	100.00	15.10	382.13	3.95	100.00	2	9	22.22	100.00	0.74	2,149.64	0.03	100.00	4.93	562.54			
				104					382.13					9					2,149.64					562.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	2.40	2.40	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	2.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				2.40				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	9.42	9.42	34.20	34.20	2.96	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	30	1.45	10.87	0.35	34.56	0.03	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	31	0.36	11.23	0.14	34.69	0.01	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	32	0.36	11.59	0.37	35.06	0.03	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	33	0.36	11.96	0.68	35.74	0.06	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	39	2.17	14.13	4.67	40.42	0.40	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	47	2.90	17.03	4.03	44.45	0.35	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	54	2.54	19.57	9.33	53.78	0.81	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	25	79	9.06	28.62	56.16	109.93	4.86	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	10	89	3.62	32.25	35.76	145.70	3.09	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	100	3.99	36.23	10.46	156.16	0.90	13.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	107	2.54	38.77	46.98	203.14	4.06	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	127	7.25	46.01	66.94	270.08	5.79	23.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	151	8.70	54.71	50.61	320.69	4.38	27.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	29	180	10.51	65.22	81.76	402.45	7.07	34.80	2	2	40.00	40.00	10.76	10.76	11.20	11.20	13.16	2.67			
16	10,000	20,000	15,000	26	206	9.42	74.64	219.67	622.12	18.99	53.79	0	2	0.00	40.00	0.00	10.76	0.00	11.20	0.00	1.73			
17	20,000	50,000	35,000	51	257	18.48	93.12	417.33	1,039.45	36.08	89.87	0	2	0.00	40.00	0.00	10.76	0.00	11.20	0.00	1.04			
18	50,000	100,000	75,000	16	273	5.80	98.91	117.15	1,156.59	10.13	100.00	3	5	60.00	100.00	85.29	96.05	88.80	100.00	72.81	8.30			
19	100,000	500,000	300,000	1	274	0.36	99.28	0.00	1,156.59	0.00	100.00	0	5	0.00	100.00	0.00	96.05	0.00	100.00	0.00	8.30			
20	500,000	UP		2	276	0.72	100.00	0.00	1,156.59	0.00	100.00	0	5	0.00	100.00	0.00	96.05	0.00	100.00	0.00	8.30			
				276					1,156.59					5					96.05					8.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.63	13.16	0.88	0.88	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.63	15.79	1.01	1.89	0.64	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.63	18.42	1.59	3.48	1.00	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.63	21.05	4.78	8.26	3.01	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.63	23.68	3.55	11.81	2.23	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.63	26.32	7.52	19.33	4.73	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.63	28.95	3.73	23.06	2.34	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.63	31.58	4.90	27.96	3.08	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.63	34.21	0.97	28.92	0.61	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.63	36.84	7.02	35.94	4.41	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.63	39.47	1.30	37.25	0.82	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.63	42.11	0.00	37.25	0.00	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	2.63	44.74	5.49	42.74	3.45	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	2.63	47.37	8.10	50.85	5.09	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	2.63	50.00	5.21	56.05	3.27	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	24	13.16	63.16	56.29	112.34	35.38	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	27	7.89	71.05	8.57	120.91	5.39	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	30	7.89	78.95	6.10	127.01	3.83	79.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	38	21.05	100.00	32.08	159.09	20.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				38					159.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	3.98	3.98	29.88	29.88	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	18	1.53	5.50	2.86	32.74	0.07	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	29	3.36	8.87	14.25	46.99	0.33	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	40	3.36	12.23	11.26	58.25	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	57	5.20	17.43	54.94	113.19	1.27	2.61	2	2	16.67	16.67	52.87	52.87	1.82	1.82	96.24	46.71			
6	500	750	625	21	78	6.42	23.85	42.92	156.12	0.99	3.61	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	33.87			
7	750	1,000	875	28	106	8.56	32.42	108.01	264.13	2.49	6.10	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	20.02			
8	1,000	1,500	1,250	31	137	9.48	41.90	179.20	443.33	4.14	10.24	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	11.93			
9	1,500	2,000	1,750	23	160	7.03	48.93	139.77	583.10	3.23	13.47	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	9.07			
10	2,000	2,500	2,250	9	169	2.75	51.68	89.03	672.14	2.06	15.53	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	7.87			
11	2,500	3,000	2,750	15	184	4.59	56.27	126.39	798.53	2.92	18.44	0	2	0.00	16.67	0.00	52.87	0.00	1.82	0.00	6.62			
12	3,000	4,000	3,500	18	202	5.50	61.77	155.08	953.61	3.58	22.03	2	4	16.67	33.33	2,652.23	2,705.10	91.20	93.02	1710.22	283.67			
13	4,000	5,000	4,500	5	207	1.53	63.30	78.88	1,032.49	1.82	23.85	0	4	0.00	33.33	0.00	2,705.10	0.00	93.02	0.00	262.00			
14	5,000	7,500	6,250	23	230	7.03	70.34	335.77	1,368.26	7.76	31.60	0	4	0.00	33.33	0.00	2,705.10	0.00	93.02	0.00	197.70			
15	7,500	10,000	8,750	16	246	4.89	75.23	398.90	1,767.16	9.21	40.82	5	9	41.67	75.00	150.55	2,855.66	5.18	98.20	37.74	161.60			
16	10,000	20,000	15,000	23	269	7.03	82.26	768.44	2,535.60	17.75	58.57	3	12	25.00	100.00	52.41	2,908.07	1.80	100.00	6.82	114.69			
17	20,000	50,000	35,000	27	296	8.26	90.52	1,005.30	3,540.90	23.22	81.79	0	12	0.00	100.00	0.00	2,908.07	0.00	100.00	0.00	82.13			
18	50,000	100,000	75,000	14	310	4.28	94.80	343.85	3,884.75	7.94	89.73	0	12	0.00	100.00	0.00	2,908.07	0.00	100.00	0.00	74.86			
19	100,000	500,000	300,000	17	327	5.20	100.00	444.54	4,329.29	10.27	100.00	0	12	0.00	100.00	0.00	2,908.07	0.00	100.00	0.00	67.17			
20	500,000	UP		0	327	0.00	100.00	0.00	4,329.29	0.00	100.00	0	12	0.00	100.00	0.00	2,908.07	0.00	100.00	0.00	67.17			
				327					4,329.29					12					2,908.07					67.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	68	68	5.87	5.87	371.54	371.54	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	76	0.69	6.56	9.33	380.87	0.08	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	83	0.60	7.16	7.12	387.99	0.06	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	97	1.21	8.37	19.81	407.81	0.17	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	113	1.38	9.75	545.44	953.24	4.67	8.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	131	1.55	11.30	54.07	1,007.32	0.46	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	32	163	2.76	14.06	62.22	1,069.53	0.53	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	203	3.45	17.52	142.00	1,211.54	1.22	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	43	246	3.71	21.23	159.66	1,371.20	1.37	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	57	303	4.92	26.14	107.19	1,478.39	0.92	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	325	1.90	28.04	118.55	1,596.94	1.02	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	62	387	5.35	33.39	367.60	1,964.54	3.15	16.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	100	487	8.63	42.02	397.33	2,361.87	3.41	20.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	61	548	5.26	47.28	882.21	3,244.08	7.56	27.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	32	580	2.76	50.04	496.58	3,740.66	4.26	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	153	733	13.20	63.24	1,933.62	5,674.29	16.57	48.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	171	904	14.75	78.00	2,361.57	8,035.86	20.24	68.87	7	7	26.92	26.92	41.60	41.60	1.18	1.18	1.76	0.52			
18	50,000	100,000	75,000	80	984	6.90	84.90	1,128.97	9,164.83	9.68	78.55	3	10	11.54	38.46	19.23	60.83	0.55	1.73	1.70	0.66			
19	100,000	500,000	300,000	126	1,110	10.87	95.77	2,060.84	11,225.67	17.66	96.21	12	22	46.15	84.62	3,465.12	3,525.95	98.27	100.00	168.14	31.41			
20	500,000	<b>UP</b>		49	1,159	4.23	100.00	441.75	11,667.42	3.79	100.00	4	26	15.38	100.00	0.00	3,525.95	0.00	100.00	0.00	30.22			
				1,159					11,667.42					26					3,525.95					30.22





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	43	43	7.64	7.64	54.00	54.00	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	53	1.78	9.41	7.24	61.24	0.09	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	70	3.02	12.43	165.08	226.32	1.94	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	77	1.24	13.68	10.81	237.13	0.13	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	98	3.73	17.41	65.51	302.64	0.77	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	123	4.44	21.85	320.63	623.27	3.76	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	143	3.55	25.40	49.31	672.58	0.58	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	40	183	7.10	32.50	318.40	990.98	3.74	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	204	3.73	36.23	293.24	1,284.23	3.44	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	224	3.55	39.79	135.35	1,419.58	1.59	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	246	3.91	43.69	509.67	1,929.25	5.98	22.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	264	3.20	46.89	440.80	2,370.05	5.18	27.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	275	1.95	48.85	220.32	2,590.37	2.59	30.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	314	6.93	55.77	853.39	3,443.77	10.02	40.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	337	4.09	59.86	487.80	3,931.57	5.73	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	403	11.72	71.58	1,089.05	5,020.61	12.79	58.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	62	465	11.01	82.59	1,524.18	6,544.79	17.90	76.85	13	13	86.67	86.67	244.65	244.65	87.08	87.08	16.05	3.74			
18	50,000	100,000	75,000	50	515	8.88	91.47	664.03	7,208.82	7.80	84.64	2	15	13.33	100.00	36.31	280.96	12.92	100.00	5.47	3.90			
19	100,000	500,000	300,000	24	539	4.26	95.74	405.35	7,614.17	4.76	89.40	0	15	0.00	100.00	0.00	280.96	0.00	100.00	0.00	3.69			
20	500,000	UP		24	563	4.26	100.00	902.65	8,516.83	10.60	100.00	0	15	0.00	100.00	0.00	280.96	0.00	100.00	0.00	3.30			
				563					8,516.83					15					280.96					3.30



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.69	7.69	0.62	0.62	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	5.49	13.19	0.86	1.48	0.15	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	18	6.59	19.78	1.22	2.69	0.22	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	22	4.40	24.18	1.26	3.95	0.23	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	26	4.40	28.57	1.36	5.31	0.25	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	29	3.30	31.87	1.90	7.21	0.34	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	1.10	32.97	1.28	8.49	0.23	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	37	7.69	40.66	8.72	17.22	1.57	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	42	5.49	46.15	17.84	35.06	3.22	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	47	5.49	51.65	5.37	40.42	0.97	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	49	2.20	53.85	10.13	50.55	1.83	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	54	5.49	59.34	15.33	65.88	2.77	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	60	6.59	65.93	30.15	96.03	5.44	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	62	2.20	68.13	13.77	109.81	2.48	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	65	3.30	71.43	28.49	138.30	5.14	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	69	4.40	75.82	54.51	192.82	9.83	34.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	79	10.99	86.81	159.71	352.53	28.81	63.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	86	7.69	94.51	82.58	435.10	14.90	78.49	1	1	100.00	100.00	7.95	7.95	100.00	100.00	9.63	1.83			
19	100,000	500,000	300,000	5	91	5.49	100.00	119.20	554.31	21.51	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.43			
20	500,000	UP		0	91	0.00	100.00	0.00	554.31	0.00	100.00	0	1	0.00	100.00	0.00	7.95	0.00	100.00	0.00	1.43			
				91					554.31					1					7.95					1.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	6.06	6.06	1.73	1.73	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	17	2.53	8.59	0.96	0.77	0.08	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	24	3.54	12.12	1.17	0.40	0.10	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	37	6.57	18.69	8.20	8.61	0.71	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	20	57	10.10	28.79	21.19	29.80	1.83	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	67	5.05	33.84	17.37	47.17	1.50	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	80	6.57	40.40	23.85	71.02	2.05	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	93	6.57	46.97	26.59	97.61	2.29	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	101	4.04	51.01	34.60	132.21	2.98	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	109	4.04	55.05	31.65	163.86	2.73	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	119	5.05	60.10	25.95	189.81	2.24	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	125	3.03	63.13	39.11	228.92	3.37	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	131	3.03	66.16	38.86	267.78	3.35	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	145	7.07	73.23	132.55	400.33	11.42	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	157	6.06	79.29	65.74	466.07	5.66	40.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	172	7.58	86.87	174.09	640.16	15.00	55.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	193	10.61	97.47	411.23	1,051.39	35.42	90.57	5	5	100.00	100.00	96.66	96.66	100.00	100.00	23.50	23.50	9.19	9.19	
18	50,000	100,000	75,000	1	194	0.51	97.98	21.10	1,072.48	1.82	92.39	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	100.00	0.00	9.01	
19	100,000	500,000	300,000	4	198	2.02	100.00	88.35	1,160.84	7.61	100.00	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	100.00	0.00	8.33	
20	500,000	UP		0	198	0.00	100.00	0.00	1,160.84	0.00	100.00	0	5	0.00	100.00	0.00	96.66	0.00	100.00	0.00	100.00	0.00	8.33	
				198					1,160.84					5					96.66					8.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	6	6	5.61	5.61	12.70	12.70	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	11	4.67	10.28	1.27	13.97	0.11	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	19	7.48	17.76	2.65	16.63	0.22	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	21	1.87	19.63	1.27	17.89	0.11	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	27	5.61	25.23	8.56	26.46	0.72	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	28	0.93	26.17	1.66	28.11	0.14	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	31	2.80	28.97	7.48	35.59	0.63	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	43	11.21	40.19	29.27	64.86	2.48	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	48	4.67	44.86	24.49	89.35	2.07	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	53	4.67	49.53	31.03	120.38	2.63	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	57	3.74	53.27	23.57	143.94	1.99	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	66	8.41	61.68	77.70	221.65	6.57	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	75	8.41	70.09	87.66	309.30	7.42	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	80	4.67	74.77	67.47	376.78	5.71	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	85	4.67	79.44	86.45	463.22	7.31	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	99	13.08	92.52	358.34	821.56	30.32	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	103	3.74	96.26	186.97	1,008.53	15.82	85.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	4	107	3.74	100.00	173.40	1,181.93	14.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	1,181.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	107	0.00	100.00	0.00	1,181.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				107				1,181.93				0				0.00				0.00			



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	136	136	9.02	9.02	382.06	382.06	2.99	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	169	2.19	11.21	0.89	381.18	0.01	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	31	200	2.06	13.27	34.00	415.17	0.27	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	210	0.66	13.93	3.26	418.43	0.03	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	224	0.93	14.86	12.47	430.90	0.10	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	35	259	2.32	17.19	23.46	454.36	0.18	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	295	2.39	19.58	132.50	586.86	1.04	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	340	2.99	22.56	143.04	729.90	1.12	5.72	2	2	2.41	2.41	51.30	51.30	0.63	0.63	35.87	7.03			
9	1,500	2,000	1,750	54	394	3.58	26.14	173.89	903.79	1.36	7.08	0	2	0.00	2.41	0.00	51.30	0.00	0.63	0.00	5.68			
10	2,000	2,500	2,250	39	433	2.59	28.73	208.38	1,112.16	1.63	8.71	0	2	0.00	2.41	0.00	51.30	0.00	0.63	0.00	4.61			
11	2,500	3,000	2,750	26	459	1.73	30.46	74.70	1,186.86	0.59	9.30	0	2	0.00	2.41	0.00	51.30	0.00	0.63	0.00	4.32			
12	3,000	4,000	3,500	71	530	4.71	35.17	314.40	1,501.26	2.46	11.76	5	7	6.02	8.43	0.68	51.98	0.01	0.64	0.21	3.46			
13	4,000	5,000	4,500	51	581	3.38	38.55	335.62	1,836.88	2.63	14.39	2	9	2.41	10.84	2.63	146.87	1.16	1.80	28.27	8.00			
14	5,000	7,500	6,250	85	666	5.64	44.19	680.36	2,517.24	5.33	19.72	0	9	0.00	10.84	0.00	146.87	0.00	1.80	0.00	5.83			
15	7,500	10,000	8,750	79	745	5.24	49.44	844.84	3,362.08	6.62	26.33	0	9	0.00	10.84	0.00	146.87	0.00	1.80	0.00	4.37			
16	10,000	20,000	15,000	218	963	14.47	63.90	2,220.26	5,582.34	17.39	43.72	7	16	8.43	19.28	3,244.35	3,391.22	39.71	41.50	146.12	60.75			
17	20,000	50,000	35,000	258	1,221	17.12	81.02	3,623.36	9,205.70	28.38	72.10	37	53	44.58	63.86	1,381.82	4,773.04	16.91	58.41	38.14	51.85			
18	50,000	100,000	75,000	107	1,328	7.10	88.12	1,282.05	10,487.76	10.04	82.14	2	55	2.41	66.27	9.13	4,782.17	0.11	58.53	0.71	45.60			
19	100,000	500,000	300,000	150	1,478	9.95	98.08	1,985.77	12,473.53	15.55	97.70	28	83	33.73	100.00	3,388.94	8,171.11	41.47	100.00	170.66	65.51			
20	500,000	UP		29	1,507	1.92	100.00	294.15	12,767.67	2.30	100.00	0	83	0.00	100.00	0.00	8,171.11	0.00	100.00	0.00	64.00			
				1,507					12,767.67					83					8,171.11					64.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	6.05	6.05	120.01	120.01	4.01	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	16	0.40	6.45	2.17	122.19	0.07	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	17	0.40	6.85	171.91	294.10	5.75	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	18	0.40	7.26	5.88	299.98	0.20	10.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	0.40	7.66	0.30	300.28	0.01	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	26	2.82	10.48	10.37	310.66	0.35	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	33	2.82	13.31	39.01	349.67	1.30	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	36	1.21	14.52	2.98	352.65	0.10	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	57	8.47	22.98	178.81	531.46	5.98	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	16	73	6.45	29.44	80.18	611.64	2.68	20.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	26	99	10.48	39.92	94.03	705.67	3.14	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	114	6.05	45.97	111.29	816.96	3.72	27.31	2	2	6.45	6.45	813.06	813.06	8.73	8.73	730.56	99.52	99.52		
13	4,000	5,000	4,500	17	131	6.85	52.82	110.42	927.38	3.69	31.00	0	2	0.00	6.45	813.06	813.06	0.00	8.73	0.00	87.67	87.67		
14	5,000	7,500	6,250	19	150	7.66	60.48	269.01	1,196.39	8.99	39.99	2	4	6.45	12.90	423.42	1,236.49	4.55	13.28	157.40	103.35	103.35		
15	7,500	10,000	8,750	26	176	10.48	70.97	533.35	1,729.74	17.83	57.82	1	5	3.23	16.13	6,486.21	7,722.70	69.68	82.97	1216.14	446.47	446.47		
16	10,000	20,000	15,000	22	198	8.87	79.84	400.45	2,130.19	13.39	71.21	4	9	12.90	29.03	111.75	7,834.45	1.20	84.17	27.91	367.78	367.78		
17	20,000	50,000	35,000	29	227	11.69	91.53	438.21	2,568.40	14.65	85.86	0	9	0.00	29.03	0.00	7,834.45	0.00	84.17	0.00	305.03	305.03		
18	50,000	100,000	75,000	9	236	3.63	95.16	182.92	2,751.32	6.11	91.97	0	9	0.00	29.03	0.00	7,834.45	0.00	84.17	0.00	284.75	284.75		
19	100,000	500,000	300,000	11	247	4.44	99.60	219.74	2,971.06	7.35	99.32	22	31	70.97	100.00	1,473.83	9,308.28	15.83	100.00	670.70	313.30	313.30		
20	500,000	UP		1	248	0.40	100.00	20.42	2,991.49	0.68	100.00	0	31	0.00	100.00	0.00	9,308.28	0.00	100.00	0.00	311.16	311.16		
				248					2,991.49					31					9,308.28					311.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	9.07	9.07	76.41	76.41	3.86	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	40	0.48	9.55	1.79	78.20	0.09	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	53	3.10	12.65	3.80	82.00	0.19	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	58	1.19	13.84	3.39	85.39	0.17	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	69	2.63	16.47	6.44	91.83	0.33	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	78	2.15	18.62	12.86	104.69	0.65	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	92	3.34	21.96	11.09	115.78	0.56	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	107	3.58	25.54	34.89	150.67	1.76	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	121	3.34	28.88	16.92	167.59	0.85	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	127	1.43	30.31	9.06	176.65	0.46	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	141	3.34	33.65	40.13	216.78	2.03	10.95	1	1	5.26	5.26	1,675.35	1,675.35	29.17	29.17	4174.48	772.82			
12	3,000	4,000	3,500	28	169	6.68	40.33	127.18	343.96	6.43	17.38	3	4	15.79	21.05	96.53	1,771.87	1.68	30.85	75.90	515.13			
13	4,000	5,000	4,500	15	184	3.58	43.91	66.31	410.27	3.35	20.73	1	5	5.26	26.32	7.26	1,779.13	0.13	30.98	10.95	433.65			
14	5,000	7,500	6,250	39	223	9.31	53.22	229.63	639.90	11.60	32.33	0	5	0.00	26.32	0.00	1,779.13	0.00	30.98	0.00	278.03			
15	7,500	10,000	8,750	16	239	3.82	57.04	143.25	783.15	7.24	39.57	0	5	0.00	26.32	0.00	1,779.13	0.00	30.98	0.00	227.18			
16	10,000	20,000	15,000	51	290	12.17	69.21	276.90	1,060.05	13.99	53.56	2	7	10.53	36.84	579.13	2,358.26	10.08	41.06	209.15	222.47			
17	20,000	50,000	35,000	44	334	10.50	79.71	279.70	1,339.75	14.13	67.69	0	7	0.00	36.84	0.00	2,358.26	0.00	41.06	0.00	176.02			
18	50,000	100,000	75,000	21	355	5.01	84.73	282.22	1,621.97	14.26	81.95	2	9	10.53	47.37	2,830.36	5,188.62	49.28	90.34	1002.88	319.90			
19	100,000	500,000	300,000	38	393	9.07	93.79	280.54	1,902.51	14.17	96.12	0	9	0.00	47.37	0.00	5,188.62	0.00	90.34	0.00	272.72			
20	500,000	UP		26	419	6.21	100.00	76.78	1,979.30	3.88	100.00	10	19	52.63	100.00	554.66	5,743.27	9.66	100.00	722.37	290.17			
				419					1,979.30					19					5,743.27					290.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.14	0.14	6.50	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.57	0.71	26.53	33.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	1.45	2.16	66.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	2.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					2.16					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.33	8.33	9.58	9.58	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	3.33	11.67	0.26	9.85	0.07	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.67	13.33	0.61	10.46	0.16	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	13	8.33	21.67	1.92	12.37	0.50	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	17	6.67	28.33	5.61	17.98	1.45	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	8.33	36.67	4.64	22.62	1.20	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.67	38.33	3.40	26.02	0.88	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	28	8.33	46.67	9.16	35.18	2.37	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	29	1.67	48.33	6.14	41.33	1.59	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	1.67	50.00	7.05	48.37	1.83	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	1.67	51.67	5.10	53.47	1.32	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	34	5.00	56.67	8.49	61.96	2.20	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	1.67	58.33	1.66	63.62	0.43	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	43	13.33	71.67	27.06	90.68	7.01	23.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	45	3.33	75.00	42.75	133.43	11.08	34.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	58	21.67	96.67	235.19	368.62	60.95	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	60	3.33	100.00	17.25	385.87	4.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	385.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	385.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	60	0.00	100.00	0.00	385.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					385.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	127.46	127.46	39.62	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	0.00	127.46	0.00	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	194.25	321.70	60.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	321.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					321.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	81	81	5.15	5.15	97.90	97.90	1.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	97	1.02	6.16	1.65	99.55	0.02	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	103	0.38	6.54	1.54	101.09	0.02	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	126	1.46	8.01	72.23	173.32	0.75	1.79	3	3	7.14	7.14	71.83	15.65	15.65	99.43	41.44				
5	300	500	400	25	151	1.59	9.59	18.56	191.88	0.19	1.98	0	3	0.00	7.14	0.00	71.83	0.00	15.65	0.00	37.43			
6	500	750	625	3	154	0.19	9.78	0.79	191.10	0.01	1.97	0	3	0.00	7.14	0.00	71.83	0.00	15.65	0.00	37.59			
7	750	1,000	875	44	198	2.80	12.58	40.33	231.42	0.42	2.39	1	4	2.38	9.52	0.00	71.83	0.00	15.65	0.00	31.04			
8	1,000	1,500	1,250	58	256	3.68	16.26	50.77	282.19	0.52	2.91	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	25.45			
9	1,500	2,000	1,750	31	287	1.97	18.23	80.14	362.33	0.83	3.74	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	19.82			
10	2,000	2,500	2,250	20	307	1.27	19.50	52.28	414.61	0.54	4.28	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	17.32			
11	2,500	3,000	2,750	15	322	0.95	20.46	34.03	448.64	0.35	4.63	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	16.01			
12	3,000	4,000	3,500	29	351	1.84	22.30	102.07	550.71	1.05	5.69	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	13.04			
13	4,000	5,000	4,500	31	382	1.97	24.27	83.27	633.98	0.86	6.55	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	11.33			
14	5,000	7,500	6,250	41	423	2.60	26.87	211.37	845.35	2.18	8.73	0	4	0.00	9.52	0.00	71.83	0.00	15.65	0.00	8.50			
15	7,500	10,000	8,750	53	476	3.37	30.24	296.55	1,141.89	3.06	11.80	3	7	7.14	16.67	80.49	152.32	17.54	33.20	27.14	13.34			
16	10,000	20,000	15,000	140	616	8.89	39.14	1,138.58	2,280.47	11.76	23.56	0	7	0.00	16.67	0.00	152.32	0.00	33.20	0.00	6.68			
17	20,000	50,000	35,000	369	985	23.44	62.58	3,172.60	5,453.07	32.77	56.33	6	13	14.29	30.95	189.97	342.29	41.41	74.60	5.99	6.28			
18	50,000	100,000	75,000	302	1,287	19.19	81.77	2,060.48	7,513.55	21.28	77.61	9	22	21.43	52.38	55.95	398.24	12.20	86.80	2.72	5.30			
19	100,000	500,000	300,000	222	1,509	14.10	95.87	1,900.75	9,414.29	19.63	97.24	19	41	45.24	97.62	52.42	450.66	11.42	98.22	2.76	4.79			
20	500,000	UP		65	1,574	4.13	100.00	266.83	9,681.12	2.76	100.00	1	42	2.38	100.00	8.15	458.81	1.78	100.00	3.05	4.74			
				1,574					9,681.12					42					458.81					4.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.45	3.45	0.19	0.19	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.15	4.60	0.00	0.19	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.15	5.75	0.00	0.19	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	14	10.34	16.09	0.24	0.42	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	17	3.45	19.54	0.00	0.42	0.00	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	21	4.60	24.14	0.21	0.64	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	23	2.30	26.44	0.38	1.02	0.11	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	30	8.05	34.48	13.76	14.78	3.98	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	32	2.30	36.78	5.44	20.23	1.57	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	33	1.15	37.93	2.40	22.63	0.69	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	35	2.30	40.23	0.00	22.63	0.00	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	39	4.60	44.83	1.29	23.92	0.37	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	40	1.15	45.98	0.03	23.95	0.01	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	47	8.05	54.02	2.98	26.93	0.86	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	59	13.79	67.82	54.66	81.59	15.80	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	73	16.09	83.91	29.54	111.13	8.54	32.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	85	13.79	97.70	234.73	345.86	67.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	87	2.30	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	87	0.00	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	87	0.00	100.00	0.00	345.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				87					345.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.57	3.57	0.26	0.26	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.57	7.14	1.69	1.95	1.75	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.57	10.71	5.06	3.11	5.25	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.57	14.29	1.69	1.42	1.75	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.57	17.86	0.81	0.61	0.84	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.57	21.43	0.74	0.13	0.77	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	3	9	10.71	32.14	9.36	9.49	9.72	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	3	12	10.71	42.86	10.23	19.72	10.63	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	14	7.14	50.00	10.88	30.60	11.30	31.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	4	18	14.29	64.29	9.46	40.06	9.82	41.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	3	21	10.71	75.00	10.99	51.05	11.42	53.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	22	3.57	78.57	8.44	59.49	8.76	61.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	23	3.57	82.14	10.50	69.99	10.91	72.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	2	25	7.14	89.29	13.30	83.29	13.81	86.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	27	7.14	96.43	6.84	90.13	7.11	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	28	3.57	100.00	6.15	96.28	6.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	96.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	96.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	28	0.00	100.00	0.00	96.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				28					96.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	9.09	9.09	0.07	0.07	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	3.03	12.12	2.50	2.43	1.02	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	3.03	15.15	0.06	2.50	0.03	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	3.03	18.18	3.96	6.45	1.61	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	3.03	21.21	3.22	9.67	1.31	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	3.03	24.24	9.65	19.32	3.94	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.03	27.27	11.87	31.19	4.84	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.03	30.30	0.75	31.94	0.31	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.03	33.33	4.38	36.32	1.79	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	13	6.06	39.39	6.07	42.39	2.48	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	3.03	42.42	34.97	77.36	14.27	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	3.03	45.45	1.50	78.85	0.61	32.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	19	12.12	57.58	16.15	95.00	6.59	38.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	23	12.12	69.70	60.01	155.01	24.49	63.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	24	3.03	72.73	15.44	170.45	6.30	69.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	26	6.06	78.79	22.92	193.37	9.35	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	32	18.18	96.97	44.84	238.21	18.30	97.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	33	3.03	100.00	6.84	245.06	2.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	245.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	245.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					245.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	234	234	15.24	15.24	76.67	76.67	0.68	0.68	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	136	370	8.86	24.10	199.11	275.78	1.77	2.45	2	3	5.00	7.50	31.39	31.39	3.61	3.61	15.77	11.38			
3	100	200	150	127	497	8.27	32.38	323.84	599.62	2.87	5.32	0	3	0.00	7.50	0.00	31.39	0.00	3.61	0.00	5.24			
4	200	300	250	86	583	5.60	37.98	192.66	792.29	1.71	7.03	0	3	0.00	7.50	0.00	31.39	0.00	3.61	0.00	3.96			
5	300	500	400	85	668	5.54	43.52	387.54	1,179.83	3.44	10.46	0	3	0.00	7.50	0.00	31.39	0.00	3.61	0.00	2.66			
6	500	750	625	53	721	3.45	46.97	283.69	1,463.52	2.52	12.98	0	3	0.00	7.50	0.00	31.39	0.00	3.61	0.00	2.15			
7	750	1,000	875	50	771	3.26	50.23	290.26	1,753.78	2.57	15.55	0	3	0.00	7.50	0.00	31.39	0.00	3.61	0.00	1.79			
8	1,000	1,500	1,250	53	824	3.45	53.68	395.89	2,149.67	3.51	19.06	1	4	2.50	10.00	160.97	192.36	18.53	22.15	40.66	8.95			
9	1,500	2,000	1,750	64	888	4.17	57.85	402.03	2,551.70	3.57	22.63	0	4	0.00	10.00	0.00	192.36	0.00	22.15	0.00	7.54			
10	2,000	2,500	2,250	43	931	2.80	60.65	405.47	2,957.17	3.60	26.23	0	4	0.00	10.00	0.00	192.36	0.00	22.15	0.00	6.51			
11	2,500	3,000	2,750	20	951	1.30	61.95	314.33	3,271.50	2.79	29.01	0	4	0.00	10.00	0.00	192.36	0.00	22.15	0.00	5.88			
12	3,000	4,000	3,500	58	1,009	3.78	65.73	587.98	3,859.48	5.21	34.23	0	4	0.00	10.00	0.00	192.36	0.00	22.15	0.00	4.98			
13	4,000	5,000	4,500	34	1,043	2.21	67.95	226.49	4,085.96	2.01	36.24	11	15	27.50	37.50	114.13	306.49	13.14	35.29	50.39	7.50			
14	5,000	7,500	6,250	65	1,108	4.23	72.18	883.88	4,969.85	7.84	44.07	3	18	7.50	45.00	33.27	339.76	3.83	39.12	3.76	6.84			
15	7,500	10,000	8,750	76	1,184	4.95	77.13	682.55	5,652.39	6.05	50.13	4	22	10.00	55.00	150.77	490.54	17.36	56.48	22.09	8.68			
16	10,000	20,000	15,000	115	1,299	7.49	84.63	2,184.59	7,836.98	19.37	69.50	11	33	27.50	82.50	296.13	786.67	34.09	90.57	13.56	10.04			
17	20,000	50,000	35,000	148	1,447	9.64	94.27	2,694.46	10,531.44	23.90	93.40	4	37	10.00	92.50	75.35	862.02	8.67	99.25	2.80	8.19			
18	50,000	100,000	75,000	37	1,484	2.41	96.68	436.89	10,968.33	3.87	97.27	2	39	5.00	97.50	3.62	865.64	0.42	99.66	0.83	7.89			
19	100,000	500,000	300,000	37	1,521	2.41	99.09	252.62	11,220.95	2.24	99.51	0	39	0.00	97.50	0.00	865.64	0.00	99.66	0.00	7.71			
20	500,000	UP		14	1,535	0.91	100.00	55.21	11,276.16	0.49	100.00	1	40	2.50	100.00	2.93	868.57	0.34	100.00	5.32	7.70			
				1,535					11,276.16					40					868.57					7.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	89	89	8.56	8.56	164.84	164.84	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	31	120	2.98	11.54	16.69	181.53	0.26	2.86	1	1	5.56	5.56	65.41	65.41	15.56	15.56	391.81	36.03			
3	100	200	150	46	166	4.42	15.96	27.75	209.28	0.44	3.29	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	31.25			
4	200	300	250	35	201	3.37	19.33	120.47	329.75	1.90	5.19	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	19.84			
5	300	500	400	37	238	3.56	22.88	69.93	399.69	1.10	6.29	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	16.37			
6	500	750	625	28	266	2.69	25.58	73.25	472.94	1.15	7.45	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	13.83			
7	750	1,000	875	32	298	3.08	28.65	83.69	556.64	1.32	8.76	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	11.75			
8	1,000	1,500	1,250	44	342	4.23	32.88	79.77	636.41	1.26	10.02	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	10.28			
9	1,500	2,000	1,750	38	380	3.65	36.54	149.31	785.72	2.35	12.37	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	8.32			
10	2,000	2,500	2,250	27	407	2.60	39.13	93.58	879.30	1.47	13.84	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	7.44			
11	2,500	3,000	2,750	20	427	1.92	41.06	84.65	963.95	1.33	15.18	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	6.79			
12	3,000	4,000	3,500	27	454	2.60	43.65	214.22	1,178.18	3.37	18.55	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	5.55			
13	4,000	5,000	4,500	36	490	3.46	47.12	185.39	1,363.57	2.92	21.47	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	4.80			
14	5,000	7,500	6,250	85	575	8.17	55.29	526.22	1,889.79	8.28	29.75	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	3.46			
15	7,500	10,000	8,750	61	636	5.87	61.15	436.86	2,326.66	6.88	36.63	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	2.81			
16	10,000	20,000	15,000	121	757	11.63	72.79	1,516.37	3,843.03	23.87	60.50	0	1	0.00	5.56	0.00	65.41	0.00	15.56	0.00	1.70			
17	20,000	50,000	35,000	158	915	15.19	87.98	1,392.61	5,235.63	21.92	82.43	3	4	16.67	22.22	324.52	389.93	77.20	92.76	23.30	7.45			
18	50,000	100,000	75,000	98	1,013	9.42	97.40	720.43	5,956.07	11.34	93.77	0	4	0.00	22.22	0.00	389.93	0.00	92.76	0.00	6.55			
19	100,000	500,000	300,000	16	1,029	1.54	98.94	201.96	6,158.02	3.18	96.95	0	4	0.00	22.22	0.00	389.93	0.00	92.76	0.00	6.33			
20	500,000	UP		11	1,040	1.06	100.00	193.89	6,351.91	3.05	100.00	14	18	77.78	100.00	30.42	420.34	7.24	100.00	15.69	6.62			
				1,040					6,351.91					18					420.34					6.62





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	2.04	2.04	34.68	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	2.04	0.00	34.68	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	2.20	2.20	37.48	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	3.68	5.88	62.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					5.88					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2604 OBAT NYAMUK FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	5.87	5.87	81.26	81.26	3.77	3.77	1	1	12.50	12.50	4.53	4.53	1.91	1.91	5.58	5.58			
2	50	100	75	2	24	0.53	6.40	0.61	81.86	0.03	3.80	0	1	0.00	12.50	0.00	4.53	0.00	1.91	0.00	5.54			
3	100	200	150	4	28	1.07	7.47	0.61	82.47	0.03	3.83	0	1	0.00	12.50	0.00	4.53	0.00	1.91	0.00	5.49			
4	200	300	250	7	35	1.87	9.33	2.09	84.57	0.10	3.93	0	1	0.00	12.50	0.00	4.53	0.00	1.91	0.00	5.36			
5	300	500	400	25	60	6.67	16.00	16.02	100.58	0.74	4.67	1	2	12.50	25.00	57.17	61.70	24.12	26.03	356.93	61.34			
6	500	750	625	28	88	7.47	23.47	22.62	123.21	1.05	5.72	0	2	0.00	25.00	0.00	61.70	0.00	26.03	0.00	50.08			
7	750	1,000	875	33	121	8.80	32.27	32.97	156.18	1.53	7.25	1	3	12.50	37.50	2.04	63.74	0.86	26.89	6.19	40.82			
8	1,000	1,500	1,250	40	161	10.67	42.93	42.37	198.55	1.97	9.22	0	3	0.00	37.50	0.00	63.74	0.00	26.89	0.00	32.10			
9	1,500	2,000	1,750	26	187	6.93	49.87	99.74	298.29	4.63	13.85	1	4	12.50	50.00	51.98	115.73	21.93	48.83	52.12	38.80			
10	2,000	2,500	2,250	18	205	4.80	54.67	35.22	333.51	1.64	15.49	0	4	0.00	50.00	0.00	115.73	0.00	48.83	0.00	34.70			
11	2,500	3,000	2,750	13	218	3.47	58.13	34.03	367.54	1.58	17.07	0	4	0.00	50.00	0.00	115.73	0.00	48.83	0.00	31.49			
12	3,000	4,000	3,500	18	236	4.80	62.93	71.98	439.51	3.34	20.41	0	4	0.00	50.00	0.00	115.73	0.00	48.83	0.00	26.33			
13	4,000	5,000	4,500	8	244	2.13	65.07	51.40	490.91	2.39	22.79	0	4	0.00	50.00	0.00	115.73	0.00	48.83	0.00	23.57			
14	5,000	7,500	6,250	23	267	6.13	71.20	219.27	710.18	10.18	32.98	4	8	50.00	100.00	121.29	237.02	51.17	100.00	55.32	33.37			
15	7,500	10,000	8,750	16	283	4.27	75.47	181.30	891.48	8.42	41.39	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	26.59			
16	10,000	20,000	15,000	34	317	9.07	84.53	311.58	1,203.06	14.47	55.86	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	19.70			
17	20,000	50,000	35,000	39	356	10.40	94.93	684.48	1,887.54	31.78	87.64	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	12.56			
18	50,000	100,000	75,000	8	364	2.13	97.07	103.88	1,991.42	4.82	92.47	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	11.90			
19	100,000	500,000	300,000	11	375	2.93	100.00	162.23	2,153.64	7.53	100.00	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	11.01			
20	500,000	UP		0	375	0.00	100.00	0.00	2,153.64	0.00	100.00	0	8	0.00	100.00	0.00	237.02	0.00	100.00	0.00	11.01			
				375					2,153.64					8					237.02					11.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	7.69	15.38	3.50	3.50	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.85	19.23	2.73	6.23	1.60	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	9	15.38	34.62	7.26	13.50	4.27	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	3.85	38.46	1.44	12.05	0.85	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	3.85	42.31	12.09	24.15	7.10	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	3.85	46.15	32.71	56.86	19.21	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	3.85	50.00	12.41	69.27	7.29	40.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	3.85	53.85	3.91	73.17	2.29	42.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	3.85	57.69	0.33	73.50	0.19	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	3.85	61.54	4.14	77.64	2.43	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	18	7.69	69.23	12.41	90.05	7.29	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	3.85	73.08	8.58	98.63	5.04	57.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	3.85	76.92	4.45	94.18	2.61	55.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	3.85	80.77	8.99	103.17	5.28	60.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	26	19.23	100.00	67.10	170.27	39.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	170.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	170.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	170.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					170.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.00	5.00	4.98	4.98	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	6	10.00	15.00	4.02	9.00	1.04	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	10	10.00	25.00	2.65	11.65	0.69	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	2.50	27.50	0.00	11.65	0.00	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	2.50	30.00	1.70	13.35	0.44	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	16	10.00	40.00	8.32	21.68	2.16	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	21	12.50	52.50	79.80	101.47	20.69	26.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	23	5.00	57.50	15.60	117.07	4.04	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	2.50	60.00	0.95	118.02	0.25	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	26	5.00	65.00	19.06	137.08	4.94	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	28	5.00	70.00	20.00	157.08	5.18	40.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	2.50	72.50	4.98	162.06	1.29	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	34	12.50	85.00	114.15	276.21	29.60	71.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	37	7.50	92.50	57.64	333.85	14.95	86.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	2.50	95.00	12.34	346.19	3.20	89.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	40	5.00	100.00	39.49	385.68	10.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	40	0.00	100.00	0.00	385.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	40	0.00	100.00	0.00	385.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	40	0.00	100.00	0.00	385.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	385.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					385.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	946	946	12.00	12.00	953.15	953.15	2.05	2.05	4	4	1.48	1.48	114.72	114.72	0.54	0.54	12.04	12.04	
2	50	100	75	370	1,316	4.69	16.69	558.03	1,511.17	1.20	3.25	0	4	0.00	1.48	0.00	114.72	0.00	0.54	0.00	7.59	
3	100	200	150	430	1,746	5.45	22.14	357.94	1,869.11	0.77	4.03	0	4	0.00	1.48	0.00	114.72	0.00	0.54	0.00	6.14	
4	200	300	250	280	2,026	3.55	25.69	398.93	2,268.04	0.86	4.88	2	6	0.74	2.21	427.57	542.30	2.01	2.55	107.18	23.91	
5	300	500	400	358	2,384	4.54	30.23	618.39	2,886.43	1.33	6.22	11	17	4.06	6.27	188.76	731.06	0.89	3.44	30.52	25.33	
6	500	750	625	325	2,709	4.12	34.36	718.62	3,605.05	1.55	7.76	3	20	1.11	7.38	672.62	1,403.68	3.17	6.61	93.60	38.94	
7	750	1,000	875	277	2,986	3.51	37.87	777.31	4,382.36	1.67	9.44	3	23	1.11	8.49	86.31	1,489.99	0.41	7.02	11.10	34.00	
8	1,000	1,500	1,250	458	3,444	5.81	43.68	1,562.91	5,945.26	3.37	12.80	3	26	1.11	9.59	1.95	1,491.93	0.01	7.03	0.12	25.09	
9	1,500	2,000	1,750	342	3,786	4.34	48.02	1,737.13	7,682.40	3.74	16.55	6	32	2.21	11.81	892.00	2,383.93	4.20	11.23	51.35	31.03	
10	2,000	2,500	2,250	280	4,066	3.55	51.57	1,536.11	9,218.51	3.31	19.85	1	33	0.37	12.18	0.00	2,383.93	0.00	11.23	0.00	25.86	
11	2,500	3,000	2,750	244	4,310	3.09	54.66	1,325.67	10,544.18	2.85	22.71	1	34	0.37	12.55	12.60	2,396.53	0.06	11.29	0.95	22.73	
12	3,000	4,000	3,500	319	4,629	4.05	58.71	2,180.44	12,724.61	4.70	27.40	13	47	4.80	17.34	1,013.37	3,409.90	4.77	16.06	46.48	26.80	
13	4,000	5,000	4,500	354	4,983	4.49	63.20	2,712.72	15,437.33	5.84	33.25	5	52	1.85	19.19	94.52	3,504.42	0.45	16.51	3.48	22.70	
14	5,000	7,500	6,250	444	5,427	5.63	68.83	4,058.91	19,496.25	8.74	41.99	24	76	8.86	28.04	3,484.68	6,989.10	16.41	32.92	85.85	35.85	
15	7,500	10,000	8,750	363	5,790	4.60	73.43	3,542.89	23,039.14	7.63	49.62	9	85	3.32	31.37	50.58	7,039.68	0.24	33.16	1.43	30.56	
16	10,000	20,000	15,000	775	6,565	9.83	83.26	9,407.78	32,446.92	20.26	69.88	44	129	16.24	47.60	7,754.79	14,794.47	36.52	69.68	82.43	45.60	
17	20,000	50,000	35,000	719	7,284	9.12	92.38	7,841.26	40,288.18	16.89	86.77	73	202	26.94	74.54	4,821.78	19,616.24	22.71	92.39	61.49	48.69	
18	50,000	100,000	75,000	352	7,636	4.46	96.84	4,029.33	44,317.51	8.68	95.44	25	227	9.23	83.76	673.07	20,289.31	3.17	95.56	16.70	45.78	
19	100,000	500,000	300,000	222	7,858	2.82	99.66	1,988.93	46,306.45	4.28	99.73	39	266	14.39	98.15	694.19	20,983.50	3.27	98.83	34.90	45.31	
20	500,000	<b>UP</b>		27	7,885	0.34	100.00	126.89	46,433.33	0.27	100.00	5	271	1.85	100.00	248.35	21,231.85	1.17	100.00	195.73	45.73	
				7,885					46,433.33					271					21,231.85			45.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	0.34	0.34	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	0.28	0.62	0.29	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	0.33	0.96	0.34	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	1.98	2.94	2.05	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.56	27.78	2.37	5.31	2.45	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.56	33.33	0.00	5.31	0.00	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.56	38.89	2.46	7.78	2.54	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.56	44.44	11.66	19.43	12.04	20.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.56	50.00	4.29	23.72	4.43	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.56	55.56	3.78	27.50	3.90	28.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.56	61.11	6.41	33.91	6.62	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.56	66.67	4.29	38.20	4.44	39.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.56	72.22	8.65	46.85	8.93	48.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.56	77.78	8.75	55.60	9.04	57.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.56	83.33	9.55	65.15	9.86	67.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.56	88.89	9.75	74.90	10.07	77.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	18	11.11	100.00	21.90	96.80	22.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	96.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	96.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					96.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.56	5.56	9.99	9.99	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	19	3.24	8.80	2.46	12.45	0.36	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	20	0.46	9.26	0.75	13.21	0.11	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	25	2.31	11.57	2.79	15.99	0.41	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	29	1.85	13.43	4.17	20.16	0.61	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	30	0.46	13.89	1.65	21.81	0.24	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	34	1.85	15.74	7.96	29.77	1.16	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	36	0.93	16.67	6.07	35.84	0.89	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	51	6.94	23.61	10.55	46.39	1.54	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	62	5.09	28.70	0.26	46.13	0.04	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	65	1.39	30.09	5.42	51.55	0.79	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	69	1.85	31.94	15.44	66.99	2.25	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	73	1.85	33.80	13.17	80.16	1.92	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	85	5.56	39.35	40.09	120.25	5.85	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	94	4.17	43.52	29.49	149.74	4.31	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	110	7.41	50.93	57.25	206.99	8.36	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	121	5.09	56.02	108.64	315.63	15.86	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	129	3.70	59.72	24.87	340.50	3.63	49.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	61	190	28.24	87.96	266.59	607.09	38.92	88.63	1	1	50.00	50.00	10.56	10.56	48.04	48.04	3.96	1.74			
20	500,000	UP		26	216	12.04	100.00	77.85	684.93	11.37	100.00	1	2	50.00	100.00	11.42	21.98	51.96	100.00	14.67	3.21			
				216					684.93					2					21.98					3.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	48	48	7.17	7.17	174.18	174.18	4.48	4.48	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	54	0.90	8.07	67.06	241.25	1.72	6.21	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	58	0.60	8.67	2.36	243.61	0.06	6.27	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	71	1.94	10.61	10.91	254.52	0.28	6.55	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	88	2.54	13.15	2.20	256.72	0.06	6.60	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	108	2.99	16.14	11.25	267.97	0.29	6.89	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	124	2.39	18.54	19.69	287.67	0.51	7.40	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	142	2.69	21.23	18.99	306.66	0.49	7.89	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	148	0.90	22.12	16.85	323.51	0.43	8.32	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	158	1.49	23.62	23.06	346.57	0.59	8.91	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	165	1.05	24.66	141.54	488.11	3.64	12.55	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	30	195	4.48	29.15	125.71	613.82	3.23	15.79	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	217	3.29	32.44	72.51	686.33	1.87	17.65	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	64	281	9.57	42.00	399.83	1,086.17	10.28	27.94	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	310	4.33	46.34	313.43	1,399.60	8.06	36.00	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	116	426	17.34	63.68	836.08	2,235.67	21.50	57.50	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	159	585	23.77	87.44	1,225.46	3,461.14	31.52	89.02	15	16	88.24	94.12	505.57	505.57	39.61	39.61	41.26	14.61			
18	50,000	100,000	75,000	42	627	6.28	93.72	307.15	3,768.29	7.90	96.92	1	17	5.88	100.00	770.80	1,276.37	60.39	100.00	250.95	33.87			
19	100,000	500,000	300,000	35	662	5.23	98.95	234.80	4,003.09	6.04	102.96	0	17	0.00	100.00	0.00	1,276.37	0.00	100.00	0.00	31.88			
20	500,000	<b>UP</b>		7	669	1.05	100.00	115.24	3,887.85	2.96	100.00	0	17	0.00	100.00	0.00	1,276.37	0.00	100.00	0.00	32.83			
				669					3,887.85					17					1,276.37					32.83





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	39.07	39.07	74.03	74.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	33.33	66.67	2.14	41.21	4.06	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					52.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.13	0.13	5.70	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	2.70	2.83	121.49	127.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	0.60	2.22	27.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	2.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					2.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	194	194	5.55	5.55	449.26	449.26	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	248	1.55	7.10	165.85	615.11	0.60	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	46	294	1.32	8.41	158.86	773.97	0.58	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	87	381	2.49	10.90	108.07	882.04	0.39	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	91	472	2.60	13.51	125.59	1,007.63	0.46	3.66	2	2	1.56	1.56	814.39	814.39	3.13	3.13	648.45	80.82			
6	500	750	625	92	564	2.63	16.14	148.30	1,155.93	0.54	4.20	1	3	0.78	2.34	138.09	952.48	0.53	3.66	93.11	82.40			
7	750	1,000	875	77	641	2.20	18.34	163.78	1,319.71	0.60	4.79	0	3	0.00	2.34	0.00	952.48	0.00	3.66	0.00	72.17			
8	1,000	1,500	1,250	93	734	2.66	21.00	225.32	1,545.03	0.82	5.61	0	3	0.00	2.34	0.00	952.48	0.00	3.66	0.00	61.65			
9	1,500	2,000	1,750	123	857	3.52	24.52	428.50	1,973.53	1.56	7.17	0	3	0.00	2.34	0.00	952.48	0.00	3.66	0.00	48.26			
10	2,000	2,500	2,250	87	944	2.49	27.01	542.54	2,516.07	1.97	9.14	0	3	0.00	2.34	0.00	952.48	0.00	3.66	0.00	37.86			
11	2,500	3,000	2,750	59	1,003	1.69	28.70	488.73	3,004.80	1.78	10.92	2	5	1.56	3.91	322.79	1,275.27	1.24	4.89	66.05	42.44			
12	3,000	4,000	3,500	140	1,143	4.01	32.70	668.05	3,672.85	2.43	13.34	0	5	0.00	3.91	0.00	1,275.27	0.00	4.89	0.00	34.72			
13	4,000	5,000	4,500	156	1,299	4.46	37.17	704.49	4,377.35	2.56	15.90	10	15	7.81	11.72	1,453.30	2,728.56	5.58	10.47	206.29	62.33			
14	5,000	7,500	6,250	203	1,502	5.81	42.98	1,830.85	6,208.20	6.65	22.55	11	26	8.59	20.31	9,080.58	11,809.15	34.85	45.32	495.98	190.22			
15	7,500	10,000	8,750	190	1,692	5.44	48.41	1,598.15	7,806.35	5.81	28.36	15	41	11.72	32.03	2,452.63	14,261.77	9.41	54.74	153.47	182.69			
16	10,000	20,000	15,000	504	2,196	14.42	62.83	5,920.52	13,726.87	21.51	49.87	22	63	17.19	49.22	9,436.26	23,698.03	36.22	90.95	159.38	172.64			
17	20,000	50,000	35,000	622	2,818	17.80	80.63	7,559.31	21,286.18	27.46	77.33	43	106	33.59	82.81	2,187.98	25,886.01	8.40	99.35	28.94	121.61			
18	50,000	100,000	75,000	315	3,133	9.01	89.64	3,221.84	24,508.02	11.71	89.04	14	120	10.94	93.75	147.07	26,033.08	0.56	99.92	4.56	106.22			
19	100,000	500,000	300,000	298	3,431	8.53	98.17	2,451.19	26,959.21	8.91	97.94	7	127	5.47	99.22	22.02	26,055.11	0.08	100.00	0.90	96.65			
20	500,000	UP		64	3,495	1.83	100.00	566.06	27,525.27	2.06	100.00	1	128	0.78	100.00	0.00	26,055.11	0.00	100.00	0.00	94.66			
				3,495					27,525.27					128					26,055.11					94.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	27.67	27.67	12.81	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	8.33	12.50	0.87	28.54	0.40	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.17	16.67	1.08	29.61	0.50	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.17	20.83	2.78	32.39	1.29	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.17	25.00	11.56	43.96	5.36	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.17	29.17	0.02	43.97	0.01	20.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.17	33.33	0.53	44.50	0.24	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.17	37.50	0.00	44.50	0.00	20.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.17	41.67	3.81	48.31	1.77	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.17	45.83	15.26	63.57	7.07	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.17	50.00	13.02	76.59	6.03	35.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.17	54.17	13.55	90.14	6.28	41.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.17	58.33	10.01	100.15	4.64	46.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.17	62.50	43.13	143.28	19.98	66.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	4.17	66.67	0.20	143.48	0.09	66.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	4.17	70.83	16.88	160.36	7.82	74.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	4.17	75.00	2.39	162.74	1.10	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	4.17	79.17	5.74	168.48	2.66	78.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	24	20.83	100.00	47.44	215.92	21.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	215.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					215.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.97	2.97	55.03	55.03	4.49	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	22	0.87	3.85	59.40	114.43	4.85	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	31	1.57	5.42	10.33	124.76	0.84	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	35	0.70	6.12	69.56	194.31	5.68	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	44	1.57	7.69	10.88	205.19	0.89	16.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	58	2.45	10.14	21.72	226.91	1.77	18.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	63	0.87	11.01	10.74	237.65	0.88	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	69	1.05	12.06	15.39	253.04	1.26	20.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	93	4.20	16.26	36.47	289.51	2.98	23.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	121	4.90	21.15	51.68	341.18	4.22	27.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	156	6.12	27.27	21.02	362.20	1.72	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	174	3.15	30.42	33.87	396.07	2.76	32.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	197	4.02	34.44	81.66	477.74	6.67	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	51	248	8.92	43.36	145.85	623.58	11.91	50.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	277	5.07	48.43	41.13	664.71	3.36	54.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	66	343	11.54	59.97	235.52	900.23	19.23	73.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	117	460	20.45	80.42	340.47	1,240.70	27.79	101.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	55	515	9.62	90.03	137.72	1,378.42	11.24	112.52	5	5	16.67	16.67	592.59	592.59	19.60	19.60	430.28	42.99			
19	100,000	500,000	300,000	32	547	5.59	95.63	90.59	1,469.01	7.39	119.91	19	24	63.33	80.00	1,969.67	2,562.26	65.14	84.73	2174.29	174.42			
20	500,000	<b>UP</b>		25	572	4.37	100.00	243.96	1,225.05	19.91	100.00	6	30	20.00	100.00	461.68	3,023.94	15.27	100.00	189.24	246.84			
				572					1,225.05					30					3,023.94					246.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	33.33	33.33	0.16	0.16	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	33.33	66.67	1.38	1.54	4.49	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	11.11	77.78	0.89	2.43	2.92	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	11.11	88.89	21.69	24.12	70.89	78.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	11.11	100.00	6.48	30.60	21.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	30.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					30.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 265 CORK GOODS FACTORIES (DISCOUNT/LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	11.76	17.65	0.80	0.80	0.45	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	5.88	23.53	6.83	7.64	3.87	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	5.88	29.41	2.71	10.34	1.53	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	5.88	35.29	2.84	13.18	1.61	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	11.76	47.06	9.65	22.83	5.46	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	11	17.65	64.71	4.77	18.06	2.70	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	5.88	70.59	16.08	34.14	9.10	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	5.88	76.47	64.98	99.12	36.76	56.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	5.88	82.35	23.01	122.13	13.02	69.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	5.88	88.24	6.44	128.58	3.64	72.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	5.88	94.12	24.10	152.68	13.63	86.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	5.88	100.00	24.10	176.77	13.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	176.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					176.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.40	4.40	30.80	30.80	5.25	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	1.10	5.49	0.38	31.18	0.06	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	2.75	8.24	1.95	33.14	0.33	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	20	2.75	10.99	2.76	35.90	0.47	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	41	11.54	22.53	1.78	37.67	0.30	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	47	3.30	25.82	5.99	43.67	1.02	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	59	6.59	32.42	8.65	52.32	1.47	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	63	2.20	34.62	10.22	62.54	1.74	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	72	4.95	39.56	18.64	81.18	3.17	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	74	1.10	40.66	3.31	84.49	0.56	14.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	79	2.75	43.41	22.85	107.34	3.89	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	83	2.20	45.60	26.37	133.71	4.49	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	105	12.09	57.69	27.58	161.28	4.70	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	137	17.58	75.27	72.03	233.31	12.27	39.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	148	6.04	81.32	125.98	359.29	21.45	61.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	156	4.40	85.71	64.84	424.13	11.04	72.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	181	13.74	99.45	139.40	563.53	23.74	95.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	182	0.55	100.00	23.72	587.25	4.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	182	0.00	100.00	0.00	587.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	182	0.00	100.00	0.00	587.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				182					587.25					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	20.00	20.00	0.25	0.25	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	10.00	30.00	0.41	0.65	0.78	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	10.00	40.00	0.55	1.20	1.06	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	10.00	50.00	3.55	4.76	6.82	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	10.00	60.00	5.54	10.30	10.65	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	10.00	70.00	5.23	15.53	10.06	29.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	10.00	80.00	22.23	37.76	42.72	72.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	10.00	90.00	11.75	49.51	22.58	95.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	10.00	100.00	2.53	52.04	4.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	52.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					52.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	20.00	20.00	55.38	55.38	2.81	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	40	7.59	27.59	2.11	57.49	0.11	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	46	4.14	31.72	5.62	63.11	0.28	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	48	1.38	33.10	1.05	64.16	0.05	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	49	0.69	33.79	0.86	65.02	0.04	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	50	0.69	34.48	16.25	81.27	0.82	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	52	1.38	35.86	4.45	85.71	0.23	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	54	1.38	37.24	3.80	89.51	0.19	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	56	1.38	38.62	55.91	145.42	2.83	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	60	2.76	41.38	10.95	156.37	0.55	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	0.69	42.07	2.54	158.91	0.13	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	62	0.69	42.76	3.76	162.67	0.19	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	63	0.69	43.45	11.44	174.11	0.58	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	65	1.38	44.83	35.78	209.88	1.81	10.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	70	3.45	48.28	45.23	255.12	2.29	12.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	78	5.52	53.79	151.80	406.91	7.69	20.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	90	8.28	62.07	364.24	771.15	18.46	39.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	113	15.86	77.93	319.21	1,090.36	16.18	55.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	132	13.10	91.03	761.82	1,852.18	38.61	93.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	145	8.97	100.00	121.00	1,973.18	6.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				145					1,973.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.93	5.93	59.76	59.76	2.40	2.40	1	1	9.09	9.09	51.13	51.13	20.13	20.13	85.56	85.56			
2	50	100	75	5	21	1.85	7.78	2.04	61.79	0.08	2.48	0	1	0.00	9.09	0.00	51.13	0.00	20.13	0.00	82.74			
3	100	200	150	8	29	2.96	10.74	3.95	65.74	0.16	2.64	0	1	0.00	9.09	0.00	51.13	0.00	20.13	0.00	77.77			
4	200	300	250	2	31	0.74	11.48	0.86	64.88	0.03	2.60	0	1	0.00	9.09	0.00	51.13	0.00	20.13	0.00	78.80			
5	300	500	400	13	44	4.81	16.30	29.70	94.58	1.19	3.79	0	1	0.00	9.09	0.00	51.13	0.00	20.13	0.00	54.05			
6	500	750	625	5	49	1.85	18.15	13.50	108.08	0.54	4.33	0	1	0.00	9.09	0.00	51.13	0.00	20.13	0.00	47.30			
7	750	1,000	875	6	55	2.22	20.37	16.62	124.70	0.67	5.00	1	2	9.09	18.18	55.00	106.13	21.66	41.80	330.99	85.11			
8	1,000	1,500	1,250	20	75	7.41	27.78	53.51	178.21	2.14	7.14	0	2	0.00	18.18	0.00	106.13	0.00	41.80	0.00	59.55			
9	1,500	2,000	1,750	7	82	2.59	30.37	26.69	204.89	1.07	8.21	0	2	0.00	18.18	0.00	106.13	0.00	41.80	0.00	51.80			
10	2,000	2,500	2,250	15	97	5.56	35.93	47.75	252.65	1.91	10.13	0	2	0.00	18.18	0.00	106.13	0.00	41.80	0.00	42.01			
11	2,500	3,000	2,750	10	107	3.70	39.63	36.28	288.93	1.45	11.58	0	2	0.00	18.18	0.00	106.13	0.00	41.80	0.00	36.73			
12	3,000	4,000	3,500	15	122	5.56	45.19	120.01	408.94	4.81	16.39	0	2	0.00	18.18	0.00	106.13	0.00	41.80	0.00	25.95			
13	4,000	5,000	4,500	31	153	11.48	56.67	235.24	644.18	9.43	25.82	7	9	63.64	81.82	130.27	236.40	51.30	93.10	55.38	36.70			
14	5,000	7,500	6,250	17	170	6.30	62.96	173.33	817.51	6.95	32.77	0	9	0.00	81.82	0.00	236.40	0.00	93.10	0.00	28.92			
15	7,500	10,000	8,750	22	192	8.15	71.11	204.36	1,021.88	8.19	40.96	0	9	0.00	81.82	0.00	236.40	0.00	93.10	0.00	23.13			
16	10,000	20,000	15,000	20	212	7.41	78.52	648.87	1,670.75	26.01	66.97	0	9	0.00	81.82	0.00	236.40	0.00	93.10	0.00	14.15			
17	20,000	50,000	35,000	34	246	12.59	91.11	424.14	2,094.88	17.00	83.97	1	10	9.09	90.91	17.52	253.92	6.90	100.00	4.13	12.12			
18	50,000	100,000	75,000	6	252	2.22	93.33	96.25	2,191.13	3.86	87.82	1	11	9.09	100.00	0.00	253.92	0.00	100.00	0.00	11.59			
19	100,000	500,000	300,000	16	268	5.93	99.26	303.64	2,494.77	12.17	99.99	0	11	0.00	100.00	0.00	253.92	0.00	100.00	0.00	10.18			
20	500,000	UP		2	270	0.74	100.00	0.16	2,494.93	0.01	100.00	0	11	0.00	100.00	0.00	253.92	0.00	100.00	0.00	10.18			
				270					2,494.93					11					253.92					10.18



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.04	2.04	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.04	4.08	1.06	1.06	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.04	6.12	5.63	6.68	1.45	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.04	8.16	35.54	28.85	9.14	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.04	10.20	8.88	19.97	2.28	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.04	12.24	9.23	10.74	2.37	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.04	14.29	0.61	10.13	0.16	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	2.04	16.33	1.22	8.91	0.31	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	2.04	18.37	1.83	7.08	0.47	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	2.04	20.41	1.22	5.86	0.31	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	2.04	22.45	1.22	4.64	0.31	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	14	6.12	28.57	0.05	4.59	0.01	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	2.04	30.61	10.08	5.49	2.59	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	17	4.08	34.69	36.55	42.04	9.40	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	21	8.16	42.86	34.30	76.34	8.82	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	25	8.16	51.02	14.81	91.15	3.81	23.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	39	28.57	79.59	154.92	246.07	39.83	63.27	7	7	77.78	77.78	57.19	57.19	49.01	49.01	36.92	23.24	30.00	30.00	
18	50,000	100,000	75,000	9	48	18.37	97.96	77.96	324.03	20.04	83.31	2	9	22.22	100.00	59.50	116.69	50.99	100.00	76.33	36.01	30.00	30.00	
19	100,000	500,000	300,000	1	49	2.04	100.00	64.92	388.95	16.69	100.00	0	9	0.00	100.00	0.00	116.69	0.00	100.00	0.00	0.00	30.00	30.00	
20	500,000	UP		0	49	0.00	100.00	0.00	388.95	0.00	100.00	0	9	0.00	100.00	0.00	116.69	0.00	100.00	0.00	0.00	30.00	30.00	
				49					388.95					9					116.69					30.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	0.79	0.79	0.35	0.35	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	0.79	1.59	0.24	0.11	0.04	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	0.79	2.38	0.54	0.43	0.09	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	0.79	3.17	0.61	1.03	0.10	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	0.79	3.97	1.06	2.09	0.18	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	14	7.14	11.11	4.67	6.76	0.77	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	13	27	10.32	21.43	11.68	18.44	1.93	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	31	3.17	24.60	6.75	25.20	1.12	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	37	4.76	29.37	9.24	34.44	1.53	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	7	44	5.56	34.92	18.83	53.27	3.12	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	50	4.76	39.68	10.63	63.90	1.76	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	57	5.56	45.24	23.60	87.50	3.91	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	61	3.17	48.41	22.31	109.80	3.69	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	8	69	6.35	54.76	48.08	157.88	7.96	26.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	12	81	9.52	64.29	78.33	236.20	12.97	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	8	89	6.35	70.63	51.85	288.05	8.58	47.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	25	114	19.84	90.48	206.95	495.00	34.26	81.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	125	8.73	99.21	104.51	599.50	17.30	99.24	1	1	100.00	100.00	3.15	3.15	100.00	100.00	3.01	0.52	0.52	0.52
19	100,000	500,000	300,000	1	126	0.79	100.00	4.60	604.11	0.76	100.00	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0.00	0.00	0.00	0.52
20	500,000	UP		0	126	0.00	100.00	0.00	604.11	0.00	100.00	0	1	0.00	100.00	0.00	3.15	0.00	100.00	0.00	0.00	0.00	0.52
				126				604.11				1				3.15				0.52			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 270 CORN MILLS PADDY ( RICE ) GAMBIR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.25	0.25	2.93	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.50	0.74	5.87	8.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	2.01	2.75	23.77	32.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.37	3.13	4.39	36.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	0.84	3.96	9.93	46.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	1.10	5.07	13.06	59.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	3.39	8.46	40.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	8.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					8.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	3.56	3.56	7.94	7.94	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	48	1.95	5.50	12.04	19.99	0.55	0.92	3	3	7.50	7.50	3.37	3.37	1.16	1.16	27.96	16.85			
3	100	200	150	5	53	0.57	6.08	1.13	21.12	0.05	0.97	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	15.95			
4	200	300	250	13	66	1.49	7.57	1.30	22.42	0.06	1.03	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	15.02			
5	300	500	400	3	69	0.34	7.91	0.14	22.56	0.01	1.04	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	14.93			
6	500	750	625	7	76	0.80	8.72	3.06	25.62	0.14	1.18	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	13.14			
7	750	1,000	875	15	91	1.72	10.44	5.50	31.13	0.25	1.43	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	10.82			
8	1,000	1,500	1,250	25	116	2.87	13.30	22.90	54.02	1.05	2.48	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	6.23			
9	1,500	2,000	1,750	21	137	2.41	15.71	18.26	72.28	0.84	3.32	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	4.66			
10	2,000	2,500	2,250	35	172	4.01	19.72	21.19	93.47	0.97	4.30	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	3.60			
11	2,500	3,000	2,750	24	196	2.75	22.48	37.17	130.64	1.71	6.01	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	2.58			
12	3,000	4,000	3,500	39	235	4.47	26.95	47.11	177.75	2.17	8.17	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	1.89			
13	4,000	5,000	4,500	65	300	7.45	34.40	58.24	235.99	2.68	10.85	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	1.43			
14	5,000	7,500	6,250	72	372	8.26	42.66	170.74	406.73	7.85	18.70	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	0.83			
15	7,500	10,000	8,750	61	433	7.00	49.66	90.34	497.06	4.15	22.86	0	3	0.00	7.50	0.00	3.37	0.00	1.16	0.00	0.68			
16	10,000	20,000	15,000	79	512	9.06	58.72	317.04	814.10	14.58	37.43	1	4	2.50	10.00	138.00	141.37	47.42	48.57	43.53	17.36			
17	20,000	50,000	35,000	176	688	20.18	78.90	605.90	1,420.00	27.86	65.29	0	4	0.00	10.00	0.00	141.37	0.00	48.57	0.00	9.96			
18	50,000	100,000	75,000	93	781	10.67	89.56	231.47	1,651.47	10.64	75.94	5	9	12.50	22.50	8.11	149.48	2.79	51.36	3.50	9.05			
19	100,000	500,000	300,000	70	851	8.03	97.59	462.69	2,114.15	21.28	97.21	31	40	77.50	100.00	141.56	291.04	48.64	100.00	30.59	13.77			
20	500,000	UP		21	872	2.41	100.00	60.62	2,174.78	2.79	100.00	0	40	0.00	100.00	0.00	291.04	0.00	100.00	0.00	13.38			
				872					2,174.78					40					291.04					13.38



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	5.58	5.58	14.82	14.82	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	93	0.83	6.40	1.15	15.97	0.03	0.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	99	0.41	6.82	0.63	16.61	0.01	0.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	110	0.76	7.58	1.15	17.76	0.03	0.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	50	160	3.44	11.02	7.87	25.63	0.17	0.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	23	183	1.58	12.60	6.38	32.01	0.14	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	18	201	1.24	13.84	13.51	45.52	0.30	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	23	224	1.58	15.43	29.33	74.85	0.64	1.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	236	0.83	16.25	26.61	101.47	0.58	2.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	247	0.76	17.01	21.03	122.50	0.46	2.69	2	2	1.68	1.68	126.16	126.16	17.56	17.56	599.88	102.99			
11	2,500	3,000	2,750	31	278	2.13	19.15	42.13	164.62	0.92	3.61	2	4	1.68	3.36	0.07	126.23	0.01	17.57	0.16	76.68			
12	3,000	4,000	3,500	27	305	1.86	21.01	55.73	220.35	1.22	4.83	0	4	0.00	3.36	0.00	126.23	0.00	17.57	0.00	57.28			
13	4,000	5,000	4,500	18	323	1.24	22.25	43.46	263.81	0.95	5.78	0	4	0.00	3.36	0.00	126.23	0.00	17.57	0.00	47.85			
14	5,000	7,500	6,250	40	363	2.75	25.00	175.64	439.45	3.85	9.63	0	4	0.00	3.36	0.00	126.23	0.00	17.57	0.00	28.72			
15	7,500	10,000	8,750	40	403	2.75	27.75	159.25	598.70	3.49	13.12	0	4	0.00	3.36	0.00	126.23	0.00	17.57	0.00	21.08			
16	10,000	20,000	15,000	112	515	7.71	35.47	631.94	1,230.65	13.85	26.98	3	7	2.52	5.88	75.54	201.76	10.51	28.08	11.95	16.39			
17	20,000	50,000	35,000	168	683	11.57	47.04	979.50	2,210.14	21.47	48.45	14	21	11.76	17.65	55.62	257.38	7.74	35.82	5.68	11.65			
18	50,000	100,000	75,000	211	894	14.53	61.57	768.37	2,978.51	16.84	65.29	15	36	12.61	30.25	92.09	349.47	12.82	48.64	11.98	11.73			
19	100,000	500,000	300,000	479	1,373	32.99	94.56	1,286.80	4,265.31	28.21	93.50	37	73	31.09	61.34	51.39	400.86	7.15	55.79	3.99	9.40			
20	500,000	UP		79	1,452	5.44	100.00	296.76	4,562.07	6.50	100.00	46	119	38.66	100.00	317.67	718.53	44.21	100.00	107.04	15.75			
				1,452					4,562.07					119					718.53					15.75





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	13.68	13.68	1.21	1.21	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	21	4.27	17.95	0.04	1.17	0.01	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	28	5.98	23.93	0.43	0.74	0.14	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	35	5.98	29.91	1.08	0.35	0.35	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	46	9.40	39.32	2.40	2.75	0.76	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	60	11.97	51.28	10.40	13.15	3.31	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	62	1.71	52.99	0.80	13.94	0.25	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	66	3.42	56.41	4.85	18.79	1.54	5.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	73	5.98	62.39	9.00	27.79	2.87	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	76	2.56	64.96	7.80	35.59	2.48	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	80	3.42	68.38	5.04	40.62	1.60	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	83	2.56	70.94	13.91	54.53	4.43	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	85	1.71	72.65	15.25	69.78	4.86	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	94	7.69	80.34	37.09	106.87	11.81	34.04	5	5	83.33	83.33	44.00	44.00	33.49	33.49	118.63	41.17			
15	7,500	10,000	8,750	2	96	1.71	82.05	2.96	109.83	0.94	34.98	0	5	0.00	83.33	0.00	44.00	0.00	33.49	0.00	40.06			
16	10,000	20,000	15,000	6	102	5.13	87.18	46.98	156.81	14.97	49.95	0	5	0.00	83.33	0.00	44.00	0.00	33.49	0.00	28.06			
17	20,000	50,000	35,000	6	108	5.13	92.31	84.46	241.27	26.90	76.85	1	6	16.67	100.00	87.37	131.37	66.51	100.00	103.45	54.45			
18	50,000	100,000	75,000	5	113	4.27	96.58	63.89	305.16	20.35	97.20	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	43.05			
19	100,000	500,000	300,000	2	115	1.71	98.29	5.73	310.89	1.83	99.03	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	42.26			
20	500,000	UP		2	117	1.71	100.00	3.05	313.94	0.97	100.00	0	6	0.00	100.00	0.00	131.37	0.00	100.00	0.00	41.85			
				117					313.94					6					131.37					41.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.00	10.00	0.34	0.34	0.15	0.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.00	15.00	0.20	0.55	0.09	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.00	20.00	4.51	5.05	2.01	2.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.00	25.00	2.54	7.60	1.14	3.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.00	30.00	1.28	8.88	0.57	3.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.00	35.00	7.43	16.31	3.32	7.29	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.00	40.00	12.06	28.37	5.39	12.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.00	45.00	2.34	26.03	1.05	11.63	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.00	50.00	8.63	34.66	3.86	15.48	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.00	55.00	5.13	39.80	2.29	17.78	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.00	60.00	5.50	45.30	2.46	20.23	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.00	65.00	9.25	54.55	4.13	24.37	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	17	20.00	85.00	25.48	80.03	11.38	35.75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	5.00	90.00	47.06	127.10	21.02	56.77	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.00	95.00	61.70	188.80	27.56	84.33	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	5.00	100.00	35.07	223.87	15.67	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	223.87	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	223.87	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	223.87	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					223.87					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	40	40	4.43	4.43	29.36	29.36	0.77	0.77	1	1	2.13	2.13	1.54	1.54	0.05	0.05	5.23	5.23			
2	50	100	75	20	60	2.22	6.65	14.74	44.10	0.39	1.16	0	1	0.00	2.13	0.00	1.54	0.00	0.05	0.00	3.48			
3	100	200	150	12	72	1.33	7.98	3.83	47.93	0.10	1.26	3	4	6.38	8.51	0.93	2.46	0.03	0.08	24.25	5.14			
4	200	300	250	8	80	0.89	8.87	4.02	51.94	0.11	1.36	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	4.74			
5	300	500	400	19	99	2.11	10.98	11.71	63.65	0.31	1.67	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	3.87			
6	500	750	625	17	116	1.88	12.86	8.98	72.63	0.24	1.90	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	3.39			
7	750	1,000	875	17	133	1.88	14.75	10.99	83.62	0.29	2.19	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	2.95			
8	1,000	1,500	1,250	24	157	2.66	17.41	15.23	98.85	0.40	2.59	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	2.49			
9	1,500	2,000	1,750	11	168	1.22	18.63	19.50	118.35	0.51	3.10	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	2.08			
10	2,000	2,500	2,250	19	187	2.11	20.73	32.53	150.88	0.85	3.96	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	1.63			
11	2,500	3,000	2,750	9	196	1.00	21.73	12.17	163.05	0.32	4.28	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	1.51			
12	3,000	4,000	3,500	25	221	2.77	24.50	62.59	225.64	1.64	5.92	0	4	0.00	8.51	0.00	2.46	0.00	0.08	0.00	1.09			
13	4,000	5,000	4,500	22	243	2.44	26.94	85.99	311.63	2.25	8.17	5	9	10.64	19.15	732.02	734.48	24.60	24.69	851.24	235.69			
14	5,000	7,500	6,250	26	269	2.88	29.82	82.92	394.55	2.17	10.35	0	9	0.00	19.15	0.00	734.48	0.00	24.69	0.00	186.16			
15	7,500	10,000	8,750	41	310	4.55	34.37	177.91	572.46	4.67	15.01	3	12	6.38	25.53	2.61	737.10	0.09	24.77	1.47	128.76			
16	10,000	20,000	15,000	146	456	16.19	50.55	690.33	1,262.79	18.10	33.11	10	22	21.28	46.81	1,878.42	2,615.51	63.13	87.90	272.10	207.12			
17	20,000	50,000	35,000	166	622	18.40	68.96	1,217.85	2,480.64	31.94	65.05	3	25	6.38	53.19	77.03	2,692.54	2.59	90.49	6.32	108.54			
18	50,000	100,000	75,000	86	708	9.53	78.49	509.68	2,990.32	13.37	78.41	2	27	4.26	57.45	36.24	2,728.78	1.22	91.71	7.11	91.25			
19	100,000	500,000	300,000	133	841	14.75	93.24	551.65	3,541.98	14.47	92.88	11	38	23.40	80.85	64.49	2,793.27	2.17	93.88	11.69	78.86			
20	500,000	UP		61	902	6.76	100.00	271.55	3,813.53	7.12	100.00	9	47	19.15	100.00	182.12	2,975.39	6.12	100.00	67.07	78.02			
				902					3,813.53					47					2,975.39					78.02



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.46	4.46	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	10	4.46	8.93	1.72	1.72	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	16	5.36	14.29	2.07	3.79	0.38	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	1.79	16.07	0.94	4.73	0.17	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	21	2.68	18.75	3.51	8.25	0.64	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	25	3.57	22.32	5.40	13.65	0.98	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	29	3.57	25.89	8.51	22.16	1.55	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	3.57	29.46	15.54	37.70	2.83	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	37	3.57	33.04	15.36	53.06	2.79	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	38	0.89	33.93	4.46	57.52	0.81	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	42	3.57	37.50	10.32	67.83	1.88	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	46	3.57	41.07	20.72	88.56	3.77	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	47	0.89	41.96	8.05	96.60	1.46	17.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	53	5.36	47.32	63.89	160.49	11.62	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	59	5.36	52.68	71.75	232.25	13.05	42.24	2	2	22.22	22.22	385.65	385.65	96.56	96.56	537.48	166.05			
16	10,000	20,000	15,000	9	68	8.04	60.71	137.51	369.75	25.01	67.25	0	2	0.00	22.22	0.00	385.65	0.00	96.56	0.00	104.30			
17	20,000	50,000	35,000	3	71	2.68	63.39	60.82	430.57	11.06	78.31	1	3	11.11	33.33	0.87	386.51	0.22	96.77	1.42	89.77			
18	50,000	100,000	75,000	3	74	2.68	66.07	0.27	430.84	0.05	78.36	1	4	11.11	44.44	10.65	397.17	2.67	99.44	3939.63	92.18			
19	100,000	500,000	300,000	25	99	22.32	88.39	117.27	548.11	21.33	99.69	2	6	22.22	66.67	2.19	399.35	0.55	99.99	1.87	72.86			
20	500,000	<b>UP</b>		13	112	11.61	100.00	1.69	549.80	0.31	100.00	3	9	33.33	100.00	0.05	399.40	0.01	100.00	2.91	72.65			
				112					549.80					9					399.40					72.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	587	587	11.62	11.62	126.25	126.25	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	453	1,040	8.97	20.59	140.04	266.29	1.45	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	655	1,695	12.97	33.56	186.30	452.59	1.93	4.69	2	2	4.08	4.08	136.99	136.99	3.72	3.72	73.53	30.27			
4	200	300	250	423	2,118	8.37	41.93	218.95	671.54	2.27	6.96	1	3	2.04	6.12	180.29	317.28	4.90	8.62	82.34	47.25			
5	300	500	400	534	2,652	10.57	52.50	481.26	1,152.80	4.99	11.95	0	3	0.00	6.12	0.00	317.28	0.00	8.62	0.00	27.52			
6	500	750	625	330	2,982	6.53	59.04	378.33	1,531.13	3.92	15.88	5	8	10.20	16.33	234.26	551.53	6.36	14.98	61.92	36.02			
7	750	1,000	875	241	3,223	4.77	63.81	243.47	1,774.60	2.52	18.40	0	8	0.00	16.33	0.00	551.53	0.00	14.98	0.00	31.08			
8	1,000	1,500	1,250	267	3,490	5.29	69.10	403.73	2,178.34	4.19	22.59	2	10	4.08	20.41	541.03	1,092.56	14.70	29.68	134.01	50.16			
9	1,500	2,000	1,750	183	3,673	3.62	72.72	366.89	2,545.23	3.80	26.40	0	10	0.00	20.41	0.00	1,092.56	0.00	29.68	0.00	42.93			
10	2,000	2,500	2,250	114	3,787	2.26	74.98	345.84	2,891.07	3.59	29.98	0	10	0.00	20.41	0.00	1,092.56	0.00	29.68	0.00	37.79			
11	2,500	3,000	2,750	128	3,915	2.53	77.51	351.91	3,242.98	3.65	33.63	1	11	2.04	22.45	16.40	1,108.96	0.45	30.12	4.66	34.20			
12	3,000	4,000	3,500	182	4,097	3.60	81.11	503.68	3,746.66	5.22	38.85	3	14	6.12	28.57	379.68	1,488.64	10.31	40.44	75.38	39.73			
13	4,000	5,000	4,500	134	4,231	2.65	83.77	600.66	4,347.32	6.23	45.08	2	16	4.08	32.65	341.59	1,830.23	9.28	49.72	56.87	42.10			
14	5,000	7,500	6,250	235	4,466	4.65	88.42	1,059.17	5,406.49	10.98	56.07	13	29	26.53	59.18	1,129.47	2,959.70	30.68	80.40	106.64	54.74			
15	7,500	10,000	8,750	137	4,603	2.71	91.13	675.38	6,081.87	7.00	63.07	3	32	6.12	65.31	84.25	3,043.96	2.29	82.68	12.48	50.05			
16	10,000	20,000	15,000	191	4,794	3.78	94.91	1,515.58	7,597.45	15.72	78.79	1	33	2.04	67.35	0.74	3,044.70	0.02	82.70	0.05	40.08			
17	20,000	50,000	35,000	141	4,935	2.79	97.70	1,232.01	8,829.46	12.78	91.57	5	38	10.20	77.55	602.85	3,647.55	16.38	99.08	48.93	41.31			
18	50,000	100,000	75,000	66	5,001	1.31	99.01	591.75	9,421.21	6.14	97.70	5	43	10.20	87.76	32.75	3,680.30	0.89	99.97	5.53	39.06			
19	100,000	500,000	300,000	47	5,048	0.93	99.94	191.85	9,613.06	1.99	99.69	6	49	12.24	100.00	1.14	3,681.44	0.03	100.00	0.59	38.30			
20	500,000	UP		3	5,051	0.06	100.00	29.76	9,642.82	0.31	100.00	0	49	0.00	100.00	0.00	3,681.44	0.00	100.00	0.00	38.18			
				5,051					9,642.82					49					3,681.44					38.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.20	8.20	3.47	3.47	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	3.28	11.48	0.00	3.47	0.00	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	3.28	14.75	0.10	3.56	0.06	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.64	16.39	1.18	4.74	0.73	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.64	18.03	1.80	6.54	1.12	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.64	19.67	1.61	8.15	0.99	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.64	21.31	0.78	8.93	0.48	5.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	1.64	22.95	0.10	9.02	0.06	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.64	24.59	6.48	15.50	4.01	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.64	26.23	6.98	22.48	4.32	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.64	27.87	5.04	27.52	3.12	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	1.64	29.51	8.38	35.90	5.19	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.64	31.15	7.45	43.35	4.61	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.64	32.79	13.42	56.77	8.31	35.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	1.64	34.43	0.13	56.90	0.08	35.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	22	1.64	36.07	0.12	57.02	0.08	35.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	26	6.56	42.62	1.81	58.83	1.12	36.42	2	2	22.22	22.22	1.12	0.00	0.00	0.00	0.00	0.10			
18	50,000	100,000	75,000	2	28	3.28	45.90	3.98	62.81	2.47	38.89	0	2	0.00	22.22	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	43	24.59	70.49	48.25	111.07	29.88	68.77	7	9	77.78	100.00	227.87	227.87	100.00	100.00	472.23	205.16			
20	500,000	<b>UP</b>		18	61	29.51	100.00	50.44	161.51	31.23	100.00	0	9	0.00	100.00	0.00	227.87	227.87	0.00	100.00	0.00	141.09		
				61					161.51					9					227.87					141.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	47	47	6.14	6.14	69.09	69.09	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	73	3.40	9.54	3.14	72.23	0.22	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	91	2.35	11.90	1.09	73.32	0.07	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	104	1.70	13.59	2.23	75.55	0.15	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	112	1.05	14.64	2.09	77.64	0.14	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	123	1.44	16.08	5.48	83.12	0.38	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	129	0.78	16.86	6.84	89.96	0.47	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	144	1.96	18.82	8.42	98.38	0.58	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	151	0.92	19.74	9.34	107.72	0.64	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	153	0.26	20.00	4.29	112.00	0.30	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	159	0.78	20.78	16.64	128.64	1.15	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	169	1.31	22.09	16.45	145.09	1.13	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	171	0.26	22.35	0.70	145.79	0.05	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	200	3.79	26.14	75.21	221.00	5.19	15.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	210	1.31	27.45	0.30	221.30	0.02	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	242	4.18	31.63	84.53	305.83	5.83	21.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	63	305	8.24	39.87	25.66	331.49	1.77	22.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	36	341	4.71	44.58	48.46	379.95	3.34	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	215	556	28.10	72.68	481.01	860.96	33.19	59.40	8	8	47.06	47.06	1.54	1.54	8.68	8.68	0.32	0.18			
20	500,000	<b>UP</b>		209	765	27.32	100.00	588.39	1,449.36	40.60	100.00	9	17	52.94	100.00	16.22	17.76	91.32	100.00	2.76	1.23			
				765					1,449.36					17					17.76					1.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61	61	21.18	21.18	772.40	772.40	47.74	47.74	5	5	14.71	14.71	71.02	71.02	47.77	47.77	9.19	9.19			
2	50	100	75	14	75	4.86	26.04	1.42	773.82	0.09	47.83	1	6	2.94	17.65	40.81	111.83	27.45	75.23	2873.22	14.45			
3	100	200	150	4	79	1.39	27.43	1.40	775.22	0.09	47.92	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.43			
4	200	300	250	3	82	1.04	28.47	0.85	776.07	0.05	47.97	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.41			
5	300	500	400	2	84	0.69	29.17	1.40	777.47	0.09	48.05	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.38			
6	500	750	625	5	89	1.74	30.90	4.54	782.00	0.28	48.33	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.30			
7	750	1,000	875	1	90	0.35	31.25	0.82	782.83	0.05	48.39	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.29			
8	1,000	1,500	1,250	4	94	1.39	32.64	1.43	784.26	0.09	48.47	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.26			
9	1,500	2,000	1,750	3	97	1.04	33.68	2.32	786.58	0.14	48.62	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.22			
10	2,000	2,500	2,250	3	100	1.04	34.72	11.95	798.53	0.74	49.36	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	14.00			
11	2,500	3,000	2,750	3	103	1.04	35.76	3.54	802.07	0.22	49.57	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	13.94			
12	3,000	4,000	3,500	2	105	0.69	36.46	3.70	805.77	0.23	49.80	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	13.88			
13	4,000	5,000	4,500	1	106	0.35	36.81	2.09	807.86	0.13	49.93	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	13.84			
14	5,000	7,500	6,250	4	110	1.39	38.19	13.79	821.65	0.85	50.78	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	13.61			
15	7,500	10,000	8,750	3	113	1.04	39.24	10.35	832.00	0.64	51.42	0	6	0.00	17.65	0.00	111.83	0.00	75.23	0.00	13.44			
16	10,000	20,000	15,000	13	126	4.51	43.75	53.02	885.02	3.28	54.70	2	8	5.88	23.53	5.46	117.29	3.67	78.90	10.29	13.25			
17	20,000	50,000	35,000	29	155	10.07	53.82	193.86	1,078.88	11.98	66.68	2	10	5.88	29.41	0.33	117.62	0.22	79.12	0.17	10.90			
18	50,000	100,000	75,000	22	177	7.64	61.46	208.65	1,287.52	12.90	79.58	0	10	0.00	29.41	0.00	117.62	0.00	79.12	0.00	9.14			
19	100,000	500,000	300,000	55	232	19.10	80.56	141.63	1,429.16	8.75	88.33	12	22	35.29	64.71	5.56	123.18	3.74	82.86	3.93	8.62			
20	500,000	UP		56	288	19.44	100.00	188.75	1,617.90	11.67	100.00	12	34	35.29	100.00	25.48	148.66	17.14	100.00	13.50	9.19			
				288					1,617.90					34					148.66					9.19





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	32	32	6.68	6.68	70.02	70.02	3.17	3.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	34	0.42	7.10	0.00	70.02	0.00	3.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	44	2.09	9.19	5.56	75.58	0.25	3.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	52	1.67	10.86	1.63	77.21	0.07	3.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	63	2.30	13.15	19.85	97.06	0.90	4.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	68	1.04	14.20	1.24	98.30	0.06	4.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	79	2.30	16.49	9.09	107.39	0.41	4.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	103	5.01	21.50	18.47	125.86	0.84	5.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	113	2.09	23.59	30.73	156.59	1.39	7.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	128	3.13	26.72	23.27	179.86	1.05	8.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	140	2.51	29.23	34.68	214.54	1.57	9.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	154	2.92	32.15	43.15	257.70	1.96	11.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	165	2.30	34.45	19.41	277.11	0.88	12.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	187	4.59	39.04	103.57	380.68	4.69	17.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	41	228	8.56	47.60	88.07	468.74	3.99	21.25	2	2	5.13	5.13	0.04	0.04	0.01	0.01	0.04	0.04	0.01	0.01			
16	10,000	20,000	15,000	46	274	9.60	57.20	431.13	899.87	19.54	40.79	0	2	0.00	5.13	0.00	0.04	0.00	0.01	0.00	0.01	0.00	0.00			
17	20,000	50,000	35,000	50	324	10.44	67.64	334.10	1,233.97	15.14	55.94	3	5	7.69	12.82	0.00	0.04	0.00	0.01	0.00	0.01	0.00	0.00			
18	50,000	100,000	75,000	32	356	6.68	74.32	142.28	1,376.24	6.45	62.39	3	8	7.69	20.51	10.58	10.62	2.06	2.07	7.44	0.77	0.00	0.00			
19	100,000	500,000	300,000	73	429	15.24	89.56	502.83	1,879.07	22.79	85.18	15	23	38.46	58.97	388.71	399.32	75.63	77.69	77.30	21.25	0.00	0.00			
20	500,000	UP		50	479	10.44	100.00	326.92	2,205.99	14.82	100.00	16	39	41.03	100.00	114.64	513.96	22.31	100.00	35.07	23.30	0.00	0.00			
				479					2,205.99					39					513.96					23.30		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 272 FOOD PASTE PRODUCERS BAKERIES PROCESSED FOOD FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	20.00	20.00	0.09	0.09	1.06	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	60.00	80.00	0.56	0.65	6.80	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	20.00	100.00	7.58	8.23	92.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	8.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					8.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	9.28	9.28	0.79	0.79	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	1.03	10.31	0.13	0.92	0.03	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	17	7.22	17.53	1.79	2.71	0.39	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	20	3.09	20.62	0.90	3.61	0.20	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	23	3.09	23.71	4.49	8.09	0.97	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	28	5.15	28.87	5.42	13.51	1.18	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	31	3.09	31.96	1.35	14.86	0.29	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	38	7.22	39.18	12.65	27.51	2.75	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	43	5.15	44.33	7.37	34.87	1.60	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	46	3.09	47.42	12.69	47.56	2.76	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	48	2.06	49.48	8.99	56.55	1.95	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	50	2.06	51.55	10.56	67.12	2.29	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	56	6.19	57.73	23.18	90.29	5.03	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	65	9.28	67.01	86.77	177.06	18.84	38.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	67	2.06	69.07	27.25	204.32	5.92	44.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	74	7.22	76.29	142.54	346.86	30.95	75.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	86	12.37	88.66	67.67	414.52	14.69	90.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	92	6.19	94.85	61.54	476.06	13.36	103.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	95	3.09	97.94	16.82	492.88	3.65	107.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	97	2.06	100.00	32.34	460.54	7.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					460.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	268	268	5.69	5.69	228.22	228.22	2.00	2.00	2	2	2.30	2.30	21.70	21.70	0.42	0.42	9.51	9.51			
2	50	100	75	80	348	1.70	7.39	18.00	246.23	0.16	2.15	0	2	0.00	2.30	0.00	21.70	0.00	0.42	0.00	8.81			
3	100	200	150	227	575	4.82	12.22	82.96	329.19	0.73	2.88	0	2	0.00	2.30	0.00	21.70	0.00	0.42	0.00	6.59			
4	200	300	250	353	928	7.50	19.72	126.72	455.90	1.11	3.99	1	3	1.15	3.45	5.70	27.40	0.11	0.53	4.50	6.01			
5	300	500	400	473	1,401	10.05	29.76	186.43	642.34	1.63	5.62	2	5	2.30	5.75	19.64	47.05	0.38	0.91	10.54	7.32			
6	500	750	625	302	1,703	6.42	36.18	242.08	884.42	2.12	7.74	3	8	3.45	9.20	31.73	78.77	0.61	1.52	13.11	8.91			
7	750	1,000	875	237	1,940	5.04	41.22	365.93	1,250.34	3.20	10.94	3	11	3.45	12.64	38.81	117.58	0.75	2.26	10.60	9.40			
8	1,000	1,500	1,250	424	2,364	9.01	50.22	460.45	1,710.80	4.03	14.96	0	11	0.00	12.64	0.00	117.58	0.00	2.26	0.00	6.87			
9	1,500	2,000	1,750	483	2,847	10.26	60.48	793.66	2,504.46	6.94	21.90	7	18	8.05	20.69	59.88	177.46	1.15	3.41	7.54	7.09			
10	2,000	2,500	2,250	338	3,185	7.18	67.67	697.47	3,201.94	6.10	28.00	5	23	5.75	26.44	43.07	220.52	0.83	4.24	6.17	6.89			
11	2,500	3,000	2,750	142	3,327	3.02	70.68	273.41	3,475.35	2.39	30.40	1	24	1.15	27.59	26.76	247.28	0.51	4.76	9.79	7.12			
12	3,000	4,000	3,500	161	3,488	3.42	74.10	474.80	3,950.14	4.15	34.55	1	25	1.15	28.74	39.90	287.17	0.77	5.52	8.40	7.27			
13	4,000	5,000	4,500	109	3,597	2.32	76.42	460.41	4,410.56	4.03	38.57	0	25	0.00	28.74	0.00	287.17	0.00	5.52	0.00	6.51			
14	5,000	7,500	6,250	175	3,772	3.72	80.14	1,058.27	5,468.83	9.26	47.83	2	27	2.30	31.03	31.62	318.80	0.61	6.13	2.99	5.83			
15	7,500	10,000	8,750	74	3,846	1.57	81.71	616.76	6,085.59	5.39	53.22	0	27	0.00	31.03	0.00	318.80	0.00	6.13	0.00	5.24			
16	10,000	20,000	15,000	217	4,063	4.61	86.32	1,667.64	7,753.23	14.59	67.81	11	38	12.64	43.68	3,395.17	3,713.97	65.31	71.44	203.59	47.90			
17	20,000	50,000	35,000	154	4,217	3.27	89.59	1,961.76	9,714.99	17.16	84.97	1	39	1.15	44.83	0.10	3,714.07	0.00	71.45	0.01	38.23			
18	50,000	100,000	75,000	154	4,371	3.27	92.86	875.00	10,589.99	7.65	92.62	3	42	3.45	48.28	67.93	3,782.00	1.31	72.75	7.76	35.71			
19	100,000	500,000	300,000	166	4,537	3.53	96.39	479.78	11,069.77	4.20	96.82	19	61	21.84	70.11	197.08	3,979.08	3.79	76.54	41.08	35.95			
20	500,000	UP		170	4,707	3.61	100.00	364.11	11,433.89	3.18	100.00	26	87	29.89	100.00	1,219.33	5,198.41	23.46	100.00	334.88	45.46			
				4,707					11,433.89					87					5,198.41					45.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	348	348	12.45	12.45	247.07	247.07	2.76	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	175	523	6.26	18.71	126.28	373.34	1.41	4.17	2	2	4.65	4.65	183.39	183.39	9.31	9.31	145.23	49.12			
3	100	200	150	257	780	9.19	27.91	94.38	467.72	1.05	5.22	1	3	2.33	6.98	48.34	231.73	2.45	11.76	51.22	49.54			
4	200	300	250	169	949	6.05	33.95	86.04	553.76	0.96	6.18	0	3	0.00	6.98	0.00	231.73	0.00	11.76	0.00	41.85			
5	300	500	400	212	1,161	7.58	41.54	195.89	749.64	2.19	8.37	0	3	0.00	6.98	0.00	231.73	0.00	11.76	0.00	30.91			
6	500	750	625	131	1,292	4.69	46.23	272.95	1,022.60	3.05	11.41	2	5	4.65	11.63	166.89	398.62	8.47	20.23	61.14	38.98			
7	750	1,000	875	110	1,402	3.94	50.16	195.82	1,218.42	2.19	13.60	0	5	0.00	11.63	0.00	398.62	0.00	20.23	0.00	32.72			
8	1,000	1,500	1,250	139	1,541	4.97	55.13	255.28	1,473.69	2.85	16.44	2	7	4.65	16.28	10.35	408.97	0.53	20.76	4.05	27.75			
9	1,500	2,000	1,750	112	1,653	4.01	59.14	215.20	1,688.89	2.40	18.85	0	7	0.00	16.28	0.00	408.97	0.00	20.76	0.00	24.22			
10	2,000	2,500	2,250	74	1,727	2.65	61.79	231.96	1,920.85	2.59	21.43	1	8	2.33	18.60	144.66	553.63	7.34	28.10	62.36	28.82			
11	2,500	3,000	2,750	52	1,779	1.86	63.65	209.03	2,129.88	2.33	23.77	1	9	2.33	20.93	17.05	570.68	0.87	28.97	8.16	26.79			
12	3,000	4,000	3,500	101	1,880	3.61	67.26	530.23	2,660.11	5.92	29.68	6	15	13.95	34.88	124.77	695.44	6.33	35.30	23.53	26.14			
13	4,000	5,000	4,500	70	1,950	2.50	69.77	420.32	3,080.43	4.69	34.37	5	20	11.63	46.51	468.11	1,163.55	23.76	59.06	111.37	37.77			
14	5,000	7,500	6,250	137	2,087	4.90	74.67	776.95	3,857.38	8.67	43.04	1	21	2.33	48.84	51.97	1,215.52	2.64	61.70	6.69	31.51			
15	7,500	10,000	8,750	92	2,179	3.29	77.96	873.96	4,731.34	9.75	52.80	0	21	0.00	48.84	0.00	1,215.52	0.00	61.70	0.00	25.69			
16	10,000	20,000	15,000	191	2,370	6.83	84.79	1,870.14	6,601.48	20.87	73.67	3	24	6.98	55.81	189.24	1,404.76	9.61	71.31	10.12	21.28			
17	20,000	50,000	35,000	178	2,548	6.37	91.16	1,401.04	8,002.52	15.63	89.30	2	26	4.65	60.47	75.62	1,480.39	3.84	75.15	5.40	18.50			
18	50,000	100,000	75,000	96	2,644	3.43	94.60	536.76	8,539.27	5.99	95.29	2	28	4.65	65.12	148.02	1,628.41	7.51	82.66	27.58	19.07			
19	100,000	500,000	300,000	118	2,762	4.22	98.82	308.39	8,847.67	3.44	98.73	10	38	23.26	88.37	340.97	1,969.38	17.31	99.97	110.56	22.26			
20	500,000	UP		33	2,795	1.18	100.00	113.75	8,961.42	1.27	100.00	5	43	11.63	100.00	0.62	1,970.00	0.03	100.00	0.54	21.98			
				2,795					8,961.42					43					1,970.00					21.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	10.56	10.56	8.53	8.53	0.60	0.60	1	1	14.29	14.29	2.40	2.40	0.16	0.16	28.13	28.13			
2	50	100	75	26	79	5.18	15.74	5.33	13.86	0.38	0.98	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	17.32			
3	100	200	150	53	132	10.56	26.29	55.08	68.93	3.89	4.87	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	3.48			
4	200	300	250	30	162	5.98	32.27	27.89	96.83	1.97	6.84	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	2.48			
5	300	500	400	45	207	8.96	41.24	56.96	153.79	4.02	10.87	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.56			
6	500	750	625	21	228	4.18	45.42	27.72	181.51	1.96	12.83	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.32			
7	750	1,000	875	14	242	2.79	48.21	17.81	199.32	1.26	14.08	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	1.20			
8	1,000	1,500	1,250	29	271	5.78	53.98	59.05	258.37	4.17	18.26	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.93			
9	1,500	2,000	1,750	16	287	3.19	57.17	59.09	317.46	4.18	22.43	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.76			
10	2,000	2,500	2,250	13	300	2.59	59.76	39.65	357.11	2.80	25.23	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.67			
11	2,500	3,000	2,750	11	311	2.19	61.95	64.17	421.28	4.53	29.77	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.57			
12	3,000	4,000	3,500	17	328	3.39	65.34	56.39	477.66	3.98	33.75	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.50			
13	4,000	5,000	4,500	14	342	2.79	68.13	92.02	569.68	6.50	40.25	0	1	0.00	14.29	0.00	2.40	0.00	0.16	0.00	0.42			
14	5,000	7,500	6,250	28	370	5.58	73.71	156.44	726.12	11.05	51.31	2	3	28.57	42.86	347.85	350.25	22.66	22.82	222.36	48.24			
15	7,500	10,000	8,750	15	385	2.99	76.69	158.34	884.46	11.19	62.49	0	3	0.00	42.86	0.00	350.25	0.00	22.82	0.00	39.60			
16	10,000	20,000	15,000	21	406	4.18	80.88	272.20	1,156.66	19.23	81.73	2	5	28.57	71.43	22.15	372.40	1.44	24.26	8.14	32.20			
17	20,000	50,000	35,000	33	439	6.57	87.45	154.32	1,002.34	10.90	70.82	2	7	28.57	100.00	1,162.54	1,534.95	75.74	100.00	753.32	153.14			
18	50,000	100,000	75,000	19	458	3.78	91.24	111.01	1,113.34	7.84	78.67	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	137.87			
19	100,000	500,000	300,000	42	500	8.37	99.60	297.24	1,410.59	21.00	99.67	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	108.82			
20	500,000	UP		2	502	0.40	100.00	4.70	1,415.29	0.33	100.00	0	7	0.00	100.00	0.00	1,534.95	0.00	100.00	0.00	108.45			
				502					1,415.29					7					1,534.95					108.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 273

PRESERVES FACTORIES (JAMS ETC) PABRIK SARI GULA MONOSODIUM G

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	3.82	3.82	56.02	56.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	3.00	6.82	43.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					6.82					0					0.00					0.00		



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	5.75	5.75	37.40	37.40	1.40	1.40	1	1	2.78	2.78	2.41	2.41	0.12	0.12	6.43	6.43			
2	50	100	75	7	43	1.12	6.87	10.98	48.38	0.41	1.81	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	4.97			
3	100	200	150	7	50	1.12	7.99	11.59	59.97	0.43	2.25	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	4.01			
4	200	300	250	17	67	2.72	10.70	30.95	90.91	1.16	3.41	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	2.65			
5	300	500	400	13	80	2.08	12.78	5.40	96.32	0.20	3.61	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	2.50			
6	500	750	625	12	92	1.92	14.70	9.70	106.02	0.36	3.98	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	2.27			
7	750	1,000	875	10	102	1.60	16.29	9.74	115.76	0.37	4.34	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	2.08			
8	1,000	1,500	1,250	17	119	2.72	19.01	20.45	136.21	0.77	5.11	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	1.77			
9	1,500	2,000	1,750	30	149	4.79	23.80	55.19	191.41	2.07	7.18	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	1.26			
10	2,000	2,500	2,250	17	166	2.72	26.52	59.26	250.67	2.22	9.40	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	0.96			
11	2,500	3,000	2,750	10	176	1.60	28.12	21.33	272.00	0.80	10.20	0	1	0.00	2.78	0.00	2.41	0.00	0.12	0.00	0.88			
12	3,000	4,000	3,500	32	208	5.11	33.23	81.67	353.66	3.06	13.26	1	2	2.78	5.56	62.87	65.28	3.10	3.22	76.98	18.46			
13	4,000	5,000	4,500	20	228	3.19	36.42	56.88	410.54	2.13	15.39	0	2	0.00	5.56	0.00	65.28	0.00	3.22	0.00	15.90			
14	5,000	7,500	6,250	21	249	3.35	39.78	107.69	518.23	4.04	19.43	1	3	2.78	8.33	223.22	288.50	11.01	14.22	207.28	55.67			
15	7,500	10,000	8,750	25	274	3.99	43.77	147.46	665.69	5.53	24.96	2	5	5.56	13.89	371.03	659.53	18.29	32.52	251.62	99.07			
16	10,000	20,000	15,000	88	362	14.06	57.83	657.59	1,323.28	24.66	49.62	0	5	0.00	13.89	0.00	659.53	0.00	32.52	0.00	49.84			
17	20,000	50,000	35,000	69	431	11.02	68.85	420.78	1,744.06	15.78	65.40	7	12	19.44	33.33	1,133.04	1,792.57	55.86	88.38	269.27	102.78			
18	50,000	100,000	75,000	56	487	8.95	77.80	291.46	2,035.52	10.93	76.33	0	12	0.00	33.33	0.00	1,792.57	0.00	88.38	0.00	88.06			
19	100,000	500,000	300,000	100	587	15.97	93.77	447.73	2,483.25	16.79	93.12	22	34	61.11	94.44	235.30	2,027.87	11.60	99.98	52.55	81.66			
20	500,000	<b>UP</b>		39	626	6.23	100.00	183.49	2,666.74	6.88	100.00	2	36	5.56	100.00	0.40	2,028.26	0.02	100.00	0.22	76.06			
				626					2,666.74					36					2,028.26					76.06





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	160	160	8.61	8.61	208.54	208.54	2.46	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	187	1.45	10.06	8.14	216.68	0.10	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	245	3.12	13.18	19.40	236.08	0.23	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	269	1.29	14.47	106.58	342.66	1.26	4.04	2	2	1.82	1.82	198.04	198.04	2.82	2.82	185.81	57.79			
5	300	500	400	60	329	3.23	17.70	33.88	376.54	0.40	4.44	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	52.59			
6	500	750	625	50	379	2.69	20.39	34.96	411.50	0.41	4.85	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	48.13			
7	750	1,000	875	55	434	2.96	23.35	26.73	438.24	0.31	5.16	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	45.19			
8	1,000	1,500	1,250	81	515	4.36	27.70	66.17	504.41	0.78	5.94	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	39.26			
9	1,500	2,000	1,750	35	550	1.88	29.59	69.80	574.21	0.82	6.76	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	34.49			
10	2,000	2,500	2,250	38	588	2.04	31.63	87.20	661.41	1.03	7.79	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	29.94			
11	2,500	3,000	2,750	43	631	2.31	33.94	86.22	747.63	1.02	8.81	0	2	0.00	1.82	0.00	198.04	0.00	2.82	0.00	26.49			
12	3,000	4,000	3,500	56	687	3.01	36.96	174.63	922.26	2.06	10.86	5	7	4.55	6.36	210.29	408.33	2.99	5.81	120.42	44.27			
13	4,000	5,000	4,500	36	723	1.94	38.89	124.23	1,046.49	1.46	12.33	0	7	0.00	6.36	0.00	408.33	0.00	5.81	0.00	39.02			
14	5,000	7,500	6,250	116	839	6.24	45.13	307.20	1,353.69	3.62	15.95	1	8	0.91	7.27	225.87	634.19	3.21	9.03	73.52	46.85			
15	7,500	10,000	8,750	69	908	3.71	48.84	421.76	1,775.45	4.97	20.91	7	15	6.36	13.64	3,001.09	3,635.28	42.72	51.74	711.56	204.75			
16	10,000	20,000	15,000	140	1,048	7.53	56.37	1,476.00	3,251.45	17.39	38.30	8	23	7.27	20.91	628.84	4,264.12	8.95	60.69	42.60	131.15			
17	20,000	50,000	35,000	304	1,352	16.35	72.73	2,283.55	5,534.99	26.90	65.20	3	26	2.73	23.64	252.95	4,517.07	3.60	64.29	11.08	81.61			
18	50,000	100,000	75,000	175	1,527	9.41	82.14	1,171.82	6,706.81	13.80	79.00	18	44	16.36	40.00	989.59	5,506.66	14.09	78.38	84.45	82.11			
19	100,000	500,000	300,000	284	1,811	15.28	97.42	1,513.28	8,220.09	17.83	96.83	23	67	20.91	60.91	98.52	5,605.19	1.40	79.78	6.51	68.19			
20	500,000	UP		48	1,859	2.58	100.00	269.07	8,489.16	3.17	100.00	43	110	39.09	100.00	1,420.44	7,025.63	20.22	100.00	527.91	82.76			
				1,859					8,489.16					110					7,025.63					82.76



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109	109	20.60	20.60	42.68	42.68	3.65	3.65	2	2	13.33	13.33	44.00	44.00	19.40	19.40	103.10	103.10			
2	50	100	75	31	140	5.86	26.47	3.69	46.37	0.32	3.97	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	94.89			
3	100	200	150	58	198	10.96	37.43	12.55	58.91	1.07	5.04	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	74.69			
4	200	300	250	32	230	6.05	43.48	91.41	150.33	7.82	12.86	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	29.27			
5	300	500	400	49	279	9.26	52.74	20.40	170.73	1.75	14.61	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	25.77			
6	500	750	625	25	304	4.73	57.47	32.88	203.60	2.81	17.42	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	21.61			
7	750	1,000	875	23	327	4.35	61.81	75.39	278.99	6.45	23.88	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	15.77			
8	1,000	1,500	1,250	20	347	3.78	65.60	24.40	303.39	2.09	25.96	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	14.50			
9	1,500	2,000	1,750	20	367	3.78	69.38	57.43	360.82	4.91	30.88	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	12.19			
10	2,000	2,500	2,250	6	373	1.13	70.51	12.37	373.19	1.06	31.94	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	11.79			
11	2,500	3,000	2,750	16	389	3.02	73.53	28.25	401.44	2.42	34.35	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	10.96			
12	3,000	4,000	3,500	19	408	3.59	77.13	52.17	453.61	4.46	38.82	0	2	0.00	13.33	0.00	44.00	0.00	19.40	0.00	9.70			
13	4,000	5,000	4,500	10	418	1.89	79.02	22.55	476.15	1.93	40.75	3	5	20.00	33.33	31.38	75.38	13.84	33.23	139.20	15.83			
14	5,000	7,500	6,250	19	437	3.59	82.61	88.47	564.62	7.57	48.32	3	8	20.00	53.33	45.39	120.77	20.01	53.24	51.30	21.39			
15	7,500	10,000	8,750	11	448	2.08	84.69	70.35	634.97	6.02	54.34	0	8	0.00	53.33	0.00	120.77	0.00	53.24	0.00	19.02			
16	10,000	20,000	15,000	22	470	4.16	88.85	116.52	751.49	9.97	64.31	3	11	20.00	73.33	103.52	224.29	45.64	98.88	88.84	29.85			
17	20,000	50,000	35,000	24	494	4.54	93.38	308.31	1,059.80	26.39	90.70	2	13	13.33	86.67	2.20	226.49	0.97	99.84	0.71	21.37			
18	50,000	100,000	75,000	3	497	0.57	93.95	40.79	1,100.59	3.49	94.19	0	13	0.00	86.67	0.00	226.49	0.00	99.84	0.00	20.58			
19	100,000	500,000	300,000	31	528	5.86	99.81	50.31	1,150.90	4.31	98.49	2	15	13.33	100.00	0.35	226.84	0.16	100.00	0.70	19.71			
20	500,000	UP		1	529	0.19	100.00	17.61	1,168.51	1.51	100.00	0	15	0.00	100.00	0.00	226.84	0.00	100.00	0.00	19.41			
				529					1,168.51					15					226.84					19.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,404	5,404	7.14	7.14	579.32	579.32	2.20	2.20	3	3	0.64	0.64	42.77	42.77	0.70	0.70	7.38	7.38			
2	50	100	75	3,904	9,308	5.16	12.30	475.19	1,054.51	1.81	4.01	8	11	1.70	2.34	24.40	67.17	0.40	1.09	5.13	6.37			
3	100	200	150	13,487	22,795	17.82	30.11	877.26	1,931.77	3.33	7.34	9	20	1.91	4.26	148.80	215.97	2.42	3.52	16.96	11.18			
4	200	300	250	8,448	31,243	11.16	41.27	658.55	2,590.33	2.50	9.84	7	27	1.49	5.74	62.77	278.73	1.02	4.54	9.53	10.76			
5	300	500	400	8,740	39,983	11.54	52.81	1,057.37	3,647.70	4.02	13.86	23	50	4.89	10.64	56.65	335.38	0.92	5.46	5.36	9.19			
6	500	750	625	5,966	45,949	7.88	60.70	610.11	4,257.80	2.32	16.18	20	70	4.26	14.89	644.50	979.89	10.49	15.95	105.64	23.01			
7	750	1,000	875	3,832	49,781	5.06	65.76	660.80	4,918.60	2.51	18.69	3	73	0.64	15.53	868.46	1,848.35	14.14	30.09	131.43	37.58			
8	1,000	1,500	1,250	4,039	53,820	5.34	71.09	523.67	5,442.27	1.99	20.68	20	93	4.26	19.79	174.76	2,023.11	2.84	32.93	33.37	37.17			
9	1,500	2,000	1,750	2,663	56,483	3.52	74.61	860.53	6,302.80	3.27	23.95	14	107	2.98	22.77	235.18	2,258.29	3.83	36.76	27.33	35.83			
10	2,000	2,500	2,250	1,952	58,435	2.58	77.19	994.79	7,297.59	3.78	27.73	7	114	1.49	24.26	215.80	2,474.09	3.51	40.28	21.69	33.90			
11	2,500	3,000	2,750	2,707	61,142	3.58	80.76	1,021.98	8,319.58	3.88	31.62	11	125	2.34	26.60	119.97	2,594.06	1.95	42.23	11.74	31.18			
12	3,000	4,000	3,500	6,030	67,172	7.97	88.73	1,739.47	10,059.05	6.61	38.23	19	144	4.04	30.64	66.65	2,660.71	1.09	43.31	3.83	26.45			
13	4,000	5,000	4,500	1,198	68,370	1.58	90.31	1,230.24	11,289.29	4.68	42.90	19	163	4.04	34.68	220.72	2,881.43	3.59	46.91	17.94	25.52			
14	5,000	7,500	6,250	2,394	70,764	3.16	93.47	2,529.22	13,818.51	9.61	52.52	33	196	7.02	41.70	38.26	2,843.17	0.62	46.28	1.51	20.58			
15	7,500	10,000	8,750	745	71,509	0.98	94.46	1,500.49	15,319.01	5.70	58.22	16	212	3.40	45.11	419.20	3,262.37	6.82	53.11	27.94	21.30			
16	10,000	20,000	15,000	1,250	72,759	1.65	96.11	3,300.45	18,619.46	12.54	70.76	24	236	5.11	50.21	167.47	3,429.84	2.73	55.83	5.07	18.42			
17	20,000	50,000	35,000	1,308	74,067	1.73	97.84	4,202.65	22,822.11	15.97	86.73	90	326	19.15	69.36	474.30	3,904.15	7.72	63.56	11.29	17.11			
18	50,000	100,000	75,000	716	74,783	0.95	98.78	2,524.88	25,346.99	9.60	96.33	97	423	20.64	90.00	2,005.65	5,909.80	32.65	96.21	79.44	23.32			
19	100,000	500,000	300,000	337	75,120	0.45	99.23	921.22	26,268.20	3.50	99.83	28	451	5.96	95.96	83.26	5,993.06	1.36	97.56	9.04	22.81			
20	500,000	UP		584	75,704	0.77	100.00	44.88	26,313.09	0.17	100.00	19	470	4.04	100.00	149.84	6,142.90	2.44	100.00	333.86	23.35			
				75,704					26,313.09					470					6,142.90					23.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27341

POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	235	235	23.38	23.38	11.39	11.39	2.72	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	245	1.00	24.38	5.90	17.29	1.41	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	258	1.29	25.67	4.55	21.83	1.09	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	282	2.39	28.06	9.14	30.97	2.18	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	328	4.58	32.64	29.48	60.45	7.05	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	355	2.69	35.32	14.00	74.45	3.35	17.80	1	1	5.88	5.88	0.11	0.11	0.05	0.05	0.80	0.15			
7	750	1,000	875	20	375	1.99	37.31	17.00	91.45	4.06	21.86	0	1	0.00	5.88	0.00	0.11	0.00	0.05	0.00	0.12			
8	1,000	1,500	1,250	37	412	3.68	41.00	10.82	102.27	2.59	24.45	2	3	11.76	17.65	3.31	3.42	1.40	1.44	30.63	3.35			
9	1,500	2,000	1,750	27	439	2.69	43.68	16.99	119.26	4.06	28.51	0	3	0.00	17.65	0.00	3.42	0.00	1.44	0.00	2.87			
10	2,000	2,500	2,250	451	890	44.88	88.56	35.85	155.10	8.57	37.08	4	7	23.53	41.18	5.37	8.79	2.27	3.71	14.98	5.67			
11	2,500	3,000	2,750	28	918	2.79	91.34	39.07	194.17	9.34	46.41	4	11	23.53	64.71	104.97	113.76	44.29	48.00	268.67	58.59			
12	3,000	4,000	3,500	26	944	2.59	93.93	17.19	211.36	4.11	50.53	0	11	0.00	64.71	0.00	113.76	0.00	48.00	0.00	53.82			
13	4,000	5,000	4,500	44	988	4.38	98.31	40.16	251.53	9.60	60.13	6	17	35.29	100.00	123.22	236.98	52.00	100.00	306.82	94.22			
14	5,000	7,500	6,250	8	996	0.80	99.10	48.69	300.21	11.64	71.76	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	78.94			
15	7,500	10,000	8,750	5	1,001	0.50	99.60	53.92	354.14	12.89	84.65	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	66.92			
16	10,000	20,000	15,000	1	1,002	0.10	99.70	7.16	361.30	1.71	86.37	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	65.59			
17	20,000	50,000	35,000	2	1,004	0.20	99.90	49.34	410.64	11.79	98.16	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	57.71			
18	50,000	100,000	75,000	1	1,005	0.10	100.00	7.70	418.34	1.84	100.00	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	56.65			
19	100,000	500,000	300,000	0	1,005	0.00	100.00	0.00	418.34	0.00	100.00	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	56.65			
20	500,000	UP		0	1,005	0.00	100.00	0.00	418.34	0.00	100.00	0	17	0.00	100.00	0.00	236.98	0.00	100.00	0.00	56.65			
				1,005					418.34					17					236.98					56.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.22	0.22	1.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	8.44	8.67	51.80	53.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	7.63	16.30	46.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					16.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,391	2,391	42.09	42.09	300.12	300.12	9.12	9.12	83	83	42.13	42.13	447.95	447.95	38.36	38.36	149.26	149.26	
2	50	100	75	354	2,745	6.23	48.32	303.23	603.34	9.22	18.34	0	83	0.00	42.13	0.00	447.95	0.00	38.36	0.00	74.25	
3	100	200	150	475	3,220	8.36	56.68	260.36	863.70	7.91	26.26	0	83	0.00	42.13	0.00	447.95	0.00	38.36	0.00	51.86	
4	200	300	250	378	3,598	6.65	63.33	221.65	1,085.35	6.74	32.99	0	83	0.00	42.13	0.00	447.95	0.00	38.36	0.00	41.27	
5	300	500	400	464	4,062	8.17	71.50	306.44	1,391.79	9.32	42.31	1	84	0.51	42.64	0.00	447.95	0.00	38.36	0.00	32.19	
6	500	750	625	301	4,363	5.30	76.80	343.90	1,735.69	10.45	52.76	1	85	0.51	43.15	63.88	511.83	5.47	43.83	18.57	29.49	
7	750	1,000	875	217	4,580	3.82	80.62	255.76	1,991.45	7.77	60.54	0	85	0.00	43.15	0.00	511.83	0.00	43.83	0.00	25.70	
8	1,000	1,500	1,250	212	4,792	3.73	84.35	246.18	2,237.63	7.48	68.02	0	85	0.00	43.15	0.00	511.83	0.00	43.83	0.00	22.87	
9	1,500	2,000	1,750	113	4,905	1.99	86.34	238.10	2,475.73	7.24	75.26	9	94	4.57	47.72	77.60	589.43	6.65	50.48	32.59	23.81	
10	2,000	2,500	2,250	87	4,992	1.53	87.87	1,591.01	884.73	48.37	26.90	1	95	0.51	48.22	2.80	592.23	0.24	50.72	0.18	66.94	
11	2,500	3,000	2,750	38	5,030	0.67	88.54	91.81	976.53	2.79	29.69	0	95	0.00	48.22	0.00	592.23	0.00	50.72	0.00	60.65	
12	3,000	4,000	3,500	34	5,064	0.60	89.14	76.47	1,053.00	2.32	32.01	0	95	0.00	48.22	0.00	592.23	0.00	50.72	0.00	56.24	
13	4,000	5,000	4,500	43	5,107	0.76	89.90	75.88	1,128.89	2.31	34.32	3	98	1.52	49.75	0.99	593.22	0.08	50.80	1.30	52.55	
14	5,000	7,500	6,250	78	5,185	1.37	91.27	253.98	1,382.86	7.72	42.04	5	103	2.54	52.28	16.77	609.99	1.44	52.24	6.60	44.11	
15	7,500	10,000	8,750	99	5,284	1.74	93.01	186.41	1,569.28	5.67	47.71	10	113	5.08	57.36	210.79	820.78	18.05	70.29	113.08	52.30	
16	10,000	20,000	15,000	108	5,392	1.90	94.91	580.60	2,149.87	17.65	65.35	28	141	14.21	71.57	116.92	937.71	10.01	80.30	20.14	43.62	
17	20,000	50,000	35,000	135	5,527	2.38	97.29	544.19	2,694.06	16.54	81.90	36	177	18.27	89.85	188.41	1,126.12	16.14	96.44	34.62	41.80	
18	50,000	100,000	75,000	62	5,589	1.09	98.38	259.91	2,953.97	7.90	89.80	7	184	3.55	93.40	12.73	1,138.84	1.09	97.53	4.90	38.55	
19	100,000	500,000	300,000	75	5,664	1.32	99.70	220.85	3,174.82	6.71	96.51	10	194	5.08	98.48	28.61	1,167.45	2.45	99.98	12.96	36.77	
20	500,000	UP		17	5,681	0.30	100.00	114.72	3,289.54	3.49	100.00	3	197	1.52	100.00	0.23	1,167.68	0.02	100.00	0.20	35.50	
				5,681					3,289.54					197					1,167.68			35.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	30	30	2.15	2.15	16.67	16.67	0.78	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	45	1.07	3.22	4.81	21.47	0.22	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	61	1.15	4.37	5.40	26.87	0.25	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	73	0.86	5.23	0.14	26.73	0.01	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	90	1.22	6.45	3.42	30.15	0.16	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	109	1.36	7.81	2.35	32.50	0.11	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	124	1.07	8.88	0.54	33.05	0.03	1.55	2	2	4.35	4.35	0.01	0.01	0.01	0.01	1.17	0.02			
8	1,000	1,500	1,250	29	153	2.08	10.96	12.59	45.64	0.59	2.14	0	2	0.00	4.35	0.00	0.01	0.00	0.01	0.00	0.01			
9	1,500	2,000	1,750	9	162	0.64	11.60	4.48	41.16	0.21	1.93	0	2	0.00	4.35	0.00	0.01	0.00	0.01	0.00	0.02			
10	2,000	2,500	2,250	52	214	3.72	15.33	17.20	58.35	0.80	2.73	0	2	0.00	4.35	0.00	0.01	0.00	0.01	0.00	0.01			
11	2,500	3,000	2,750	37	251	2.65	17.98	7.40	65.75	0.35	3.08	2	4	4.35	8.70	0.00	0.01	0.00	0.01	0.00	0.01			
12	3,000	4,000	3,500	44	295	3.15	21.13	26.75	92.50	1.25	4.33	0	4	0.00	8.70	0.00	0.01	0.00	0.01	0.00	0.01			
13	4,000	5,000	4,500	37	332	2.65	23.78	24.00	116.49	1.12	5.45	0	4	0.00	8.70	1.12	0.00	0.01	0.00	0.01	0.00			
14	5,000	7,500	6,250	129	461	9.24	33.02	72.94	189.43	3.41	8.86	1	5	2.17	10.87	2.89	2.90	2.73	2.74	3.97	1.53			
15	7,500	10,000	8,750	62	523	4.44	37.46	60.23	249.66	2.82	11.68	0	5	0.00	10.87	0.00	2.90	0.00	2.74	0.00	1.16			
16	10,000	20,000	15,000	214	737	15.33	52.79	308.09	557.75	14.41	26.10	2	7	4.35	15.22	76.85	79.75	72.52	75.26	24.94	14.30			
17	20,000	50,000	35,000	378	1,115	27.08	79.87	929.41	1,487.16	43.48	69.58	11	18	23.91	39.13	8.99	88.74	8.48	83.74	0.97	5.97			
18	50,000	100,000	75,000	206	1,321	14.76	94.63	577.59	2,064.75	27.02	96.60	25	43	54.35	93.48	16.69	105.43	15.75	99.49	2.89	5.11			
19	100,000	500,000	300,000	55	1,376	3.94	98.57	83.12	2,147.88	3.89	100.49	2	45	4.35	97.83	0.11	105.55	0.11	99.60	0.13	4.91			
20	500,000	UP		20	1,396	1.43	100.00	10.56	2,137.32	0.49	100.00	1	46	2.17	100.00	0.43	105.97	0.40	100.00	4.06	4.96			
				1,396					2,137.32					46					105.97					4.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	176	176	18.31	18.31	11.20	11.20	1.76	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	77	253	8.01	26.33	4.49	15.68	0.70	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	309	5.83	32.15	8.90	24.59	1.40	3.86	1	1	3.33	3.33	0.54	0.54	0.35	0.35	6.01	2.18			
4	200	300	250	51	360	5.31	37.46	4.83	29.41	0.76	4.61	0	1	0.00	3.33	0.00	0.54	0.00	0.35	0.00	1.82			
5	300	500	400	57	417	5.93	43.39	6.87	36.29	1.08	5.69	0	1	0.00	3.33	1.08	0.54	0.00	0.35	0.00	1.47			
6	500	750	625	94	511	9.78	53.17	9.73	46.02	1.53	7.22	1	2	3.33	6.67	0.80	1.34	0.53	0.88	8.25	2.91			
7	750	1,000	875	53	564	5.52	58.69	17.17	63.19	2.69	9.91	1	3	3.33	10.00	1.78	3.11	1.17	2.05	10.34	4.93			
8	1,000	1,500	1,250	67	631	6.97	65.66	10.85	74.04	1.70	11.61	1	4	3.33	13.33	1.34	4.45	0.88	2.93	12.32	6.01			
9	1,500	2,000	1,750	11	642	1.14	66.81	2.52	76.57	0.40	12.01	0	4	0.00	13.33	0.00	4.45	0.00	2.93	0.00	5.81			
10	2,000	2,500	2,250	8	650	0.83	67.64	3.18	79.75	0.50	12.51	0	4	0.00	13.33	0.00	4.45	0.00	2.93	0.00	5.58			
11	2,500	3,000	2,750	24	674	2.50	70.14	8.33	88.08	1.31	13.81	3	7	10.00	23.33	0.00	4.45	0.00	2.93	0.00	5.05			
12	3,000	4,000	3,500	16	690	1.66	71.80	9.37	97.45	1.47	15.28	2	9	6.67	30.00	34.70	39.15	22.87	25.81	370.42	40.18			
13	4,000	5,000	4,500	17	707	1.77	73.57	13.07	110.51	2.05	17.33	0	9	0.00	30.00	0.00	39.15	0.00	25.81	0.00	35.43			
14	5,000	7,500	6,250	28	735	2.91	76.48	39.64	150.15	6.22	23.55	2	11	6.67	36.67	16.75	55.90	11.04	36.85	42.26	37.23			
15	7,500	10,000	8,750	55	790	5.72	82.21	52.81	202.97	8.28	31.84	1	12	3.33	40.00	1.48	57.39	0.98	37.83	2.81	28.27			
16	10,000	20,000	15,000	37	827	3.85	86.06	82.04	285.01	12.87	44.70	2	14	6.67	46.67	45.94	103.33	30.28	68.11	56.00	36.25			
17	20,000	50,000	35,000	60	887	6.24	92.30	198.62	483.63	31.15	75.86	5	19	16.67	63.33	26.01	129.34	17.14	85.26	13.09	26.74			
18	50,000	100,000	75,000	53	940	5.52	97.81	132.73	616.36	20.82	96.68	10	29	33.33	96.67	19.58	148.92	12.91	98.16	14.75	24.16			
19	100,000	500,000	300,000	20	960	2.08	99.90	21.02	637.38	3.30	99.97	1	30	3.33	100.00	2.78	151.70	1.84	100.00	13.24	23.80			
20	500,000	UP		1	961	0.10	100.00	0.17	637.55	0.03	100.00	0	30	0.00	100.00	0.00	151.70	0.00	100.00	0.00	23.79			
				961					637.55					30					151.70					23.79





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 274

EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	9.05	9.05	60.13	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	6.00	15.05	39.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	15.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				15.05				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.52	4.55	0.36	0.45	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.52	6.06	0.10	0.55	0.03	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.52	7.58	4.55	5.10	1.09	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.52	9.09	6.01	11.11	1.44	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.52	10.61	6.99	18.10	1.67	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.52	12.12	0.34	18.44	0.08	4.41	1	1	7.69	7.69	1.83	1.83	0.63	0.63	532.94	9.92			
8	1,000	1,500	1,250	1	9	1.52	13.64	1.21	19.65	0.29	4.70	1	2	7.69	15.38	2.18	4.01	0.75	1.37	180.78	20.42			
9	1,500	2,000	1,750	1	10	1.52	15.15	3.82	23.48	0.91	5.61	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	17.09			
10	2,000	2,500	2,250	1	11	1.52	16.67	11.95	35.42	2.86	8.47	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	11.33			
11	2,500	3,000	2,750	1	12	1.52	18.18	5.66	41.08	1.35	9.82	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	9.77			
12	3,000	4,000	3,500	1	13	1.52	19.70	4.89	45.97	1.17	10.99	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	8.73			
13	4,000	5,000	4,500	1	14	1.52	21.21	5.66	51.63	1.35	12.34	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	7.77			
14	5,000	7,500	6,250	1	15	1.52	22.73	5.66	57.29	1.35	13.70	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	7.00			
15	7,500	10,000	8,750	1	16	1.52	24.24	5.66	62.95	1.35	15.05	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	6.37			
16	10,000	20,000	15,000	5	21	7.58	31.82	81.67	144.61	19.53	34.58	0	2	0.00	15.38	0.00	4.01	0.00	1.37	0.00	2.77			
17	20,000	50,000	35,000	14	35	21.21	53.03	125.22	269.83	29.94	64.51	1	3	7.69	23.08	5.82	9.83	1.99	3.36	4.65	3.64			
18	50,000	100,000	75,000	2	37	3.03	56.06	49.72	319.55	11.89	76.40	0	3	0.00	23.08	0.00	9.83	0.00	3.36	0.00	3.08			
19	100,000	500,000	300,000	29	66	43.94	100.00	98.70	418.25	23.60	100.00	10	13	76.92	100.00	282.83	292.66	96.64	100.00	286.55	69.97			
20	500,000	UP		0	66	0.00	100.00	0.00	418.25	0.00	100.00	0	13	0.00	100.00	0.00	292.66	0.00	100.00	0.00	69.97			
				66					418.25					13					292.66					69.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,445	1,445	10.52	10.52	679.89	679.89	19.17	19.17	5	5	1.18	1.18	10.38	10.38	0.11	0.11	1.53	1.53			
2	50	100	75	99	1,544	0.72	11.24	17.78	697.67	0.50	19.67	0	5	0.00	1.18	0.00	10.38	0.00	0.11	0.00	1.49			
3	100	200	150	69	1,613	0.50	11.74	19.05	716.72	0.54	20.21	0	5	0.00	1.18	0.00	10.38	0.00	0.11	0.00	1.45			
4	200	300	250	84	1,697	0.61	12.35	54.50	771.22	1.54	21.74	0	5	0.00	1.18	0.00	10.38	0.00	0.11	0.00	1.35			
5	300	500	400	233	1,930	1.70	14.05	123.75	894.97	3.49	25.23	4	9	0.94	2.12	0.00	10.38	0.00	0.11	0.00	1.16			
6	500	750	625	253	2,183	1.84	15.89	35.73	930.70	1.01	26.24	4	13	0.94	3.06	0.00	10.38	0.00	0.11	0.00	1.11			
7	750	1,000	875	213	2,396	1.55	17.44	64.13	994.83	1.81	28.05	0	13	0.00	3.06	0.00	10.38	0.00	0.11	0.00	1.04			
8	1,000	1,500	1,250	297	2,693	2.16	19.60	90.33	1,085.16	2.55	30.60	0	13	0.00	3.06	0.00	10.38	0.00	0.11	0.00	0.96			
9	1,500	2,000	1,750	259	2,952	1.89	21.49	67.92	1,153.08	1.91	32.51	4	17	0.94	4.00	0.00	10.38	0.00	0.11	0.00	0.90			
10	2,000	2,500	2,250	216	3,168	1.57	23.06	100.38	1,253.46	2.83	35.34	2	19	0.47	4.47	0.45	10.83	0.00	0.12	0.45	0.86			
11	2,500	3,000	2,750	277	3,445	2.02	25.08	91.06	1,344.52	2.57	37.91	1	20	0.24	4.71	1.37	12.20	0.01	0.13	1.50	0.91			
12	3,000	4,000	3,500	447	3,892	3.25	28.33	305.61	1,650.14	8.62	46.52	2	22	0.47	5.18	6.55	18.74	0.07	0.20	2.14	1.14			
13	4,000	5,000	4,500	344	4,236	2.50	30.84	352.40	2,002.54	9.94	56.46	1	23	0.24	5.41	13.75	32.49	0.15	0.35	3.90	1.62			
14	5,000	7,500	6,250	728	4,964	5.30	36.14	627.95	2,630.49	17.70	74.17	8	31	1.88	7.29	689.32	721.82	7.50	7.85	109.77	27.44			
15	7,500	10,000	8,750	560	5,524	4.08	40.21	767.62	3,398.10	21.64	95.81	2	33	0.47	7.76	86.17	807.99	0.94	8.79	11.23	23.78			
16	10,000	20,000	15,000	1,366	6,890	9.94	50.16	2,108.66	5,506.76	59.45	155.26	25	58	5.88	13.65	405.15	1,213.14	4.41	13.20	19.21	22.03			
17	20,000	50,000	35,000	1,671	8,561	12.16	62.32	5,374.18	10,880.94	151.52	306.78	59	117	13.88	27.53	1,239.56	2,452.69	13.49	26.69	23.07	22.54			
18	50,000	100,000	75,000	1,727	10,288	12.57	74.89	8,727.08	19,608.02	246.06	552.84	45	162	10.59	38.12	795.82	3,248.52	8.66	35.35	9.12	16.57			
19	100,000	500,000	300,000	2,867	13,155	20.87	95.76	10,062.55	29,670.57	283.71	836.54	237	399	55.76	93.88	5,841.43	9,089.95	63.56	98.91	58.05	30.64			
20	500,000	<b>UP</b>		582	13,737	4.24	100.00	33,217.37	3,546.80	936.54	100.00	26	425	6.12	100.00	100.41	9,190.36	1.09	100.00	0.30	259.12			
				13,737					3,546.80					425					9,190.36					259.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2743

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	64	64	8.78	8.78	67.98	67.98	2.57	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	122	7.96	16.74	4.38	72.36	0.17	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	127	0.69	17.42	0.83	73.19	0.03	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	133	0.82	18.24	4.79	77.98	0.18	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	149	2.19	20.44	8.57	86.55	0.32	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	162	1.78	22.22	17.03	103.58	0.64	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	170	1.10	23.32	7.01	110.59	0.26	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	184	1.92	25.24	28.56	139.15	1.08	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	192	1.10	26.34	21.01	160.17	0.79	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	197	0.69	27.02	6.32	166.48	0.24	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	204	0.96	27.98	12.41	178.89	0.47	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	223	2.61	30.59	35.46	214.36	1.34	8.10	4	4	8.70	8.70	0.49	0.49	0.60	0.60	1.38	0.23			
13	4,000	5,000	4,500	6	229	0.82	31.41	24.43	238.79	0.92	9.03	5	9	10.87	19.57	0.97	1.46	1.19	1.79	3.97	0.61			
14	5,000	7,500	6,250	39	268	5.35	36.76	126.26	365.05	4.77	13.80	2	11	4.35	23.91	0.81	2.27	0.99	2.78	0.64	0.62			
15	7,500	10,000	8,750	27	295	3.70	40.47	97.50	462.55	3.69	17.48	0	11	0.00	23.91	0.00	2.27	0.00	2.78	0.00	0.49			
16	10,000	20,000	15,000	63	358	8.64	49.11	359.48	822.02	13.59	31.07	9	20	19.57	43.48	12.04	14.30	14.79	17.57	3.35	1.74			
17	20,000	50,000	35,000	202	560	27.71	76.82	839.75	1,661.77	31.74	62.81	6	26	13.04	56.52	5.42	19.72	6.66	24.22	0.65	1.19			
18	50,000	100,000	75,000	72	632	9.88	86.69	622.92	2,284.69	23.54	86.36	11	37	23.91	80.43	32.54	52.26	39.97	64.20	5.22	2.29			
19	100,000	500,000	300,000	91	723	12.48	99.18	349.82	2,634.51	13.22	99.58	8	45	17.39	97.83	28.69	80.95	35.24	99.44	8.20	3.07			
20	500,000	UP		6	729	0.82	100.00	11.15	2,645.66	0.42	100.00	1	46	2.17	100.00	0.46	81.41	0.56	100.00	4.10	3.08			
				729					2,645.66					46					81.41					3.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	7.38	7.38	22.31	22.31	1.90	1.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	56	0.27	7.65	0.62	22.93	0.05	1.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	58	0.27	7.92	0.01	22.94	0.00	1.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	61	0.41	8.33	2.93	25.87	0.25	2.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	64	0.41	8.74	0.40	26.27	0.03	2.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	66	0.27	9.02	2.72	28.99	0.23	2.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	70	0.55	9.56	6.17	35.16	0.52	2.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	76	0.82	10.38	0.34	35.50	0.03	3.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	80	0.55	10.93	7.18	42.68	0.61	3.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	81	0.14	11.07	0.16	42.85	0.01	3.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	82	0.14	11.20	8.45	51.30	0.72	4.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	87	0.68	11.89	8.99	60.29	0.76	5.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	101	1.91	13.80	3.96	64.25	0.34	5.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	122	2.87	16.67	37.98	102.23	3.23	8.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	123	0.14	16.80	0.14	102.09	0.01	8.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	60	183	8.20	25.00	197.13	299.22	16.74	25.42	4	4	80.00	80.00	10.21	10.21	98.50	98.50	5.18	3.41			
17	20,000	50,000	35,000	96	279	13.11	38.11	321.68	620.90	27.32	52.74	0	0	0	0	0.00	0.00	10.21	10.21	0.00	98.50	0.00	1.64	
18	50,000	100,000	75,000	141	420	19.26	57.38	144.50	765.40	12.27	65.01	0	0	0	0	0.00	0.00	10.21	10.21	0.00	98.50	0.00	1.33	
19	100,000	500,000	300,000	275	695	37.57	94.95	386.82	1,152.22	32.86	97.87	0	0	0	0	0.00	0.00	10.21	10.21	0.00	98.50	0.00	0.89	
20	500,000	UP		37	732	5.05	100.00	25.08	1,177.29	2.13	100.00	1	5	20.00	100.00	0.16	10.37	1.50	100.00	0.62	0.88			
				732					1,177.29					5					10.37					0.88



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	27	27	9.85	9.85	54.77	54.77	7.58	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	30	1.09	10.95	0.34	55.11	0.05	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	35	1.82	12.77	1.70	56.82	0.24	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	41	2.19	14.96	0.85	57.67	0.12	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	51	3.65	18.61	3.28	60.94	0.45	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	60	3.28	21.90	4.21	65.15	0.58	9.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	71	4.01	25.91	5.23	70.38	0.72	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	81	3.65	29.56	4.59	74.97	0.64	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	83	0.73	30.29	1.53	76.50	0.21	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	86	1.09	31.39	5.71	82.22	0.79	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	90	1.46	32.85	1.11	83.33	0.15	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	92	0.73	33.58	0.45	83.78	0.06	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	94	0.73	34.31	6.77	90.55	0.94	12.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	108	5.11	39.42	43.21	133.76	5.98	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	116	2.92	42.34	27.16	160.92	3.76	22.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	125	3.28	45.62	31.96	192.88	4.42	26.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	136	4.01	49.64	45.99	238.86	6.36	33.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	159	8.39	58.03	87.15	326.01	12.06	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	84	243	30.66	88.69	275.15	601.16	38.08	83.21	2	2	3.23	3.23	0.21	0.21	7.04	7.04	0.08	0.04			
20	500,000	<b>UP</b>		31	274	11.31	100.00	121.34	722.50	16.79	100.00	60	62	96.77	100.00	2.83	3.04	92.96	100.00	2.33	0.42			
				274					722.50					62					3.04					0.42



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.49	4.49	0.09	0.09	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	2.25	6.74	0.33	0.42	0.06	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	1.12	7.87	0.08	0.33	0.01	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	1.12	8.99	0.76	1.09	0.14	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	1.12	10.11	4.25	5.34	0.76	0.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.12	11.24	0.66	6.00	0.12	1.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	2.25	13.48	0.77	6.77	0.14	1.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.12	14.61	1.12	7.89	0.20	1.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	17	4.49	19.10	6.81	14.70	1.22	2.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	1.12	20.22	1.15	15.85	0.21	2.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	1.12	21.35	0.02	15.87	0.00	2.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	1.12	22.47	4.97	20.84	0.89	3.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	29	10.11	32.58	21.72	42.56	3.90	7.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	31	2.25	34.83	7.81	50.37	1.40	9.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	34	3.37	38.20	41.14	91.51	7.39	16.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	50	17.98	56.18	128.73	220.23	23.12	39.56	1	1	9.09	9.09	9.00	9.00	35.64	35.64	6.99	6.99	4.09	4.09	
17	20,000	50,000	35,000	8	58	8.99	65.17	93.97	314.20	16.88	56.44	1	2	9.09	18.18	0.28	9.28	1.11	36.74	0.30	2.95	2.95	2.95	
18	50,000	100,000	75,000	6	64	6.74	71.91	56.21	370.41	10.10	66.54	0	2	0.00	18.18	0.00	9.28	0.00	36.74	0.00	2.51	2.51		
19	100,000	500,000	300,000	13	77	14.61	86.52	87.81	458.22	15.77	82.31	3	5	27.27	45.45	1.96	11.24	7.77	44.52	2.24	2.45	2.45		
20	500,000	<b>UP</b>		12	89	13.48	100.00	98.48	556.70	17.69	100.00	6	11	54.55	100.00	14.01	25.26	55.48	100.00	14.23	4.54	4.54		
				89					556.70					11					25.26					4.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	5.91	5.91	34.04	34.04	0.88	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	19	72	2.12	8.03	2.85	36.88	0.07	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	94	2.45	10.48	5.51	42.39	0.14	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	104	1.11	11.59	4.66	47.05	0.12	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	25	129	2.79	14.38	23.22	70.27	0.60	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	144	1.67	16.05	12.79	83.07	0.33	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	166	2.45	18.51	31.04	114.11	0.80	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	27	193	3.01	21.52	37.47	151.58	0.96	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	212	2.12	23.63	28.80	180.39	0.74	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	221	1.00	24.64	21.44	201.82	0.55	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	238	1.90	26.53	54.42	256.25	1.40	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	44	282	4.91	31.44	242.26	498.50	6.24	12.83	1	1	4.00	4.00	83.14	83.14	58.17	58.17	34.32	34.32	16.68	16.68	
13	4,000	5,000	4,500	28	310	3.12	34.56	121.10	619.61	3.12	15.95	0	1	0.00	4.00	0.00	83.14	0.00	58.17	0.00	58.17	0.00	13.42	13.42
14	5,000	7,500	6,250	50	360	5.57	40.13	275.07	894.68	7.08	23.03	1	2	4.00	8.00	0.00	83.14	0.00	58.17	0.00	58.17	0.00	9.29	9.29
15	7,500	10,000	8,750	19	379	2.12	42.25	114.26	1,008.94	2.94	25.98	1	3	4.00	12.00	1.95	85.09	1.36	59.53	1.70	59.53	1.70	8.43	8.43
16	10,000	20,000	15,000	78	457	8.70	50.95	403.56	1,412.50	10.39	36.37	0	3	0.00	12.00	0.00	85.09	0.00	59.53	0.00	59.53	0.00	6.02	6.02
17	20,000	50,000	35,000	154	611	17.17	68.12	906.04	2,318.54	23.33	59.69	2	5	8.00	20.00	21.29	106.38	14.90	74.43	2.35	74.43	2.35	4.59	4.59
18	50,000	100,000	75,000	90	701	10.03	78.15	517.82	2,836.37	13.33	73.03	5	10	20.00	40.00	20.42	126.80	14.29	88.72	3.94	88.72	3.94	4.47	4.47
19	100,000	500,000	300,000	147	848	16.39	94.54	914.54	3,750.90	23.55	96.57	6	16	24.00	64.00	15.12	141.92	10.58	99.30	1.65	99.30	1.65	3.78	3.78
20	500,000	UP		49	897	5.46	100.00	133.13	3,884.03	3.43	100.00	9	25	36.00	100.00	1.00	142.92	0.70	100.00	0.75	100.00	0.75	3.68	3.68
				897					3,884.03					25					142.92					3.68





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.09	0.09	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	3.42	3.51	13.02	13.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	4.55	8.06	17.33	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	1.14	9.20	4.32	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	1.68	10.88	6.39	41.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	2.70	13.58	10.28	51.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	5.27	18.85	20.07	71.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	7.41	26.26	28.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	26.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					26.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	7.69	7.69	89.99	89.99	5.84	5.84	3	3	18.75	18.75	90.64	90.64	4.74	4.74	100.73	100.73			
2	50	100	75	12	45	2.80	10.49	0.77	90.76	0.05	5.89	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	99.87			
3	100	200	150	17	62	3.96	14.45	3.58	94.34	0.23	6.12	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	96.08			
4	200	300	250	13	75	3.03	17.48	6.52	100.85	0.42	6.54	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	89.88			
5	300	500	400	29	104	6.76	24.24	25.42	126.28	1.65	8.19	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	71.78			
6	500	750	625	21	125	4.90	29.14	57.27	183.54	3.72	11.91	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	49.39			
7	750	1,000	875	18	143	4.20	33.33	34.10	217.65	2.21	14.12	0	3	0.00	18.75	0.00	90.64	0.00	4.74	0.00	41.65			
8	1,000	1,500	1,250	15	158	3.50	36.83	22.32	239.96	1.45	15.57	4	7	25.00	43.75	1,491.72	1,582.36	78.09	82.83	6683.82	659.41			
9	1,500	2,000	1,750	21	179	4.90	41.72	57.39	297.35	3.72	19.29	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	532.15			
10	2,000	2,500	2,250	20	199	4.66	46.39	20.68	318.03	1.34	20.63	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	497.54			
11	2,500	3,000	2,750	10	209	2.33	48.72	32.92	350.95	2.14	22.77	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	450.88			
12	3,000	4,000	3,500	22	231	5.13	53.85	76.40	427.35	4.96	27.73	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	370.27			
13	4,000	5,000	4,500	14	245	3.26	57.11	57.95	485.30	3.76	31.49	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	326.06			
14	5,000	7,500	6,250	85	330	19.81	76.92	332.39	817.69	21.57	53.05	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	193.51			
15	7,500	10,000	8,750	16	346	3.73	80.65	116.42	934.11	7.55	60.60	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	169.40			
16	10,000	20,000	15,000	48	394	11.19	91.84	314.20	1,248.31	20.38	80.99	0	7	0.00	43.75	0.00	1,582.36	0.00	82.83	0.00	126.76			
17	20,000	50,000	35,000	27	421	6.29	98.14	271.44	1,519.76	17.61	98.60	4	11	25.00	68.75	258.17	1,840.53	13.51	96.35	95.11	121.11			
18	50,000	100,000	75,000	8	429	1.86	100.00	21.59	1,541.35	1.40	100.00	5	16	31.25	100.00	69.77	1,910.30	3.65	100.00	323.15	123.94			
19	100,000	500,000	300,000	0	429	0.00	100.00	0.00	1,541.35	0.00	100.00	0	16	0.00	100.00	0.00	1,910.30	0.00	100.00	0.00	123.94			
20	500,000	UP		0	429	0.00	100.00	0.00	1,541.35	0.00	100.00	0	16	0.00	100.00	0.00	1,910.30	0.00	100.00	0.00	123.94			
				429					1,541.35					16					1,910.30					123.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.23	3.23	38.50	38.50	14.06	14.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	3.23	6.45	1.28	39.78	0.47	14.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	3.23	9.68	0.34	40.12	0.12	14.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	3.23	12.90	1.14	41.26	0.42	15.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	3.23	16.13	0.00	41.26	0.00	15.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	3.23	19.35	5.34	46.60	1.95	17.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	3.23	22.58	31.25	77.85	11.41	28.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	3.23	25.81	8.13	85.97	2.97	31.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	3.23	29.03	0.00	85.97	0.00	31.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	3.23	32.26	44.70	130.68	16.33	47.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	3.23	35.48	5.04	135.72	1.84	49.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	3.23	38.71	7.49	143.20	2.73	52.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	3.23	41.94	20.85	164.06	7.62	59.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	3.23	45.16	21.66	185.72	7.91	67.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	3.23	48.39	12.50	198.22	4.57	72.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	3.23	51.61	5.00	203.22	1.83	74.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	18	6.45	58.06	56.88	260.10	20.78	95.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	3.23	61.29	0.00	260.10	0.00	95.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	26	22.58	83.87	12.00	272.10	4.38	99.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	31	16.13	100.00	1.69	273.79	0.62	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					273.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.55	4.55	0.35	0.35	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.55	9.09	0.52	0.87	0.81	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.55	13.64	1.87	2.73	2.91	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.55	18.18	0.53	3.26	0.83	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.55	22.73	0.96	4.23	1.50	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.55	27.27	1.56	5.79	2.43	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	9	13.64	40.91	5.17	10.96	8.07	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.55	45.45	0.69	11.65	1.08	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.55	50.00	3.42	15.07	5.34	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.55	54.55	2.74	17.82	4.28	27.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	14	9.09	63.64	3.77	21.59	5.89	33.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	19	22.73	86.36	23.64	45.23	36.89	70.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	21	9.09	95.45	7.82	53.06	12.20	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	4.55	100.00	11.04	64.10	17.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	64.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	64.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	64.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	64.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	64.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					64.10					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	173	173	5.66	5.66	229.10	229.10	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	35	208	1.14	6.80	59.12	288.21	0.50	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	84	292	2.75	9.55	96.38	384.60	0.81	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	51	343	1.67	11.22	220.87	605.47	1.85	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	121	464	3.96	15.17	182.14	787.61	1.53	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	131	595	4.28	19.46	170.09	957.69	1.42	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	167	762	5.46	24.92	181.14	1,138.83	1.52	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	227	989	7.42	32.34	316.82	1,455.65	2.65	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	156	1,145	5.10	37.44	319.93	1,775.58	2.68	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	147	1,292	4.81	42.25	247.56	2,023.14	2.07	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	141	1,433	4.61	46.86	408.77	2,431.91	3.42	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	162	1,595	5.30	52.16	443.70	2,875.61	3.72	24.09	3	3	14.29	14.29	157.24	157.24	3.03	3.03	35.44	35.44	5.47	5.47	
13	4,000	5,000	4,500	163	1,758	5.33	57.49	671.00	3,546.62	5.62	29.71	1	4	4.76	19.05	17.00	174.24	0.33	3.36	2.53	4.91	4.91	4.91	
14	5,000	7,500	6,250	254	2,012	8.31	65.79	971.28	4,517.90	8.14	37.85	3	7	14.29	33.33	1,121.47	1,295.70	21.63	24.99	115.46	28.68	28.68	28.68	
15	7,500	10,000	8,750	154	2,166	5.04	70.83	985.07	5,502.97	8.25	46.10	0	7	0.00	33.33	0.00	1,295.70	0.00	24.99	0.00	23.55	23.55	23.55	
16	10,000	20,000	15,000	285	2,451	9.32	80.15	2,102.58	7,605.56	17.61	63.71	2	9	9.52	42.86	1,264.07	2,559.78	24.38	49.37	60.12	33.66	33.66	33.66	
17	20,000	50,000	35,000	263	2,714	8.60	88.75	2,410.88	10,016.44	20.20	83.91	7	16	33.33	76.19	2,604.98	5,164.75	50.24	99.61	108.05	51.56	51.56	51.56	
18	50,000	100,000	75,000	119	2,833	3.89	92.64	954.93	10,971.37	8.00	91.91	0	16	0.00	76.19	0.00	5,164.75	0.00	99.61	0.00	47.07	47.07	47.07	
19	100,000	500,000	300,000	202	3,035	6.61	99.25	903.37	11,874.73	7.57	99.48	5	21	23.81	100.00	20.31	5,185.06	0.39	100.00	2.25	43.66	43.66	43.66	
20	500,000	<b>UP</b>		23	3,058	0.75	100.00	62.15	11,936.88	0.52	100.00	0	21	0.00	100.00	0.00	5,185.06	0.00	100.00	0.00	43.44	43.44	43.44	
				3,058					11,936.88					21					5,185.06					43.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	12.14	12.14	66.78	66.78	5.68	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	89	6.17	18.31	16.86	83.64	1.44	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	123	7.00	25.31	8.52	92.16	0.72	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	150	5.56	30.86	13.07	105.23	1.11	8.96	2	2	18.18	18.18	2.41	2.41	0.33	0.33	18.43	2.29			
5	300	500	400	21	171	4.32	35.19	11.69	116.92	1.00	9.95	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	2.06			
6	500	750	625	20	191	4.12	39.30	20.94	137.86	1.78	11.74	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.75			
7	750	1,000	875	14	205	2.88	42.18	13.91	151.77	1.18	12.92	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.59			
8	1,000	1,500	1,250	20	225	4.12	46.30	32.64	184.42	2.78	15.70	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.31			
9	1,500	2,000	1,750	13	238	2.67	48.97	34.48	218.89	2.93	18.63	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.10			
10	2,000	2,500	2,250	2	240	0.41	49.38	0.66	219.55	0.06	18.69	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.10			
11	2,500	3,000	2,750	5	245	1.03	50.41	16.67	236.22	1.42	20.11	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	1.02			
12	3,000	4,000	3,500	8	253	1.65	52.06	37.98	274.19	3.23	23.34	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	0.88			
13	4,000	5,000	4,500	14	267	2.88	54.94	31.94	306.13	2.72	26.06	0	2	0.00	18.18	0.00	2.41	0.00	0.33	0.00	0.79			
14	5,000	7,500	6,250	9	276	1.85	56.79	42.42	348.55	3.61	29.67	4	6	36.36	54.55	701.25	703.66	96.34	96.67	1653.24	201.88			
15	7,500	10,000	8,750	15	291	3.09	59.88	98.35	446.91	8.37	38.04	0	6	0.00	54.55	0.00	703.66	0.00	96.67	0.00	157.45			
16	10,000	20,000	15,000	23	314	4.73	64.61	69.23	516.14	5.89	43.94	0	6	0.00	54.55	0.00	703.66	0.00	96.67	0.00	136.33			
17	20,000	50,000	35,000	80	394	16.46	81.07	353.98	870.12	30.13	74.07	1	7	9.09	63.64	7.09	710.76	0.97	97.64	2.00	81.68			
18	50,000	100,000	75,000	84	478	17.28	98.35	356.05	1,226.17	30.31	104.38	4	11	36.36	100.00	17.15	727.91	2.36	100.00	4.82	59.36			
19	100,000	500,000	300,000	6	484	1.23	99.59	23.91	1,202.26	2.04	102.34	0	11	0.00	100.00	0.00	727.91	0.00	100.00	0.00	60.54			
20	500,000	UP		2	486	0.41	100.00	27.53	1,174.74	2.34	100.00	0	11	0.00	100.00	0.00	727.91	0.00	100.00	0.00	61.96			
				486					1,174.74					11					727.91					61.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.70	3.70	6.26	6.26	3.40	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.70	7.41	0.00	6.26	0.00	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.70	11.11	0.00	6.26	0.00	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.70	14.81	7.64	13.90	4.14	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.70	18.52	11.75	25.65	6.37	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.70	22.22	0.00	25.65	0.00	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.70	25.93	16.57	42.21	8.99	22.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.70	29.63	1.92	44.13	1.04	23.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.70	33.33	3.84	47.97	2.08	26.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.70	37.04	3.84	51.81	2.08	28.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	3.70	40.74	3.84	55.65	2.08	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	3.70	44.44	1.92	57.57	1.04	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	2	14	7.41	51.85	5.76	63.33	3.13	34.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	2	16	7.41	59.26	21.99	85.33	11.93	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	5	21	18.52	77.78	47.13	132.45	25.56	71.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	6	27	22.22	100.00	51.90	184.35	28.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	27	0.00	100.00	0.00	184.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				27					184.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	20.39	20.39	3.86	3.86	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	73	8.24	28.63	8.86	12.71	1.97	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	40	113	15.69	44.31	18.34	31.05	4.08	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	25	138	9.80	54.12	9.88	40.93	2.20	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	163	9.80	63.92	46.93	87.86	10.45	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	182	7.45	71.37	12.90	100.76	2.87	22.44	3	3	100.00	100.00	19.18	19.18	100.00	100.00	148.61	19.03			
7	750	1,000	875	10	192	3.92	75.29	12.39	88.37	2.76	19.68	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	21.70			
8	1,000	1,500	1,250	3	195	1.18	76.47	15.97	104.34	3.56	23.24	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	18.38			
9	1,500	2,000	1,750	5	200	1.96	78.43	31.69	136.03	7.06	30.30	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	14.10			
10	2,000	2,500	2,250	2	202	0.78	79.22	7.19	143.21	1.60	31.90	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	13.39			
11	2,500	3,000	2,750	1	203	0.39	79.61	3.54	146.75	0.79	32.68	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	13.07			
12	3,000	4,000	3,500	1	204	0.39	80.00	7.63	154.39	1.70	34.38	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	12.42			
13	4,000	5,000	4,500	2	206	0.78	80.78	22.26	176.64	4.96	39.34	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	10.86			
14	5,000	7,500	6,250	4	210	1.57	82.35	46.98	223.62	10.46	49.80	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	8.58			
15	7,500	10,000	8,750	3	213	1.18	83.53	32.75	256.37	7.29	57.10	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	7.48			
16	10,000	20,000	15,000	5	218	1.96	85.49	1.90	258.27	0.42	57.52	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	7.42			
17	20,000	50,000	35,000	18	236	7.06	92.55	82.87	341.14	18.46	75.98	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	5.62			
18	50,000	100,000	75,000	12	248	4.71	97.25	102.68	443.82	22.87	98.85	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.32			
19	100,000	500,000	300,000	7	255	2.75	100.00	5.18	449.00	1.15	100.00	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.27			
20	500,000	UP		0	255	0.00	100.00	0.00	449.00	0.00	100.00	0	3	0.00	100.00	0.00	19.18	0.00	100.00	0.00	4.27			
				255					449.00					3					19.18					4.27





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.38	0.38	48.69	48.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.40	0.77	51.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	10.00	10.00	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.67	11.67	0.68	0.70	0.30	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.67	13.33	0.03	0.73	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.67	15.00	0.76	1.50	0.34	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.67	16.67	0.34	1.84	0.15	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.67	18.33	0.39	2.23	0.17	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.67	20.00	0.39	1.84	0.17	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.67	21.67	0.39	2.23	0.17	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.67	23.33	0.01	2.24	0.00	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.67	25.00	0.02	2.25	0.01	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.67	26.67	0.02	2.27	0.01	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.67	28.33	0.01	2.28	0.00	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	1.67	30.00	1.32	0.96	0.59	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	20	3.33	33.33	0.01	0.97	0.01	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	31	18.33	51.67	23.95	24.93	10.65	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	34	5.00	56.67	0.85	25.78	0.38	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	36	3.33	60.00	9.23	35.01	4.10	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	38	3.33	63.33	0.37	35.38	0.16	15.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	50	20.00	83.33	160.35	195.73	71.29	87.02	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	60	16.67	100.00	29.20	224.93	12.98	100.00	1	2	50.00	100.00	0.01	0.01	100.00	100.00	0.05	0.01			
				60					224.93					2					0.01					0.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	326	326	13.81	13.81	145.73	145.73	1.71	1.71	5	5	8.20	8.20	17.41	17.41	11.18	11.18	11.95	11.95			
2	50	100	75	71	397	3.01	16.81	25.96	171.70	0.30	2.01	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	10.14			
3	100	200	150	103	500	4.36	21.18	39.13	210.82	0.46	2.47	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	8.26			
4	200	300	250	78	578	3.30	24.48	28.07	238.89	0.33	2.80	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	7.29			
5	300	500	400	115	693	4.87	29.35	258.96	497.86	3.03	5.83	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	3.50			
6	500	750	625	72	765	3.05	32.40	65.65	563.51	0.77	6.60	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	3.09			
7	750	1,000	875	57	822	2.41	34.82	97.15	660.66	1.14	7.73	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	2.64			
8	1,000	1,500	1,250	97	919	4.11	38.92	135.97	796.62	1.59	9.32	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	2.19			
9	1,500	2,000	1,750	67	986	2.84	41.76	172.30	968.92	2.02	11.34	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	1.80			
10	2,000	2,500	2,250	36	1,022	1.52	43.29	74.49	1,043.41	0.87	12.21	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	1.67			
11	2,500	3,000	2,750	51	1,073	2.16	45.45	138.35	1,181.76	1.62	13.83	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	1.47			
12	3,000	4,000	3,500	69	1,142	2.92	48.37	178.97	1,360.73	2.09	15.93	0	5	0.00	8.20	0.00	17.41	0.00	11.18	0.00	1.28			
13	4,000	5,000	4,500	75	1,217	3.18	51.55	219.35	1,580.08	2.57	18.49	1	6	1.64	9.84	4.58	22.00	2.94	14.13	2.09	1.39			
14	5,000	7,500	6,250	140	1,357	5.93	57.48	536.80	2,116.89	6.28	24.78	0	6	0.00	9.84	0.00	22.00	0.00	14.13	0.00	1.04			
15	7,500	10,000	8,750	94	1,451	3.98	61.46	339.58	2,456.46	3.97	28.75	1	7	1.64	11.48	5.62	27.62	3.61	17.73	1.65	1.12			
16	10,000	20,000	15,000	239	1,690	10.12	71.58	1,211.20	3,667.67	14.18	42.93	9	16	14.75	26.23	72.44	100.06	46.51	64.24	5.98	2.73			
17	20,000	50,000	35,000	266	1,956	11.27	82.85	1,742.78	5,410.45	20.40	63.33	11	27	18.03	44.26	5.31	105.37	3.41	67.66	0.30	1.95			
18	50,000	100,000	75,000	120	2,076	5.08	87.93	891.46	6,301.91	10.43	73.76	2	29	3.28	47.54	1.36	106.73	0.87	68.53	0.15	1.69			
19	100,000	500,000	300,000	206	2,282	8.73	96.65	1,685.55	7,987.46	19.73	93.49	11	40	18.03	65.57	38.66	145.39	24.82	93.36	2.29	1.82			
20	500,000	UP		79	2,361	3.35	100.00	555.89	8,543.36	6.51	100.00	21	61	34.43	100.00	10.35	155.74	6.64	100.00	1.86	1.82			
				2,361					8,543.36					61					155.74					1.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	1.76	1.76	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	3.16	4.92	2.88	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	3.59	8.50	3.26	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	3.13	11.63	2.85	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.56	27.78	2.52	14.15	2.29	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.56	33.33	5.02	19.17	4.57	17.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.56	38.89	21.51	40.69	19.59	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.56	44.44	2.38	43.07	2.17	39.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.56	50.00	3.33	46.40	3.03	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.56	55.56	23.61	70.01	21.50	63.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.56	61.11	1.76	71.77	1.60	65.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.56	66.67	7.91	79.68	7.20	72.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.56	72.22	3.51	83.19	3.20	75.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.56	77.78	4.15	87.34	3.78	79.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.56	83.33	6.26	93.60	5.70	85.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.56	88.89	14.29	107.89	13.01	98.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.56	94.44	1.11	109.00	1.01	99.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	5.56	100.00	0.83	109.83	0.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	109.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					109.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.22	1.22	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.22	2.44	0.03	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.22	3.66	0.12	0.16	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.22	4.88	0.50	0.66	0.19	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	10	7.32	12.20	0.92	1.58	0.35	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	1.22	13.41	0.96	2.53	0.36	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	1.22	14.63	2.64	5.17	1.01	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.22	15.85	0.00	5.17	0.00	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.22	17.07	1.93	7.09	0.73	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.22	18.29	1.29	8.38	0.49	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.22	19.51	1.32	9.70	0.50	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.22	20.73	1.78	11.47	0.68	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.22	21.95	8.36	19.83	3.19	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	26	9.76	31.71	20.70	40.53	7.90	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	1.22	32.93	12.36	52.89	4.72	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	34	8.54	41.46	26.03	78.92	9.93	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	47	15.85	57.32	42.22	36.69	16.11	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	57	12.20	69.51	82.77	119.46	31.58	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	66	10.98	80.49	47.53	167.00	18.14	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		16	82	19.51	100.00	95.06	262.06	36.28	100.00	3	3	100.00	100.00	31.43	31.43	100.00	100.00	33.07	11.99			
				82					262.06					3					31.43					11.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	8.70	8.70	46.43	46.43	17.49	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	38	24.35	33.04	120.56	166.99	45.41	62.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	48	8.70	41.74	46.43	213.42	17.49	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	60	10.43	52.17	55.72	269.14	20.99	101.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	68	6.96	59.13	37.15	306.29	13.99	115.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	72	3.48	62.61	18.57	324.86	7.00	122.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	80	6.96	69.57	37.15	362.01	13.99	136.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	87	6.09	75.65	28.25	390.25	10.64	146.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	90	2.61	78.26	8.49	398.75	3.20	150.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	91	0.87	79.13	6.40	405.15	2.41	152.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	92	0.87	80.00	2.89	408.03	1.09	153.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	93	0.87	80.87	4.35	403.69	1.64	152.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	94	0.87	81.74	3.00	400.69	1.13	150.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	95	0.87	82.61	7.00	393.69	2.64	148.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	96	0.87	83.48	0.00	393.69	0.00	148.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	97	0.87	84.35	12.62	381.07	4.75	143.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	98	0.87	85.22	6.31	374.75	2.38	141.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	105	6.09	91.30	66.24	308.51	24.95	116.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	108	2.61	93.91	32.63	275.89	12.29	103.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	115	6.09	100.00	10.38	265.51	3.91	100.00	5	5	100.00	100.00	0.11	0.11	100.00	100.00	1.10	0.04			
				115					265.51					5					0.11					0.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	0.73	0.73	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	3.57	4.30	7.84	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	0.99	5.29	2.19	11.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	2.19	7.48	4.82	16.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	3.25	10.74	7.16	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	8.38	19.11	18.42	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	26.36	45.47	57.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	45.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					45.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	3.51	3.51	0.62	0.62	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.75	5.26	0.01	0.64	0.02	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.75	7.02	0.06	0.69	0.11	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.75	8.77	0.04	0.73	0.09	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.75	10.53	0.01	0.75	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	10	7.02	17.54	4.00	4.75	7.93	9.41	1	1	100.00	100.00	20.67	20.67	100.00	100.00	516.80	435.59			
8	1,000	1,500	1,250	1	11	1.75	19.30	4.65	9.39	9.21	18.62	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	220.12			
9	1,500	2,000	1,750	1	12	1.75	21.05	6.11	15.50	12.11	30.72	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	133.37			
10	2,000	2,500	2,250	1	13	1.75	22.81	6.43	21.93	12.74	43.47	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	94.27			
11	2,500	3,000	2,750	1	14	1.75	24.56	0.00	21.93	0.01	43.47	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	94.25			
12	3,000	4,000	3,500	1	15	1.75	26.32	0.02	21.96	0.04	43.52	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	94.16			
13	4,000	5,000	4,500	1	16	1.75	28.07	0.03	21.98	0.05	43.57	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	94.04			
14	5,000	7,500	6,250	1	17	1.75	29.82	12.86	34.84	25.49	69.06	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	59.33			
15	7,500	10,000	8,750	1	18	1.75	31.58	0.02	34.87	0.04	69.11	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	59.29			
16	10,000	20,000	15,000	1	19	1.75	33.33	0.02	34.89	0.05	69.15	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	59.25			
17	20,000	50,000	35,000	1	20	1.75	35.09	0.06	34.95	0.12	69.27	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	59.15			
18	50,000	100,000	75,000	1	21	1.75	36.84	0.06	35.01	0.11	69.38	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	59.06			
19	100,000	500,000	300,000	20	41	35.09	71.93	9.01	44.01	17.85	87.23	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	46.97			
20	500,000	UP		16	57	28.07	100.00	6.44	50.45	12.77	100.00	0	1	0.00	100.00	0.00	20.67	0.00	100.00	0.00	40.98			
				57					50.45					1					20.67					40.98





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.18	0.18	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.07	0.26	0.62	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	0.10	0.35	0.82	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.38	0.73	3.16	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	0.73	1.45	6.10	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.49	1.94	4.09	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	1.72	3.66	14.49	30.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	2.41	6.07	20.23	51.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	5.82	11.90	48.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	11.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.90				0				0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2790 TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	456	456	15.30	15.30	16.65	16.65	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	42	498	1.41	16.71	0.47	16.18	0.01	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	80	578	2.68	19.39	14.78	1.39	0.35	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	54	632	1.81	21.20	4.58	3.19	0.11	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	100	732	3.35	24.56	28.44	31.63	0.68	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	99	831	3.32	27.88	16.47	48.10	0.39	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	78	909	2.62	30.49	23.43	71.53	0.56	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	120	1,029	4.03	34.52	46.16	117.69	1.10	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	84	1,113	2.82	37.34	105.70	223.39	2.53	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	41	1,154	1.38	38.71	42.36	265.75	1.01	6.36	1	1	3.13	3.13	8.82	8.82	1.76	1.76	20.81	3.32			
11	2,500	3,000	2,750	53	1,207	1.78	40.49	37.23	302.98	0.89	7.25	2	3	6.25	9.38	7.51	16.32	1.50	3.26	20.16	5.39			
12	3,000	4,000	3,500	93	1,300	3.12	43.61	155.99	458.97	3.73	10.98	0	3	0.00	9.38	0.00	16.32	0.00	3.26	0.00	3.56			
13	4,000	5,000	4,500	99	1,399	3.32	46.93	179.06	638.03	4.28	15.26	2	5	6.25	15.63	105.32	121.64	21.06	24.32	58.82	19.07			
14	5,000	7,500	6,250	197	1,596	6.61	53.54	204.89	842.92	4.90	20.16	2	7	6.25	21.88	21.18	142.82	4.23	28.56	10.34	16.94			
15	7,500	10,000	8,750	111	1,707	3.72	57.26	233.90	1,076.82	5.59	25.76	0	7	0.00	21.88	0.00	142.82	0.00	28.56	0.00	13.26			
16	10,000	20,000	15,000	342	2,049	11.47	68.74	821.51	1,898.33	19.65	45.41	2	9	6.25	28.13	45.45	188.27	9.09	37.64	5.53	9.92			
17	20,000	50,000	35,000	291	2,340	9.76	78.50	929.11	2,827.44	22.22	67.63	7	16	21.88	50.00	308.61	496.88	61.71	99.35	33.22	17.57			
18	50,000	100,000	75,000	215	2,555	7.21	85.71	541.37	3,368.81	12.95	80.58	0	16	0.00	50.00	0.00	496.88	0.00	99.35	0.00	14.75			
19	100,000	500,000	300,000	298	2,853	10.00	95.71	515.45	3,884.26	12.33	92.91	1	17	3.13	53.13	0.14	497.02	0.03	99.38	0.03	12.80			
20	500,000	UP		128	2,981	4.29	100.00	296.48	4,180.74	7.09	100.00	15	32	46.88	100.00	3.11	500.14	0.62	100.00	1.05	11.96			
				2,981					4,180.74					32					500.14					11.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	5.51	5.51	0.12	0.12	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	19	1.97	7.48	0.53	0.65	0.12	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	29	3.94	11.42	1.73	1.08	0.38	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	30	0.39	11.81	0.12	0.96	0.03	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	34	1.57	13.39	0.96	0.00	0.21	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	43	3.54	16.93	6.86	6.86	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	46	1.18	18.11	2.81	9.67	0.62	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	47	0.39	18.50	0.26	9.93	0.06	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	50	1.18	19.69	2.35	12.27	0.52	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	52	0.79	20.47	0.71	12.98	0.16	2.86	1	1	16.67	16.67	0.73	0.73	0.13	0.13	103.78	5.65			
11	2,500	3,000	2,750	6	58	2.36	22.83	8.90	21.89	1.96	4.83	0	1	0.00	16.67	0.00	0.73	0.00	0.13	0.00	3.35			
12	3,000	4,000	3,500	10	68	3.94	26.77	10.45	32.33	2.30	7.13	3	4	50.00	66.67	545.89	546.62	93.61	93.73	5225.48	1690.62			
13	4,000	5,000	4,500	11	79	4.33	31.10	13.26	45.59	2.92	10.05	0	4	0.00	66.67	0.00	546.62	0.00	93.73	0.00	1199.04			
14	5,000	7,500	6,250	29	108	11.42	42.52	45.02	90.61	9.93	19.99	1	5	16.67	83.33	0.15	546.77	0.03	93.76	0.33	603.41			
15	7,500	10,000	8,750	29	137	11.42	53.94	34.48	125.09	7.61	27.59	0	5	0.00	83.33	0.00	546.77	0.00	93.76	0.00	437.09			
16	10,000	20,000	15,000	14	151	5.51	59.45	108.41	233.51	23.91	51.50	0	5	0.00	83.33	0.00	546.77	0.00	93.76	0.00	234.15			
17	20,000	50,000	35,000	82	233	32.28	91.73	85.42	318.92	18.84	70.34	1	6	16.67	100.00	36.39	583.16	6.24	100.00	42.60	182.85			
18	50,000	100,000	75,000	9	242	3.54	95.28	43.26	362.18	9.54	79.88	0	6	0.00	100.00	0.00	583.16	0.00	100.00	0.00	161.01			
19	100,000	500,000	300,000	5	247	1.97	97.24	45.41	407.59	10.01	89.90	0	6	0.00	100.00	0.00	583.16	0.00	100.00	0.00	143.08			
20	500,000	UP		7	254	2.76	100.00	45.81	453.40	10.10	100.00	0	6	0.00	100.00	0.00	583.16	0.00	100.00	0.00	128.62			
				254					453.40					6					583.16					128.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	11.94	11.94	1.01	1.01	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	11	4.48	16.42	0.25	1.26	0.13	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	14	4.48	20.90	0.61	1.87	0.32	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	1.49	22.39	0.73	1.14	0.38	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	17	2.99	25.37	2.70	3.84	1.41	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	7.46	32.84	4.90	8.74	2.55	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	1.49	34.33	0.00	8.74	0.00	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	43	29.85	64.18	58.60	67.34	30.53	35.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	46	4.48	68.66	7.73	75.07	4.03	39.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	50	5.97	74.63	16.42	91.49	8.55	47.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	51	1.49	76.12	6.72	98.22	3.50	51.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	52	1.49	77.61	4.00	102.22	2.08	53.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	53	1.49	79.10	18.92	121.14	9.85	63.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	54	1.49	80.60	6.40	127.54	3.34	66.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	57	4.48	85.07	7.45	134.99	3.88	70.32	69	69	97.18	97.18	147.86	147.86	62.98	62.98	1984.57	109.54			
16	10,000	20,000	15,000	9	66	13.43	98.51	28.94	163.93	15.07	85.40	2	71	2.82	100.00	86.92	234.78	37.02	100.00	300.36	143.22			
17	20,000	50,000	35,000	1	67	1.49	100.00	28.03	191.96	14.60	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	122.31			
18	50,000	100,000	75,000	0	67	0.00	100.00	0.00	191.96	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	122.31			
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	191.96	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	122.31			
20	500,000	UP		0	67	0.00	100.00	0.00	191.96	0.00	100.00	0	71	0.00	100.00	0.00	234.78	0.00	100.00	0.00	122.31			
				67					191.96					71					234.78					122.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.41	5.41	20.38	20.38	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	26	1.99	7.41	8.49	28.87	0.39	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	36	2.85	10.26	4.05	32.92	0.19	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	46	2.85	13.11	25.34	58.26	1.16	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	67	5.98	19.09	12.43	70.69	0.57	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	79	3.42	22.51	9.58	80.26	0.44	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	97	5.13	27.64	26.42	106.68	1.21	4.88	1	1	20.00	20.00	11.34	11.34	4.47	4.47	42.92	10.63			
8	1,000	1,500	1,250	28	125	7.98	35.61	60.57	167.25	2.77	7.65	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	6.78			
9	1,500	2,000	1,750	24	149	6.84	42.45	61.61	228.86	2.82	10.47	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	4.95			
10	2,000	2,500	2,250	20	169	5.70	48.15	77.41	306.27	3.54	14.01	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	3.70			
11	2,500	3,000	2,750	21	190	5.98	54.13	67.95	374.22	3.11	17.12	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	3.03			
12	3,000	4,000	3,500	29	219	8.26	62.39	124.07	498.29	5.67	22.79	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	2.28			
13	4,000	5,000	4,500	21	240	5.98	68.38	191.88	690.17	8.78	31.57	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	1.64			
14	5,000	7,500	6,250	28	268	7.98	76.35	253.30	943.47	11.59	43.15	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	1.20			
15	7,500	10,000	8,750	31	299	8.83	85.19	292.52	1,235.99	13.38	56.53	0	1	0.00	20.00	0.00	11.34	0.00	4.47	0.00	0.92			
16	10,000	20,000	15,000	19	318	5.41	90.60	338.17	1,574.16	15.47	72.00	4	5	80.00	100.00	242.26	253.60	95.53	100.00	71.64	16.11			
17	20,000	50,000	35,000	26	344	7.41	98.01	457.25	2,031.42	20.91	92.91	0	5	0.00	100.00	0.00	253.60	0.00	100.00	0.00	12.48			
18	50,000	100,000	75,000	4	348	1.14	99.15	104.28	2,135.69	4.77	97.68	0	5	0.00	100.00	0.00	253.60	0.00	100.00	0.00	11.87			
19	100,000	500,000	300,000	1	349	0.28	99.43	0.00	2,135.69	0.00	97.68	0	5	0.00	100.00	0.00	253.60	0.00	100.00	0.00	11.87			
20	500,000	UP		2	351	0.57	100.00	50.73	2,186.42	2.32	100.00	0	5	0.00	100.00	0.00	253.60	0.00	100.00	0.00	11.60			
				351					2,186.42					5					253.60					11.60



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.57	3.57	0.14	0.14	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.57	7.14	0.03	0.17	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.57	10.71	0.22	0.39	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.57	14.29	0.53	0.92	0.21	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.57	17.86	0.78	1.70	0.30	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.57	21.43	1.04	2.74	0.40	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.57	25.00	23.27	26.01	9.04	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.57	28.57	12.76	38.77	4.96	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.57	32.14	46.68	85.45	18.13	33.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.57	35.71	68.32	153.77	26.54	59.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.57	39.29	28.25	182.02	10.97	70.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.57	42.86	37.64	219.66	14.62	85.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	3.57	46.43	9.38	229.04	3.65	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	3.57	50.00	3.82	225.23	1.48	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	3.57	53.57	37.64	262.87	14.62	102.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	3.57	57.14	0.00	262.87	0.00	102.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	3.57	60.71	0.00	262.87	0.00	102.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	3.57	64.29	0.00	262.87	0.00	102.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	28	35.71	100.00	5.45	257.41	2.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					257.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	8	8	3.65	3.65	1.26	1.26	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	10	0.91	4.57	0.12	1.37	0.02	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	11	0.46	5.02	0.29	1.67	0.04	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	12	0.46	5.48	0.09	1.75	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	13	0.46	5.94	0.02	1.77	0.00	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	14	0.46	6.39	0.20	1.97	0.03	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	3	17	1.37	7.76	0.27	2.24	0.04	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	18	0.46	8.22	0.24	2.49	0.03	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.46	8.68	1.00	3.49	0.13	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	20	0.46	9.13	1.35	4.84	0.18	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	21	0.46	9.59	20.74	25.58	2.69	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	22	0.46	10.05	28.15	53.73	3.65	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	23	0.46	10.50	0.30	53.43	0.04	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	24	0.46	10.96	87.97	141.40	11.40	18.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	3	27	1.37	12.33	16.42	157.82	2.13	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	5	32	2.28	14.61	45.52	203.33	5.90	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	41	73	18.72	33.33	70.70	274.03	9.16	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	39	112	17.81	51.14	46.57	320.60	6.04	41.56	2	2	28.57	28.57	330.32	330.32	86.93	86.93	709.35	103.03
19	100,000	500,000	300,000	86	198	39.27	90.41	381.72	702.32	49.48	91.05	5	7	71.43	100.00	49.66	379.98	13.07	100.00	13.01	54.10
20	500,000	<b>UP</b>		21	219	9.59	100.00	69.07	771.39	8.95	100.00	0	7	0.00	100.00	0.00	379.98	0.00	100.00	0.00	49.26
				219				771.39				7					379.98				49.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.79	5.36	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.79	7.14	0.00	0.01	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.79	8.93	0.03	0.02	0.02	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.79	10.71	0.00	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	12	10.71	21.43	1.58	1.60	1.25	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	22	17.86	39.29	1.95	3.54	1.54	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	23	1.79	41.07	0.04	3.58	0.03	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	24	1.79	42.86	0.02	3.56	0.02	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	25	1.79	44.64	0.01	3.55	0.01	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	26	1.79	46.43	0.04	3.50	0.04	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	27	1.79	48.21	33.70	37.20	26.67	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	28	1.79	50.00	3.53	40.73	2.79	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	29	1.79	51.79	0.29	41.02	0.23	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	1.79	53.57	0.26	41.28	0.21	32.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	31	1.79	55.36	0.29	41.57	0.23	32.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	35	7.14	62.50	0.64	42.21	0.51	33.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	36	1.79	64.29	2.52	44.73	1.99	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	49	23.21	87.50	18.39	63.11	14.55	49.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	56	12.50	100.00	63.24	126.36	50.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				56					126.36					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	6.48	6.48	85.77	85.77	4.49	4.49	1	1	1.75	1.75	43.25	43.25	1.27	1.27	50.43	50.43			
2	50	100	75	1	35	0.19	6.67	0.13	85.90	0.01	4.50	0	1	0.00	1.75	0.00	43.25	0.00	1.27	0.00	50.35			
3	100	200	150	3	38	0.57	7.24	5.99	91.89	0.31	4.81	1	2	1.75	3.51	0.71	43.96	0.02	1.29	11.79	47.83			
4	200	300	250	3	41	0.57	7.81	0.06	91.95	0.00	4.81	0	2	0.00	3.51	0.00	43.96	0.00	1.29	0.00	47.80			
5	300	500	400	3	44	0.57	8.38	0.34	92.29	0.02	4.83	0	2	0.00	3.51	0.00	43.96	0.00	1.29	0.00	47.63			
6	500	750	625	1	45	0.19	8.57	0.04	92.25	0.00	4.83	0	2	0.00	3.51	0.00	43.96	0.00	1.29	0.00	47.65			
7	750	1,000	875	1	46	0.19	8.76	0.04	92.21	0.00	4.83	0	2	0.00	3.51	0.00	43.96	0.00	1.29	0.00	47.67			
8	1,000	1,500	1,250	4	50	0.76	9.52	3.36	95.58	0.18	5.00	0	2	0.00	3.51	0.00	43.96	0.00	1.29	0.00	45.99			
9	1,500	2,000	1,750	6	56	1.14	10.67	6.21	101.79	0.33	5.33	1	3	1.75	5.26	51.89	95.85	1.52	2.81	835.55	94.17			
10	2,000	2,500	2,250	1	57	0.19	10.86	2.70	104.49	0.14	5.47	0	3	0.00	5.26	0.00	95.85	0.00	2.81	0.00	91.73			
11	2,500	3,000	2,750	1	58	0.19	11.05	0.51	105.00	0.03	5.50	0	3	0.00	5.26	0.00	95.85	0.00	2.81	0.00	91.29			
12	3,000	4,000	3,500	3	61	0.57	11.62	1.91	106.90	0.10	5.60	0	3	0.00	5.26	0.00	95.85	0.00	2.81	0.00	89.66			
13	4,000	5,000	4,500	20	81	3.81	15.43	138.53	245.43	7.25	12.85	1	4	1.75	7.02	34.00	129.85	1.00	3.81	24.54	52.91			
14	5,000	7,500	6,250	12	93	2.29	17.71	11.73	257.16	0.61	13.46	0	4	0.00	7.02	0.00	129.85	0.00	3.81	0.00	50.49			
15	7,500	10,000	8,750	11	104	2.10	19.81	86.28	343.44	4.52	17.98	3	7	5.26	12.28	50.38	180.23	1.48	5.29	58.40	52.48			
16	10,000	20,000	15,000	9	113	1.71	21.52	32.34	375.78	1.69	19.67	0	7	0.00	12.28	0.00	180.23	0.00	5.29	0.00	47.96			
17	20,000	50,000	35,000	135	248	25.71	47.24	194.89	570.68	10.20	29.87	8	15	14.04	26.32	17.69	197.93	0.52	5.81	9.08	34.68			
18	50,000	100,000	75,000	53	301	10.10	57.33	333.73	904.41	17.47	47.34	8	23	14.04	40.35	638.08	836.01	18.72	24.52	191.20	92.44			
19	100,000	500,000	300,000	201	502	38.29	95.62	653.29	1,557.70	34.19	81.53	33	56	57.89	98.25	1,597.49	2,433.50	46.86	71.38	244.53	156.22			
20	500,000	UP		23	525	4.38	100.00	352.90	1,910.60	18.47	100.00	1	57	1.75	100.00	975.58	3,409.08	28.62	100.00	276.44	178.43			
				525					1,910.60					57					3,409.08					178.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	71	71	13.50	13.50	98.90	98.90	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	87	3.04	16.54	0.45	99.35	0.02	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	107	3.80	20.34	1.78	101.13	0.06	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	127	3.80	24.14	5.38	95.75	0.19	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	154	5.13	29.28	13.40	109.15	0.46	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	167	2.47	31.75	4.82	113.98	0.17	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	173	1.14	32.89	4.43	109.55	0.15	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	181	1.52	34.41	0.32	109.22	0.01	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	182	0.19	34.60	4.28	113.50	0.15	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	186	0.76	35.36	3.83	117.33	0.13	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	188	0.38	35.74	7.19	124.52	0.25	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	190	0.38	36.12	5.72	130.24	0.20	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	195	0.95	37.07	43.59	173.82	1.50	6.00	0	0	0.00	0.00	1.50	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	209	2.66	39.73	10.26	163.56	0.35	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	33	242	6.27	46.01	222.63	386.19	7.68	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	274	6.08	52.09	365.31	751.50	12.60	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	31	305	5.89	57.98	231.97	983.47	8.00	33.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	350	8.56	66.54	407.88	1,391.35	14.07	47.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	73	423	13.88	80.42	527.23	1,918.57	18.18	66.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		103	526	19.58	100.00	980.68	2,899.26	33.83	100.00	2	2	100.00	100.00	7.46	7.46	100.00	100.00	0.76	0.26			
				526					2,899.26					2					7.46					0.26



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	4.30	4.30	3.30	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.63	4.93	0.48	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	3.46	8.40	2.65	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	15.97	24.37	12.25	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	3.46	27.83	2.65	21.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	26.10	53.93	20.02	41.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	11.31	65.25	8.68	50.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	9.13	74.37	7.00	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	37.92	112.30	29.09	86.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	2.92	115.22	2.24	88.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	0.62	115.84	0.48	88.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	4.30	120.14	3.30	92.14	2	2	66.67	66.67	3.30	1.86	1.86	100.00	100.00	43.26	1.55		
14	5,000	7,500	6,250	1	13	6.25	81.25	0.71	120.85	0.54	92.69	0	2	0.00	66.67	0.00	1.86	0.00	100.00	0.00	1.54	1.54		
15	7,500	10,000	8,750	1	14	6.25	87.50	4.30	125.15	3.30	95.99	0	2	0.00	66.67	0.00	1.86	0.00	100.00	0.00	1.49	1.49		
16	10,000	20,000	15,000	1	15	6.25	93.75	0.67	125.82	0.51	96.50	0	2	0.00	66.67	0.00	1.86	0.00	100.00	0.00	1.48	1.48		
17	20,000	50,000	35,000	1	16	6.25	100.00	4.56	130.39	3.50	100.00	1	3	33.33	100.00	3.50	0.00	1.86	0.00	100.00	0.00	1.43	1.43	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	130.39	0.00	100.00	0	3	0.00	100.00	0.00	1.86	0.00	100.00	0.00	1.43	1.43		
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	130.39	0.00	100.00	0	3	0.00	100.00	0.00	1.86	0.00	100.00	0.00	1.43	1.43		
20	500,000	UP		0	16	0.00	100.00	0.00	130.39	0.00	100.00	0	3	0.00	100.00	0.00	1.86	0.00	100.00	0.00	1.43	1.43		
				16					130.39					3					1.86					1.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	25	25	10.20	10.20	48.58	48.58	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	26	0.41	10.61	1.17	49.75	0.03	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	27	0.41	11.02	0.08	49.83	0.00	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	28	0.41	11.43	1.21	48.63	0.03	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	29	0.41	11.84	4.12	44.51	0.11	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	30	0.41	12.24	0.16	44.67	0.00	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	0.41	12.65	8.42	36.25	0.22	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	32	0.41	13.06	2.43	38.68	0.06	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	33	0.41	13.47	2.43	41.11	0.06	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	34	0.41	13.88	8.42	49.54	0.22	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	35	0.41	14.29	5.72	55.25	0.15	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	0.41	14.69	0.00	55.25	0.00	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	0.41	15.10	2.67	57.92	0.07	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	38	0.41	15.51	25.01	32.92	0.65	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	42	1.63	17.14	0.92	33.83	0.02	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	49	2.86	20.00	83.02	116.85	2.15	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	66	6.94	26.94	21.66	95.19	0.56	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	27	93	11.02	37.96	39.07	134.26	1.01	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	100	193	40.82	78.78	738.77	873.03	19.17	22.66	1	1	14.29	14.29	14.95	14.95	74.19	74.19	2.02	1.71			
20	500,000	<b>UP</b>		52	245	21.22	100.00	2,979.91	3,852.94	77.34	100.00	6	7	85.71	100.00	5.20	20.15	25.81	100.00	0.17	0.52			
				245					3,852.94					7					20.15					0.52



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	3	3	42.86	42.86	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	14.29	57.14	0.91	0.91	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	14.29	71.43	0.73	1.64	1.12	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	6	14.29	85.71	28.58	30.22	43.56	46.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	7	14.29	100.00	35.39	65.61	53.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	65.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7			65.61				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	10	10	2.43	2.43	31.89	31.89	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	12	0.49	2.92	0.07	31.95	0.00	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	2	14	0.49	3.41	1.44	33.40	0.07	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	21	35	5.11	8.52	20.47	53.86	0.99	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	18	53	4.38	12.90	27.20	81.06	1.32	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	54	0.24	13.14	0.31	81.37	0.02	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	3	57	0.73	13.87	21.25	102.62	1.03	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	58	0.24	14.11	2.72	105.34	0.13	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	59	0.24	14.36	9.54	114.88	0.46	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	60	0.24	14.60	0.00	114.88	0.00	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	61	0.24	14.84	2.92	111.97	0.14	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	62	0.24	15.09	3.30	115.27	0.16	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	63	0.24	15.33	1.48	116.75	0.07	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	3	66	0.73	16.06	36.70	153.46	1.78	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	3	69	0.73	16.79	17.39	170.85	0.85	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	22	91	5.35	22.14	127.91	298.76	6.22	14.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	101	192	24.57	46.72	492.14	790.89	23.91	38.43	4	4	100.00	100.00	970.04	970.04	100.00	100.00	197.11	122.65		
18	50,000	100,000	75,000	58	250	14.11	60.83	437.10	1,227.99	21.24	59.67	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	78.99		
19	100,000	500,000	300,000	117	367	28.47	89.29	673.26	1,901.25	32.72	92.39	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	51.02		
20	500,000	<b>UP</b>		44	411	10.71	100.00	156.62	2,057.87	7.61	100.00	0	4	0.00	100.00	0.00	970.04	0.00	100.00	0.00	47.14		
				411					2,057.87					4					970.04				



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	12	12	10.26	10.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	13	0.85	11.11	2.16	2.16	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	0.85	11.97	1.69	3.85	0.56	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	0.85	12.82	0.71	4.56	0.23	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	0.85	13.68	0.84	5.40	0.28	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	0.85	14.53	0.95	6.34	0.31	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	18	0.85	15.38	2.93	9.27	0.97	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	19	0.85	16.24	3.30	12.57	1.09	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	20	0.85	17.09	0.24	12.81	0.08	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	21	0.85	17.95	5.61	18.42	1.86	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	22	0.85	18.80	51.26	32.85	16.99	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	23	0.85	19.66	5.61	27.24	1.86	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	24	0.85	20.51	51.26	24.03	16.99	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	0.85	21.37	25.63	49.66	8.49	16.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	26	0.85	22.22	5.61	44.05	1.86	14.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	27	0.85	23.08	89.71	133.76	29.73	44.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	28	0.85	23.93	92.80	40.96	30.75	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	37	7.69	31.62	78.82	119.78	26.12	39.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	44	81	37.61	69.23	66.59	186.36	22.07	61.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		36	117	30.77	100.00	115.40	301.76	38.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				117				301.76				0					0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	46	46	11.95	11.95	45.97	45.97	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	54	2.08	14.03	1.16	47.12	0.09	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	66	3.12	17.14	3.75	50.87	0.29	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	72	1.56	18.70	2.93	53.81	0.23	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	89	4.42	23.12	12.07	65.88	0.94	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	96	1.82	24.94	6.09	71.97	0.48	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	109	3.38	28.31	13.53	85.50	1.06	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	119	2.60	30.91	23.01	108.50	1.80	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	23	142	5.97	36.88	118.22	226.72	9.25	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	153	2.86	39.74	18.16	244.89	1.42	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	159	1.56	41.30	23.26	268.15	1.82	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	165	1.56	42.86	37.09	305.25	2.90	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	18	183	4.68	47.53	70.31	375.55	5.50	29.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	196	3.38	50.91	8.46	367.09	0.66	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	211	3.90	54.81	150.02	517.11	11.74	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	245	8.83	63.64	18.90	498.21	1.48	38.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	282	9.61	73.25	206.70	704.91	16.17	55.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	51	333	13.25	86.49	290.51	995.42	22.73	77.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	45	378	11.69	98.18	251.17	1,246.60	19.65	97.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	385	1.82	100.00	31.69	1,278.29	2.48	100.00	2	2	100.00	100.00	0.71	0.71	100.00	100.00	2.24	0.06	
				385					1,278.29					2			0.71			0.06		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	3.28	3.28	0.64	0.64	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3	1.64	4.92	0.00	0.64	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	4	1.64	6.56	1.65	2.29	0.36	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	1.64	8.20	0.73	3.02	0.16	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6	1.64	9.84	0.67	3.69	0.15	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	5	11	8.20	18.03	10.92	14.62	2.37	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	3	14	4.92	22.95	5.85	20.47	1.27	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	15	1.64	24.59	2.38	22.85	0.52	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	16	1.64	26.23	6.63	29.48	1.44	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	17	1.64	27.87	43.06	72.54	9.35	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	18	1.64	29.51	16.23	88.76	3.52	19.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	19	1.64	31.15	51.59	140.35	11.20	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	20	1.64	32.79	20.81	161.15	4.52	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	21	1.64	34.43	18.66	179.81	4.05	39.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	23	3.28	37.70	93.18	272.99	20.22	59.25	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	13	36	21.31	59.02	116.24	389.24	25.23	84.48	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	9	45	14.75	73.77	1.47	390.71	0.32	84.80	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	16	61	26.23	100.00	70.05	460.75	15.20	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	61	0.00	100.00	0.00	460.75	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				61					460.75					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.26	7.26	0.10	0.10	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	0.81	8.06	0.10	0.20	0.04	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	15	4.03	12.10	1.47	1.67	0.62	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.81	12.90	0.50	2.17	0.21	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.81	13.71	0.10	2.27	0.04	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	21	3.23	16.94	5.05	7.32	2.13	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	23	1.61	18.55	4.92	12.24	2.08	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	31	6.45	25.00	19.36	31.60	8.17	13.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	32	0.81	25.81	4.50	36.10	1.90	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	35	2.42	28.23	17.10	53.19	7.21	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	36	0.81	29.03	6.69	59.88	2.82	25.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	37	0.81	29.84	1.53	61.41	0.64	25.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	38	0.81	30.65	1.62	63.03	0.68	26.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	46	6.45	37.10	15.45	78.47	6.52	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	50	3.23	40.32	18.93	97.40	7.99	41.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	59	7.26	47.58	21.37	118.77	9.02	50.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	63	3.23	50.81	14.05	132.81	5.93	56.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	71	6.45	57.26	0.00	132.82	0.00	56.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	104	26.61	83.87	103.69	236.51	43.75	99.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		20	124	16.13	100.00	0.50	237.01	0.21	100.00	4	4	100.00	100.00	0.04	0.04	100.00	100.00	8.38	0.02			
				124					237.01					4					0.04					0.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	6.06	6.06	1.11	1.11	0.75	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.03	9.09	0.83	1.95	0.56	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.03	12.12	1.49	3.43	1.00	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.03	15.15	1.15	4.59	0.78	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	7	6.06	21.21	1.98	6.57	1.34	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.03	24.24	2.48	9.05	1.67	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	13	15.15	39.39	9.98	19.03	6.72	12.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	15	6.06	45.45	4.89	23.92	3.29	16.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	17	6.06	51.52	9.94	33.86	6.69	22.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	3.03	54.55	6.14	40.00	4.13	26.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	3.03	57.58	10.52	50.52	7.08	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	3.03	60.61	11.90	62.42	8.01	42.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	21	3.03	63.64	64.00	126.42	43.10	85.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	22	3.03	66.67	15.80	142.22	10.64	95.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	3.03	69.70	3.46	145.68	2.33	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	24	3.03	72.73	2.80	148.48	1.88	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	25	3.03	75.76	0.00	148.48	0.00	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	26	3.03	78.79	0.00	148.48	0.00	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	33	21.21	100.00	0.02	148.50	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					148.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.63	2.63	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.63	5.26	0.78	0.78	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.63	7.89	9.14	9.14	5.35	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.63	10.53	4.26	14.19	2.49	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.63	13.16	16.30	30.49	9.54	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.63	15.79	0.00	30.49	0.00	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.63	18.42	15.12	45.61	8.85	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.63	21.05	27.00	72.61	15.80	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.63	23.68	0.00	72.61	0.00	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.63	26.32	38.36	110.97	22.45	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	2.63	28.95	0.00	110.97	0.00	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	2.63	31.58	22.22	133.20	13.01	77.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	2.63	34.21	8.58	141.78	5.02	82.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	2.63	36.84	35.10	176.88	20.54	103.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	2.63	39.47	20.55	197.43	12.03	115.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	2	17	5.26	44.74	30.99	166.44	18.13	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	18	2.63	47.37	0.94	167.39	0.55	97.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	4	22	10.53	57.89	3.49	170.87	2.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		16	38	42.11	100.00	0.00	170.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				38				170.87				0					0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	4.62	4.62	64.33	64.33	3.94	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.10	6.72	0.67	65.00	0.04	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	20	1.68	8.40	2.74	67.74	0.17	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	24	1.68	10.08	6.61	74.35	0.41	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	40	6.72	16.81	5.17	69.19	0.32	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	45	2.10	18.91	8.69	77.88	0.53	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	57	5.04	23.95	18.35	96.23	1.13	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	73	6.72	30.67	18.45	114.68	1.13	7.03	1	1	50.00	50.00	6.77	6.77	100.00	100.00	36.68	5.90			
9	1,500	2,000	1,750	10	83	4.20	34.87	30.81	145.50	1.89	8.92	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	4.65			
10	2,000	2,500	2,250	5	88	2.10	36.97	16.84	162.34	1.03	9.95	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	4.17			
11	2,500	3,000	2,750	5	93	2.10	39.08	26.47	188.81	1.62	11.58	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	3.59			
12	3,000	4,000	3,500	17	110	7.14	46.22	83.84	272.65	5.14	16.72	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	2.48			
13	4,000	5,000	4,500	8	118	3.36	49.58	61.03	333.68	3.74	20.46	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	2.03			
14	5,000	7,500	6,250	29	147	12.18	61.76	274.07	607.76	16.80	37.26	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	1.11			
15	7,500	10,000	8,750	20	167	8.40	70.17	239.28	847.04	14.67	51.93	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	0.80			
16	10,000	20,000	15,000	9	176	3.78	73.95	107.31	954.35	6.58	58.51	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	0.71			
17	20,000	50,000	35,000	20	196	8.40	82.35	257.55	1,211.90	15.79	74.30	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	0.56			
18	50,000	100,000	75,000	16	212	6.72	89.08	106.67	1,318.57	6.54	80.84	0	1	0.00	50.00	0.00	6.77	0.00	100.00	0.00	0.51			
19	100,000	500,000	300,000	26	238	10.92	100.00	312.55	1,631.12	19.16	100.00	1	2	50.00	100.00	0.00	6.77	0.00	100.00	0.00	0.41			
20	500,000	UP		0	238	0.00	100.00	0.00	1,631.12	0.00	100.00	0	2	0.00	100.00	0.00	6.77	0.00	100.00	0.00	0.41			
				238					1,631.12					2					6.77					0.41



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	0.86	0.86	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	3.23	4.09	5.44	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	5.00	9.08	8.42	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	50.23	59.31	84.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	59.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					59.31					0					0.00					0.00		



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2862 LIQUEFIED GAS INSTALLATIONS GAS DECOMPOSITION

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.48	1.48	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.46	1.94	0.68	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	28.60	30.54	41.97	44.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	37.60	68.14	55.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	68.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					68.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	3.98	3.98	21.91	21.91	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	57	1.18	5.15	4.58	26.48	0.08	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	77	1.81	6.96	3.27	29.75	0.06	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	92	1.36	8.32	8.97	38.72	0.17	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	101	0.81	9.13	1.86	40.58	0.03	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	122	1.90	11.03	11.68	52.26	0.22	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	45	167	4.07	15.10	19.24	71.50	0.36	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	96	263	8.68	23.78	66.92	138.41	1.24	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	73	336	6.60	30.38	147.58	285.99	2.74	5.31	3	3	14.29	14.29	19.34	19.34	21.19	21.19	13.11	6.76			
10	2,000	2,500	2,250	46	382	4.16	34.54	62.84	348.83	1.17	6.47	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	5.55			
11	2,500	3,000	2,750	29	411	2.62	37.16	14.56	363.40	0.27	6.74	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	5.32			
12	3,000	4,000	3,500	44	455	3.98	41.14	104.24	467.63	1.93	8.68	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	4.14			
13	4,000	5,000	4,500	17	472	1.54	42.68	53.44	521.07	0.99	9.67	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	3.71			
14	5,000	7,500	6,250	63	535	5.70	48.37	77.00	598.07	1.43	11.10	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	3.23			
15	7,500	10,000	8,750	47	582	4.25	52.62	128.28	726.35	2.38	13.48	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	2.66			
16	10,000	20,000	15,000	246	828	22.24	74.86	854.18	1,580.53	15.85	29.32	0	3	0.00	14.29	0.00	19.34	0.00	21.19	0.00	1.22			
17	20,000	50,000	35,000	163	991	14.74	89.60	979.37	2,559.89	18.17	47.50	4	7	19.05	33.33	1.11	20.46	1.22	22.41	0.11	0.80			
18	50,000	100,000	75,000	47	1,038	4.25	93.85	139.04	2,698.93	2.58	50.08	0	7	0.00	33.33	0.00	20.46	0.00	22.41	0.00	0.76			
19	100,000	500,000	300,000	45	1,083	4.07	97.92	487.24	3,186.18	9.04	59.12	10	17	47.62	80.95	65.41	85.87	71.65	94.06	13.43	2.70			
20	500,000	<b>UP</b>		23	1,106	2.08	100.00	2,203.59	5,389.76	40.88	100.00	4	21	19.05	100.00	5.43	91.29	5.94	100.00	0.25	1.69			
				1,106					5,389.76					21					91.29					1.69





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	8.33	25.00	0.37	0.37	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	8.33	33.33	0.39	0.75	2.09	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	8.33	41.67	0.41	1.16	2.22	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	8.33	50.00	3.70	4.86	20.01	26.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	8.33	58.33	13.23	18.09	71.54	97.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	8.33	66.67	0.31	18.40	1.68	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	8.33	75.00	0.00	18.40	0.00	99.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	8.33	83.33	0.00	18.40	0.01	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	8.33	91.67	0.05	18.44	0.25	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	8.33	100.00	0.05	18.49	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	18.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					18.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	23.08	23.08	0.98	0.98	2.62	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	11.54	34.62	0.37	1.35	0.99	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	11	7.69	42.31	0.15	1.50	0.39	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	3.85	46.15	0.06	1.56	0.17	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	13	3.85	50.00	1.13	2.69	3.02	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	7.69	57.69	0.29	2.97	0.77	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	19	15.38	73.08	7.60	10.58	20.38	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	21	7.69	80.77	3.57	14.15	9.57	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	3.85	84.62	2.77	16.91	7.41	45.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	3.85	88.46	10.47	27.38	28.05	73.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	3.85	92.31	5.68	33.06	15.21	88.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	3.85	96.15	4.25	37.31	11.40	99.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	3.85	100.00	0.01	37.31	0.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	37.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					37.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	62	62	38.99	38.99	2.46	2.46	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	87	15.72	54.72	2.09	4.55	1.23	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	88	0.63	55.35	0.11	4.66	0.07	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	89	0.63	55.97	0.22	4.88	0.13	2.86	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	90	0.63	56.60	0.01	4.88	0.00	2.87	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	91	0.63	57.23	0.36	5.25	0.21	3.08	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	92	0.63	57.86	3.61	8.86	2.12	5.20	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	93	0.63	58.49	6.08	14.94	3.57	8.77	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	94	0.63	59.12	3.89	11.05	2.29	6.49	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	95	0.63	59.75	12.77	23.81	7.49	13.98	1	2	20.00	40.00	64.28	64.28	99.02	99.02	503.56	269.93			
11	2,500	3,000	2,750	1	96	0.63	60.38	9.29	14.53	5.45	8.53	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	442.53			
12	3,000	4,000	3,500	1	97	0.63	61.01	6.20	20.73	3.64	12.17	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	310.15			
13	4,000	5,000	4,500	1	98	0.63	61.64	5.00	25.73	2.94	15.10	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	249.87			
14	5,000	7,500	6,250	1	99	0.63	62.26	28.60	54.33	16.79	31.90	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	118.33			
15	7,500	10,000	8,750	1	100	0.63	62.89	27.30	81.63	16.03	47.93	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	78.75			
16	10,000	20,000	15,000	1	101	0.63	63.52	14.36	95.99	8.43	56.36	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	66.97			
17	20,000	50,000	35,000	1	102	0.63	64.15	0.03	96.02	0.02	56.37	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	66.95			
18	50,000	100,000	75,000	1	103	0.63	64.78	0.03	96.05	0.02	56.39	0	2	0.00	40.00	0.00	64.28	0.00	99.02	0.00	66.93			
19	100,000	500,000	300,000	26	129	16.35	81.13	8.00	104.05	4.70	61.09	2	4	40.00	80.00	0.50	64.78	0.77	99.80	6.28	62.26			
20	500,000	<b>UP</b>		30	159	18.87	100.00	66.27	170.32	38.91	100.00	1	5	20.00	100.00	0.13	64.92	0.20	100.00	0.20	38.11			
				159					170.32					5					64.92					38.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	49	49	6.38	6.38	5.10	5.10	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	54	0.65	7.03	1.05	6.15	0.25	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	16	70	2.08	9.11	2.08	8.23	0.49	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	13	83	1.69	10.81	1.28	9.51	0.30	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	27	110	3.52	14.32	1.48	10.99	0.35	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	29	139	3.78	18.10	5.82	16.81	1.37	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	56	195	7.29	25.39	13.88	30.69	3.26	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	69	264	8.98	34.38	13.95	44.65	3.28	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	65	329	8.46	42.84	7.90	52.55	1.85	12.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	20	349	2.60	45.44	2.42	54.96	0.57	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	33	382	4.30	49.74	4.99	59.95	1.17	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	52	434	6.77	56.51	9.73	69.68	2.28	16.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	28	462	3.65	60.16	12.25	81.93	2.88	19.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	56	518	7.29	67.45	30.46	112.39	7.15	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	34	552	4.43	71.88	29.90	142.29	7.02	33.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	79	631	10.29	82.16	104.31	246.60	24.49	57.90	5	5	55.56	55.56	366.80	366.80	84.81	84.81	351.63	148.74	101.56	148.74	
17	20,000	50,000	35,000	40	671	5.21	87.37	63.76	310.37	14.97	72.88	0	5	0.00	55.56	0.00	366.80	0.00	366.80	0.00	84.81	0.00	118.18	
18	50,000	100,000	75,000	32	703	4.17	91.54	33.58	343.95	7.89	80.76	1	6	11.11	66.67	0.01	366.81	0.00	366.81	0.00	84.81	0.03	106.65	
19	100,000	500,000	300,000	44	747	5.73	97.27	20.75	364.70	4.87	85.63	0	6	0.00	66.67	0.00	366.81	0.00	366.81	0.00	84.81	0.00	100.58	
20	500,000	UP		21	768	2.73	100.00	61.19	425.89	14.37	100.00	3	9	33.33	100.00	65.71	432.52	15.19	100.00	107.38	101.56	101.56		
				768					425.89					9					432.52					101.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	38	38	7.66	7.66	104.54	104.54	10.32	10.32	1	1	4.00	4.00	7.41	7.41	9.11	9.11	7.09	7.09			
2	50	100	75	28	66	5.65	13.31	0.24	104.78	0.02	10.34	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	7.07			
3	100	200	150	7	73	1.41	14.72	0.25	105.03	0.02	10.37	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	7.05			
4	200	300	250	2	75	0.40	15.12	0.01	105.04	0.00	10.37	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	7.05			
5	300	500	400	18	93	3.63	18.75	1.46	106.49	0.14	10.51	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	6.96			
6	500	750	625	17	110	3.43	22.18	12.67	119.16	1.25	11.76	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	6.22			
7	750	1,000	875	9	119	1.81	23.99	2.92	122.09	0.29	12.05	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	6.07			
8	1,000	1,500	1,250	4	123	0.81	24.80	9.44	131.52	0.93	12.98	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	5.63			
9	1,500	2,000	1,750	30	153	6.05	30.85	7.38	138.90	0.73	13.71	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	5.33			
10	2,000	2,500	2,250	9	162	1.81	32.66	7.62	146.52	0.75	14.46	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	5.06			
11	2,500	3,000	2,750	3	165	0.60	33.27	10.25	156.78	1.01	15.47	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	4.72			
12	3,000	4,000	3,500	23	188	4.64	37.90	157.73	314.50	15.57	31.04	0	1	0.00	4.00	0.00	7.41	0.00	9.11	0.00	2.36			
13	4,000	5,000	4,500	18	206	3.63	41.53	31.69	346.20	3.13	34.17	1	2	4.00	8.00	3.13	7.70	0.36	9.47	0.91	2.22			
14	5,000	7,500	6,250	29	235	5.85	47.38	68.73	414.92	6.78	40.95	0	2	0.00	8.00	0.00	7.70	0.00	9.47	0.00	1.85			
15	7,500	10,000	8,750	27	262	5.44	52.82	30.76	445.68	3.04	43.98	0	2	0.00	8.00	0.00	7.70	0.00	9.47	0.00	1.73			
16	10,000	20,000	15,000	66	328	13.31	66.13	199.59	645.27	19.70	63.68	0	2	0.00	8.00	0.00	7.70	0.00	9.47	0.00	1.19			
17	20,000	50,000	35,000	47	375	9.48	75.60	225.57	870.84	22.26	85.94	4	6	16.00	24.00	33.25	40.94	40.91	50.38	14.74	4.70			
18	50,000	100,000	75,000	43	418	8.67	84.27	56.05	926.90	5.53	91.48	0	6	0.00	24.00	0.00	40.94	0.00	50.38	0.00	4.42			
19	100,000	500,000	300,000	43	461	8.67	92.94	71.74	998.64	7.08	98.56	2	8	8.00	32.00	21.46	62.40	26.40	76.78	29.91	6.25			
20	500,000	UP		35	496	7.06	100.00	14.63	1,013.26	1.44	100.00	17	25	68.00	100.00	18.87	81.27	23.22	100.00	129.00	8.02			
				496					1,013.26					25					81.27					8.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.57	3.57	1.54	1.54	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.57	7.14	0.61	0.93	0.59	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.57	10.71	0.73	0.20	0.70	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.57	14.29	0.40	0.20	0.38	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	11	15	39.29	53.57	7.69	7.89	7.42	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	4	19	14.29	67.86	3.91	11.80	3.77	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	20	3.57	71.43	2.93	14.73	2.82	14.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	21	3.57	75.00	1.47	16.20	1.41	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	23	7.14	82.14	4.75	20.95	4.58	20.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	24	3.57	85.71	8.99	29.94	8.67	28.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	25	3.57	89.29	4.50	34.45	4.34	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	26	3.57	92.86	26.40	60.84	25.46	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	27	3.57	96.43	14.30	75.14	13.79	72.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	28	3.57	100.00	28.54	103.68	27.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	103.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	103.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	103.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	103.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	28	0.00	100.00	0.00	103.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				28					103.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	20.69	20.69	17.97	17.97	4.00	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	14	3.45	24.14	0.22	18.18	0.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	3.45	27.59	0.22	18.41	0.05	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.72	29.31	0.39	18.79	0.09	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.72	31.03	0.37	19.16	0.08	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.72	32.76	0.00	19.17	0.00	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.72	34.48	0.00	19.17	0.00	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	23	5.17	39.66	3.42	22.58	0.76	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	1.72	41.38	4.17	26.75	0.93	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	25	1.72	43.10	0.00	26.75	0.00	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	26	1.72	44.83	2.89	29.64	0.64	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	1.72	46.55	3.32	32.96	0.74	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	1.72	48.28	9.84	42.80	2.19	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	1.72	50.00	2.58	45.37	0.57	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	31	3.45	53.45	21.18	66.56	4.72	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	34	5.17	58.62	32.86	99.42	7.31	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	38	6.90	65.52	43.68	143.10	9.72	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	43	8.62	74.14	65.39	208.49	14.56	46.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	54	18.97	93.10	247.33	455.82	55.05	101.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	58	6.90	100.00	6.54	449.28	1.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					449.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.44	2.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.44	4.88	0.13	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	2.44	7.32	2.04	2.17	0.25	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	2.44	9.76	0.41	2.58	0.05	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	2.44	12.20	0.44	3.01	0.05	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	2.44	14.63	0.70	3.72	0.08	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.44	17.07	0.76	4.48	0.09	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	10	7.32	24.39	7.21	11.69	0.87	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	2.44	26.83	2.67	14.36	0.32	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	2.44	29.27	3.26	11.09	0.39	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	2.44	31.71	3.26	14.36	0.39	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	15	4.88	36.59	2.31	16.67	0.28	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	19	9.76	46.34	19.41	36.08	2.33	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	2.44	48.78	4.11	40.19	0.49	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	25	12.20	60.98	42.58	82.77	5.12	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	29	9.76	70.73	97.22	179.98	11.68	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	33	9.76	80.49	80.74	260.73	9.70	31.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	39	14.63	95.12	98.26	358.99	11.81	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	40	2.44	97.56	256.47	615.45	30.82	73.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	41	2.44	100.00	216.75	832.20	26.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				41					832.20					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	40.00	40.00	14.56	14.56	54.15	54.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	20.00	60.00	1.01	15.57	3.77	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	20.00	80.00	1.24	16.81	4.60	62.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	10.08	26.89	37.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	26.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					26.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2908

AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	28.05	28.05	0.95	0.95	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	77	6.79	34.84	0.78	1.73	0.21	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	98	9.50	44.34	5.82	7.55	1.57	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	105	3.17	47.51	1.68	9.23	0.45	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	117	5.43	52.94	4.50	13.73	1.22	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	120	1.36	54.30	0.86	14.58	0.23	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	126	2.71	57.01	0.08	14.66	0.02	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	145	8.60	65.61	12.14	26.80	3.28	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	151	2.71	68.33	5.11	31.91	1.38	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	153	0.90	69.23	2.26	34.17	0.61	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	159	2.71	71.95	9.64	43.81	2.60	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	161	0.90	72.85	17.93	61.73	4.84	16.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	162	0.45	73.30	3.35	65.08	0.91	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	173	4.98	78.28	58.96	124.04	15.93	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	174	0.45	78.73	5.59	129.63	1.51	35.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	180	2.71	81.45	52.81	182.45	14.27	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	186	2.71	84.16	86.42	268.87	23.35	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	187	0.45	84.62	0.00	268.87	0.00	72.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	193	2.71	87.33	0.35	269.22	0.10	72.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		28	221	12.67	100.00	100.81	370.03	27.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				221					370.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	4.22	4.22	0.13	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	16	0.60	4.82	0.12	0.24	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	45	8.73	13.55	5.39	5.63	0.69	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	75	9.04	22.59	19.09	24.72	2.46	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	52	127	15.66	38.25	24.82	49.54	3.20	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	161	10.24	48.49	20.36	69.90	2.62	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	183	6.63	55.12	7.17	77.07	0.92	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	217	10.24	65.36	20.29	97.36	2.62	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	227	3.01	68.37	7.70	105.06	0.99	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	231	1.20	69.58	5.72	110.78	0.74	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	246	4.52	74.10	10.07	120.85	1.30	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	265	5.72	79.82	29.62	150.47	3.82	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	277	3.61	83.43	23.13	173.61	2.98	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	292	4.52	87.95	48.07	221.68	6.20	28.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	299	2.11	90.06	33.17	254.85	4.28	32.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	311	3.61	93.67	176.64	431.48	22.77	55.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	320	2.71	96.39	187.11	618.59	24.12	79.74	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	324	1.20	97.59	96.18	714.77	12.40	92.14	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	329	1.51	99.10	9.26	724.03	1.19	93.34	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	332	0.90	100.00	51.70	775.73	6.66	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				332					775.73					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.00	10.00	0.34	0.34	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.00	15.00	0.43	0.77	0.94	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.00	20.00	0.77	1.53	1.68	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	25.00	45.00	3.92	5.45	8.59	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	5.00	50.00	2.04	7.49	4.46	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	5.00	55.00	4.24	11.73	9.30	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	13	10.00	65.00	6.04	17.77	13.23	38.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	15	10.00	75.00	2.07	19.84	4.53	43.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	5.00	80.00	1.77	21.61	3.88	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.00	85.00	7.92	29.53	17.35	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	5.00	90.00	1.52	31.05	3.33	68.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	5.00	95.00	12.16	43.22	26.65	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	5.00	100.00	2.43	45.64	5.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	45.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					45.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2911

CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	262	262	37.92	37.92	0.24	0.24	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	193	455	27.93	65.85	54.91	55.14	7.15	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	103	558	14.91	80.75	60.09	115.24	7.82	15.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	574	2.32	83.07	3.55	118.79	0.46	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	583	1.30	84.37	5.26	124.06	0.69	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	592	1.30	85.67	7.58	131.63	0.99	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	606	2.03	87.70	15.38	147.01	2.00	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	621	2.17	89.87	178.45	325.46	23.23	42.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	627	0.87	90.74	7.23	332.69	0.94	43.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	637	1.45	92.19	30.33	363.02	3.95	47.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	639	0.29	92.47	3.96	366.98	0.52	47.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	650	1.59	94.07	103.67	470.65	13.49	61.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	659	1.30	95.37	52.89	523.54	6.88	68.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	668	1.30	96.67	56.09	579.64	7.30	75.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	678	1.45	98.12	75.24	654.88	9.79	85.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	687	1.30	99.42	102.94	757.82	13.40	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	690	0.43	99.86	5.35	763.17	0.70	99.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	691	0.14	100.00	5.08	768.25	0.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	691	0.00	100.00	0.00	768.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	691	0.00	100.00	0.00	768.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				691					768.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.45	3.45	0.72	0.72	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.45	6.90	1.15	1.87	0.40	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.45	10.34	0.00	1.87	0.00	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.45	13.79	1.37	3.24	0.47	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.45	17.24	0.00	3.24	0.00	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.45	20.69	3.00	6.24	1.03	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.45	24.14	6.91	13.15	2.38	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.45	27.59	4.49	17.64	1.54	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.45	31.03	3.43	21.07	1.18	7.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.45	34.48	4.86	16.21	1.67	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	2	12	6.90	41.38	8.87	25.08	3.05	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	16	13.79	55.17	34.63	59.72	11.91	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	2	18	6.90	62.07	41.21	100.92	14.17	34.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	19	3.45	65.52	2.08	103.00	0.71	35.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	7	26	24.14	89.66	110.58	213.58	38.02	73.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	3	29	10.34	100.00	77.25	290.83	26.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	290.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	290.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	29	0.00	100.00	0.00	290.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				29					290.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2913

TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.88	5.88	0.42	0.42	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.88	11.76	1.08	1.50	4.60	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.88	17.65	0.78	2.28	3.33	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.88	23.53	0.35	2.62	1.48	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.88	29.41	0.00	2.62	0.00	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	12	41.18	70.59	8.19	10.81	35.07	46.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	14	11.76	82.35	3.57	14.39	15.29	61.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	5.88	88.24	0.46	14.85	1.99	63.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	5.88	94.12	3.22	18.06	13.77	77.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	5.88	100.00	5.29	23.35	22.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	23.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					23.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	16.92	16.92	1.70	1.70	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	47	81	23.38	40.30	6.05	7.75	1.25	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	35	116	17.41	57.71	8.68	16.43	1.79	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	125	4.48	62.19	4.58	21.01	0.94	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	134	4.48	66.67	8.84	29.85	1.82	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	139	2.49	69.15	37.50	67.35	7.72	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	152	6.47	75.62	16.44	83.79	3.38	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	159	3.48	79.10	16.96	100.75	3.49	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	165	2.99	82.09	23.21	123.96	4.78	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	171	2.99	85.07	24.66	148.62	5.08	30.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	175	1.99	87.06	13.33	161.95	2.74	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	176	0.50	87.56	11.50	173.45	2.37	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	177	0.50	88.06	6.65	180.10	1.37	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	179	1.00	89.05	24.04	204.14	4.95	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	184	2.49	91.54	47.20	251.34	9.71	51.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	192	3.98	95.52	112.15	363.49	23.08	74.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	195	1.49	97.01	52.40	415.90	10.79	85.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	196	0.50	97.51	50.00	465.90	10.29	95.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	197	0.50	98.01	5.39	471.29	1.11	97.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	201	1.99	100.00	14.56	485.85	3.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				201					485.85					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	312	312	12.94	12.94	235.75	235.75	2.65	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	200	512	8.29	21.23	69.28	305.03	0.78	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	268	780	11.11	32.34	204.69	509.72	2.30	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	189	969	7.84	40.17	403.26	912.98	4.53	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	230	1,199	9.54	49.71	694.98	1,607.96	7.81	18.07	1	1	11.11	11.11	4.21	4.21	1.28	1.28	0.61	0.26			
6	500	750	625	201	1,400	8.33	58.04	349.88	1,957.85	3.93	22.00	0	1	0.00	11.11	0.00	4.21	0.00	1.28	0.00	0.21			
7	750	1,000	875	194	1,594	8.04	66.09	411.51	2,369.36	4.62	26.63	0	1	0.00	11.11	0.00	4.21	0.00	1.28	0.00	0.18			
8	1,000	1,500	1,250	171	1,765	7.09	73.18	564.67	2,934.03	6.35	32.97	0	1	0.00	11.11	0.00	4.21	0.00	1.28	0.00	0.14			
9	1,500	2,000	1,750	122	1,887	5.06	78.23	530.62	3,464.65	5.96	38.94	0	1	0.00	11.11	0.00	4.21	0.00	1.28	0.00	0.12			
10	2,000	2,500	2,250	80	1,967	3.32	81.55	403.01	3,867.66	4.53	43.47	5	6	55.56	66.67	258.35	262.55	78.53	79.81	64.10	6.79			
11	2,500	3,000	2,750	66	2,033	2.74	84.29	392.66	4,260.32	4.41	47.88	0	6	0.00	66.67	0.00	262.55	0.00	79.81	0.00	6.16			
12	3,000	4,000	3,500	86	2,119	3.57	87.85	565.96	4,826.28	6.36	54.24	1	7	11.11	77.78	22.33	284.88	6.79	86.60	3.94	5.90			
13	4,000	5,000	4,500	49	2,168	2.03	89.88	348.01	5,174.29	3.91	58.15	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	5.51			
14	5,000	7,500	6,250	94	2,262	3.90	93.78	957.39	6,131.68	10.76	68.91	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	4.65			
15	7,500	10,000	8,750	33	2,295	1.37	95.15	508.09	6,639.77	5.71	74.62	0	7	0.00	77.78	0.00	284.88	0.00	86.60	0.00	4.29			
16	10,000	20,000	15,000	59	2,354	2.45	97.60	1,275.82	7,915.59	14.34	88.96	2	9	22.22	100.00	44.10	328.98	13.40	100.00	3.46	4.16			
17	20,000	50,000	35,000	32	2,386	1.33	98.92	487.58	8,403.16	5.48	94.44	0	9	0.00	100.00	0.00	328.98	0.00	100.00	0.00	3.91			
18	50,000	100,000	75,000	14	2,400	0.58	99.50	178.05	8,581.22	2.00	96.44	0	9	0.00	100.00	0.00	328.98	0.00	100.00	0.00	3.83			
19	100,000	500,000	300,000	6	2,406	0.25	99.75	22.32	8,603.54	0.25	96.69	0	9	0.00	100.00	0.00	328.98	0.00	100.00	0.00	3.82			
20	500,000	UP		6	2,412	0.25	100.00	294.59	8,898.12	3.31	100.00	0	9	0.00	100.00	0.00	328.98	0.00	100.00	0.00	3.70			
				2,412					8,898.12					9					328.98					3.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	13.33	13.33	17.70	17.70	7.21	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	1.67	15.00	0.54	18.24	0.22	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	1.67	16.67	0.47	18.70	0.19	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	16	10.00	26.67	5.44	24.14	2.22	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	26	16.67	43.33	12.87	37.01	5.24	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	30	6.67	50.00	8.15	45.16	3.32	18.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	38	13.33	63.33	22.55	67.72	9.19	27.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	40	3.33	66.67	5.42	73.14	2.21	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	44	6.67	73.33	17.07	90.20	6.95	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	46	3.33	76.67	6.60	96.80	2.69	39.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	49	5.00	81.67	14.37	111.17	5.85	45.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	52	5.00	86.67	31.43	142.60	12.80	58.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	54	3.33	90.00	17.17	159.77	7.00	65.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	56	3.33	93.33	27.79	187.55	11.32	76.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	59	5.00	98.33	57.92	245.47	23.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	60	1.67	100.00	0.00	245.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	60	0.00	100.00	0.00	245.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	60	0.00	100.00	0.00	245.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	60	0.00	100.00	0.00	245.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	60	0.00	100.00	0.00	245.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				60					245.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	20.00	20.00	0.59	0.59	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	0.18	0.76	0.93	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	0.68	1.44	3.61	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	4.69	6.13	24.87	32.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	20.00	70.00	2.97	9.10	15.77	48.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	10.00	80.00	0.85	9.95	4.50	52.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	10.00	90.00	3.05	13.00	16.16	68.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	10.00	100.00	5.85	18.85	31.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	18.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					18.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,639	10,639	98.44	98.44	15.62	15.62	9.70	9.70	45	45	55.56	55.56	264.80	264.80	88.21	88.21	1695.71	1695.71			
2	50	100	75	3	10,642	0.03	98.46	0.19	15.81	0.12	9.82	0	45	0.00	55.56	0.00	264.80	0.00	88.21	0.00	1675.23			
3	100	200	150	4	10,646	0.04	98.50	0.83	16.63	0.51	10.33	0	45	0.00	55.56	0.00	264.80	0.00	88.21	0.00	1592.05			
4	200	300	250	18	10,664	0.17	98.67	5.65	22.28	3.51	13.84	0	45	0.00	55.56	0.00	264.80	0.00	88.21	0.00	1188.27			
5	300	500	400	63	10,727	0.58	99.25	25.40	47.68	15.77	29.61	2	47	2.47	58.02	6.56	271.36	2.19	90.39	25.84	569.12			
6	500	750	625	44	10,771	0.41	99.66	29.38	77.06	18.25	47.86	2	49	2.47	60.49	13.34	284.70	4.44	94.83	45.39	369.44			
7	750	1,000	875	14	10,785	0.13	99.79	9.53	86.59	5.92	53.78	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	328.78			
8	1,000	1,500	1,250	5	10,790	0.05	99.83	2.55	89.14	1.58	55.36	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	319.37			
9	1,500	2,000	1,750	1	10,791	0.01	99.84	1.04	90.19	0.65	56.01	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	315.68			
10	2,000	2,500	2,250	4	10,795	0.04	99.88	4.33	94.52	2.69	58.70	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	301.20			
11	2,500	3,000	2,750	2	10,797	0.02	99.90	1.81	96.33	1.12	59.82	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	295.55			
12	3,000	4,000	3,500	3	10,800	0.03	99.93	4.05	100.38	2.52	62.34	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	283.62			
13	4,000	5,000	4,500	3	10,803	0.03	99.95	14.74	115.12	9.15	71.49	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	247.31			
14	5,000	7,500	6,250	2	10,805	0.02	99.97	3.56	118.68	2.21	73.70	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	239.89			
15	7,500	10,000	8,750	1	10,806	0.01	99.98	4.24	122.92	2.64	76.34	0	49	0.00	60.49	0.00	284.70	0.00	94.83	0.00	231.61			
16	10,000	20,000	15,000	1	10,807	0.01	99.99	16.65	139.57	10.34	86.68	10	59	12.35	72.84	2.42	287.12	0.81	95.64	14.52	205.71			
17	20,000	50,000	35,000	1	10,808	0.01	100.00	21.45	161.02	13.32	100.00	22	81	27.16	100.00	13.09	300.21	4.36	100.00	61.02	186.44			
18	50,000	100,000	75,000	0	10,808	0.00	100.00	0.00	161.02	0.00	100.00	0	81	0.00	100.00	0.00	300.21	0.00	100.00	0.00	186.44			
19	100,000	500,000	300,000	0	10,808	0.00	100.00	0.00	161.02	0.00	100.00	0	81	0.00	100.00	0.00	300.21	0.00	100.00	0.00	186.44			
20	500,000	UP		0	10,808	0.00	100.00	0.00	161.02	0.00	100.00	0	81	0.00	100.00	0.00	300.21	0.00	100.00	0.00	186.44			
				10,808					161.02					81					300.21					186.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	6.34	6.34	8.07	8.07	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	27	3.73	10.07	1.56	9.63	0.38	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	55	10.45	20.52	7.50	17.13	1.82	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	73	6.72	27.24	7.97	25.09	1.94	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	105	11.94	39.18	21.17	46.27	5.15	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	127	8.21	47.39	15.73	62.00	3.83	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	151	8.96	56.34	25.73	87.73	6.26	21.33	4	4	100.00	100.00	154.55	154.55	100.00	100.00	600.70	176.17			
8	1,000	1,500	1,250	29	180	10.82	67.16	38.28	126.00	9.31	30.64	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	122.65			
9	1,500	2,000	1,750	21	201	7.84	75.00	26.02	152.02	6.33	36.97	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	101.66			
10	2,000	2,500	2,250	11	212	4.10	79.10	19.22	171.24	4.67	41.64	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	90.25			
11	2,500	3,000	2,750	6	218	2.24	81.34	32.88	204.12	8.00	49.64	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	75.71			
12	3,000	4,000	3,500	9	227	3.36	84.70	36.19	240.31	8.80	58.44	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	64.31			
13	4,000	5,000	4,500	7	234	2.61	87.31	8.14	248.45	1.98	60.42	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	62.20			
14	5,000	7,500	6,250	7	241	2.61	89.93	35.24	283.69	8.57	68.99	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	54.48			
15	7,500	10,000	8,750	7	248	2.61	92.54	38.11	321.79	9.27	78.26	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	48.03			
16	10,000	20,000	15,000	7	255	2.61	95.15	13.43	335.22	3.27	81.52	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	46.10			
17	20,000	50,000	35,000	6	261	2.24	97.39	13.09	348.32	3.18	84.71	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	44.37			
18	50,000	100,000	75,000	5	266	1.87	99.25	58.74	407.06	14.29	98.99	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	37.97			
19	100,000	500,000	300,000	2	268	0.75	100.00	4.14	411.19	1.01	100.00	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	37.58			
20	500,000	UP		0	268	0.00	100.00	0.00	411.19	0.00	100.00	0	4	0.00	100.00	0.00	154.55	0.00	100.00	0.00	37.58			
				268					411.19					4					154.55					37.58



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	42	42	12.65	12.65	19.91	19.91	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	55	3.92	16.57	6.32	26.23	1.32	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	30	85	9.04	25.60	15.39	41.63	3.21	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	15	100	4.52	30.12	7.33	48.95	1.53	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	38	138	11.45	41.57	22.48	71.43	4.69	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	171	9.94	51.51	28.63	100.06	5.97	20.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	42	213	12.65	64.16	53.85	153.91	11.23	32.10	3	3	100.00	100.00	121.72	121.72	100.00	100.00	226.04	79.08
8	1,000	1,500	1,250	41	254	12.35	76.51	58.18	212.09	12.13	44.24	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	57.39
9	1,500	2,000	1,750	17	271	5.12	81.63	34.00	246.09	7.09	51.33	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	49.46
10	2,000	2,500	2,250	11	282	3.31	84.94	35.06	281.15	7.31	58.64	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	43.29
11	2,500	3,000	2,750	14	296	4.22	89.16	47.67	328.82	9.94	68.58	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	37.02
12	3,000	4,000	3,500	12	308	3.61	92.77	44.81	373.63	9.35	77.93	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	32.58
13	4,000	5,000	4,500	4	312	1.20	93.98	21.23	394.86	4.43	82.35	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	30.83
14	5,000	7,500	6,250	14	326	4.22	98.19	69.53	464.40	14.50	96.86	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	26.21
15	7,500	10,000	8,750	1	327	0.30	98.49	4.72	469.12	0.98	97.84	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.95
16	10,000	20,000	15,000	4	331	1.20	99.70	4.06	473.18	0.85	98.69	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.72
17	20,000	50,000	35,000	1	332	0.30	100.00	6.29	479.47	1.31	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.39
18	50,000	100,000	75,000	0	332	0.00	100.00	0.00	479.47	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.39
19	100,000	500,000	300,000	0	332	0.00	100.00	0.00	479.47	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.39
20	500,000	UP		0	332	0.00	100.00	0.00	479.47	0.00	100.00	0	3	0.00	100.00	0.00	121.72	0.00	100.00	0.00	25.39
				332				479.47				3				121.72				25.39	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	0.55	0.55	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	0.55	1.09	0.45	0.45	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	0.55	1.64	0.01	0.46	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	7	2.19	3.83	1.59	2.06	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	10	1.64	5.46	7.17	9.23	0.48	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	0.55	6.01	0.04	9.27	0.00	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	13	1.09	7.10	2.37	11.64	0.16	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	15	1.09	8.20	4.37	16.01	0.29	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	17	1.09	9.29	1.97	17.98	0.13	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	0.55	9.84	0.12	18.10	0.01	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	0.55	10.38	0.24	18.34	0.02	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	0.55	10.93	4.29	22.63	0.29	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	28	4.37	15.30	45.71	68.34	3.06	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	33	2.73	18.03	66.71	135.05	4.47	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	58	13.66	31.69	194.56	329.62	13.03	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	85	143	46.45	78.14	757.29	1,086.90	50.72	72.80	3	3	60.00	60.00	3.26	3.26	100.00	100.00	0.43	0.30			
18	50,000	100,000	75,000	26	169	14.21	92.35	355.39	1,442.29	23.80	96.60	1	4	20.00	80.00	0.00	3.26	0.00	100.00	0.00	0.23			
19	100,000	500,000	300,000	14	183	7.65	100.00	50.77	1,493.06	3.40	100.00	1	5	20.00	100.00	0.00	3.26	0.00	100.00	0.00	0.22			
20	500,000	UP		0	183	0.00	100.00	0.00	1,493.06	0.00	100.00	0	5	0.00	100.00	0.00	3.26	0.00	100.00	0.00	0.22			
				183					1,493.06					5					3.26					0.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	40.98	40.98	0.76	0.76	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	31	9.84	50.82	0.46	1.22	0.20	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	39	13.11	63.93	2.26	3.48	0.96	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	45	9.84	73.77	4.32	7.80	1.84	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	46	1.64	75.41	0.26	8.06	0.11	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	47	1.64	77.05	13.29	21.35	5.68	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	48	1.64	78.69	2.63	23.97	1.12	10.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	49	1.64	80.33	1.91	25.88	0.82	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	51	3.28	83.61	5.15	31.03	2.20	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	52	1.64	85.25	33.02	64.05	14.11	27.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	53	1.64	86.89	6.89	70.94	2.95	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	54	1.64	88.52	27.67	98.61	11.82	42.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	55	1.64	90.16	11.44	110.05	4.89	47.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	56	1.64	91.80	8.50	118.55	3.63	50.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	57	1.64	93.44	23.49	142.04	10.04	60.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	58	1.64	95.08	24.31	166.35	10.39	71.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	61	4.92	100.00	67.63	233.98	28.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	233.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	233.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	61	0.00	100.00	0.00	233.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				61					233.98					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	4	4	30.77	30.77	0.14	0.14	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	7.69	38.46	1.27	1.40	14.47	16.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	7.69	46.15	1.27	2.67	14.47	30.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	7.69	53.85	0.53	3.20	6.07	36.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	7.69	61.54	0.35	3.56	4.03	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	7.69	69.23	2.49	6.05	28.45	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	7.69	76.92	0.56	6.60	6.36	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	7.69	84.62	0.08	6.68	0.89	76.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	7.69	92.31	1.82	8.50	20.74	97.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	13	7.69	100.00	0.26	8.75	2.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					8.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	40	40	8.23	8.23	9.33	9.33	1.46	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	86	126	17.70	25.93	12.95	22.28	2.03	3.49	1	1	11.11	11.11	42.75	42.75	15.05	15.05	330.02	191.87			
3	100	200	150	59	185	12.14	38.07	23.57	45.85	3.69	7.17	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	93.24			
4	200	300	250	44	229	9.05	47.12	30.55	76.40	4.78	11.96	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	55.95			
5	300	500	400	76	305	15.64	62.76	41.93	118.33	6.56	18.52	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	36.13			
6	500	750	625	55	360	11.32	74.07	35.63	153.96	5.58	24.09	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	27.77			
7	750	1,000	875	44	404	9.05	83.13	48.59	202.54	7.60	31.69	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	21.11			
8	1,000	1,500	1,250	24	428	4.94	88.07	41.22	243.77	6.45	38.14	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	17.54			
9	1,500	2,000	1,750	15	443	3.09	91.15	75.30	319.06	11.78	49.93	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	13.40			
10	2,000	2,500	2,250	3	446	0.62	91.77	13.73	332.80	2.15	52.07	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	12.85			
11	2,500	3,000	2,750	3	449	0.62	92.39	13.00	345.80	2.03	54.11	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	12.36			
12	3,000	4,000	3,500	10	459	2.06	94.44	24.92	370.72	3.90	58.01	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	11.53			
13	4,000	5,000	4,500	5	464	1.03	95.47	9.62	380.34	1.50	59.51	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	11.24			
14	5,000	7,500	6,250	7	471	1.44	96.91	6.97	387.31	1.09	60.60	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	11.04			
15	7,500	10,000	8,750	1	472	0.21	97.12	22.36	409.67	3.50	64.10	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	10.44			
16	10,000	20,000	15,000	1	473	0.21	97.33	5.44	415.11	0.85	64.96	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	10.30			
17	20,000	50,000	35,000	7	480	1.44	98.77	96.32	511.43	15.07	80.03	0	1	0.00	11.11	0.00	42.75	0.00	15.05	0.00	8.36			
18	50,000	100,000	75,000	4	484	0.82	99.59	120.17	631.60	18.80	98.83	8	9	88.89	100.00	241.27	284.02	84.95	100.00	200.78	44.97			
19	100,000	500,000	300,000	1	485	0.21	99.79	3.48	635.07	0.54	99.37	0	9	0.00	100.00	0.00	284.02	0.00	100.00	0.00	44.72			
20	500,000	UP		1	486	0.21	100.00	4.00	639.07	0.63	100.00	0	9	0.00	100.00	0.00	284.02	0.00	100.00	0.00	44.44			
				486					639.07					9					284.02					44.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,586	7,586	19.67	19.67	432.88	432.88	3.59	3.59	3	3	1.85	1.85	45.18	45.18	1.76	1.76	10.44	10.44			
2	50	100	75	5,295	12,881	13.73	33.40	263.62	696.50	2.18	5.77	11	14	6.79	8.64	179.81	224.99	6.99	8.75	68.21	32.30			
3	100	200	150	7,569	20,450	19.63	53.03	634.84	1,331.33	5.26	11.03	8	22	4.94	13.58	156.68	381.68	6.09	14.84	24.68	28.67			
4	200	300	250	5,350	25,800	13.87	66.90	569.89	1,901.22	4.72	15.75	2	24	1.23	14.81	10.74	392.42	0.42	15.26	1.89	20.64			
5	300	500	400	3,297	29,097	8.55	75.45	950.13	2,851.35	7.87	23.62	3	27	1.85	16.67	342.07	734.49	13.30	28.57	36.00	25.76			
6	500	750	625	4,032	33,129	10.45	85.90	2,011.79	4,863.14	16.67	40.29	7	34	4.32	20.99	1.40	735.89	0.05	28.62	0.07	15.13			
7	750	1,000	875	1,298	34,427	3.37	89.27	703.13	5,566.27	5.83	46.12	11	45	6.79	27.78	602.41	1,338.29	23.43	52.05	85.67	24.04			
8	1,000	1,500	1,250	1,581	36,008	4.10	93.37	1,172.92	6,739.19	9.72	55.83	10	55	6.17	33.95	72.50	1,410.79	2.82	54.87	6.18	20.93			
9	1,500	2,000	1,750	573	36,581	1.49	94.85	664.43	7,403.62	5.50	61.34	12	67	7.41	41.36	218.77	1,629.56	8.51	63.38	32.93	22.01			
10	2,000	2,500	2,250	262	36,843	0.68	95.53	423.07	7,826.69	3.51	64.84	1	68	0.62	41.98	15.63	1,645.19	0.61	63.99	3.69	21.02			
11	2,500	3,000	2,750	96	36,939	0.25	95.78	162.43	7,989.12	1.35	66.19	3	71	1.85	43.83	0.00	1,645.19	0.00	63.99	0.00	20.59			
12	3,000	4,000	3,500	132	37,071	0.34	96.12	245.19	8,234.31	2.03	68.22	1	72	0.62	44.44	357.27	2,002.46	13.90	77.88	145.71	24.32			
13	4,000	5,000	4,500	152	37,223	0.39	96.52	278.71	8,513.02	2.31	70.53	0	72	0.00	44.44	0.00	2,002.46	0.00	77.88	0.00	23.52			
14	5,000	7,500	6,250	243	37,466	0.63	97.15	388.01	8,901.03	3.21	73.74	3	75	1.85	46.30	113.05	2,115.52	4.40	82.28	29.14	23.77			
15	7,500	10,000	8,750	115	37,581	0.30	97.45	299.98	9,201.01	2.49	76.23	1	76	0.62	46.91	0.00	2,115.52	0.00	82.28	0.00	22.99			
16	10,000	20,000	15,000	291	37,872	0.75	98.20	689.53	9,890.54	5.71	81.94	0	76	0.00	46.91	0.00	2,115.52	0.00	82.28	0.00	21.39			
17	20,000	50,000	35,000	187	38,059	0.48	98.69	1,201.90	11,092.44	9.96	91.90	5	81	3.09	50.00	119.87	2,235.38	4.66	86.94	9.97	20.15			
18	50,000	100,000	75,000	101	38,160	0.26	98.95	263.61	11,356.05	2.18	94.08	9	90	5.56	55.56	7.50	2,242.89	0.29	87.23	2.85	19.75			
19	100,000	500,000	300,000	179	38,339	0.46	99.41	300.15	11,656.19	2.49	96.57	67	157	41.36	96.91	297.25	2,540.13	11.56	98.80	99.03	21.79			
20	500,000	UP		227	38,566	0.59	100.00	414.19	12,070.38	3.43	100.00	5	162	3.09	100.00	30.97	2,571.10	1.20	100.00	7.48	21.30			
				38,566					12,070.38					162					2,571.10					21.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	66	66	12.84	12.84	16.20	16.20	5.57	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	41	107	7.98	20.82	17.18	33.38	5.91	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	85	192	16.54	37.35	26.83	60.20	9.23	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	77	269	14.98	52.33	27.95	88.16	9.61	30.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	90	359	17.51	69.84	47.04	135.20	16.18	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	412	10.31	80.16	37.72	172.91	12.97	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	46	458	8.95	89.11	44.93	217.85	15.45	74.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	473	2.92	92.02	21.61	239.46	7.43	82.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	481	1.56	93.58	14.13	253.58	4.86	87.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	485	0.78	94.36	13.33	266.92	4.59	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	487	0.39	94.75	3.88	270.80	1.33	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	489	0.39	95.14	10.06	280.85	3.46	96.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	490	0.19	95.33	0.14	280.99	0.05	96.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	492	0.39	95.72	2.88	283.86	0.99	97.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	494	0.39	96.11	0.18	284.05	0.06	97.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	495	0.19	96.30	1.94	285.98	0.67	98.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	496	0.19	96.50	0.20	286.18	0.07	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	497	0.19	96.69	0.00	286.18	0.00	98.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	498	0.19	96.89	0.13	286.06	0.04	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	514	3.11	100.00	4.72	290.77	1.62	100.00	10	10	100.00	100.00	0.01	0.01	100.00	100.00	0.12	0.00			
				514					290.77					10					0.01					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,049	19,049	48.01	48.01	45.40	45.40	2.59	2.59	22	22	9.91	9.91	56.62	56.62	6.89	6.89	124.71	124.71			
2	50	100	75	2,158	21,207	5.44	53.45	109.09	154.49	6.21	8.80	19	41	8.56	18.47	93.98	150.60	11.44	18.33	86.15	97.48			
3	100	200	150	5,340	26,547	13.46	66.91	607.91	762.41	34.62	43.42	21	62	9.46	27.93	119.56	270.17	14.55	32.89	19.67	35.44			
4	200	300	250	6,610	33,157	16.66	83.57	1,357.87	2,120.28	77.33	120.74	14	76	6.31	34.23	65.09	335.25	7.92	40.81	4.79	15.81			
5	300	500	400	5,378	38,535	13.55	97.12	1,493.25	3,613.53	85.03	205.78	28	104	12.61	46.85	44.77	380.02	5.45	46.26	3.00	10.52			
6	500	750	625	454	38,989	1.14	98.27	76.82	3,690.35	4.37	210.15	11	115	4.95	51.80	35.20	415.22	4.28	50.54	45.82	11.25			
7	750	1,000	875	162	39,151	0.41	98.67	42.68	3,733.04	2.43	212.58	4	119	1.80	53.60	11.56	426.78	1.41	51.95	27.08	11.43			
8	1,000	1,500	1,250	152	39,303	0.38	99.06	60.28	3,793.32	3.43	216.02	8	127	3.60	57.21	140.63	567.40	17.12	69.07	233.30	14.96			
9	1,500	2,000	1,750	62	39,365	0.16	99.21	28.03	3,821.34	1.60	217.61	5	132	2.25	59.46	98.29	665.69	11.96	81.03	350.69	17.42			
10	2,000	2,500	2,250	62	39,427	0.16	99.37	20.08	3,841.42	1.14	218.75	4	136	1.80	61.26	9.54	675.23	1.16	82.19	47.50	17.58			
11	2,500	3,000	2,750	50	39,477	0.13	99.50	40.40	3,881.82	2.30	221.06	0	136	0.00	61.26	0.00	675.23	0.00	82.19	0.00	17.39			
12	3,000	4,000	3,500	36	39,513	0.09	99.59	29.25	3,911.07	1.67	222.72	2	138	0.90	62.16	2.60	677.83	0.32	82.51	8.88	17.33			
13	4,000	5,000	4,500	26	39,539	0.07	99.65	48.71	3,959.78	2.77	225.49	17	155	7.66	69.82	38.10	715.93	4.64	87.15	78.23	18.08			
14	5,000	7,500	6,250	35	39,574	0.09	99.74	77.38	4,037.16	4.41	229.90	5	160	2.25	72.07	5.22	721.16	0.64	87.78	6.75	17.86			
15	7,500	10,000	8,750	15	39,589	0.04	99.78	52.86	4,090.02	3.01	232.91	10	170	4.50	76.58	13.53	734.68	1.65	89.43	25.59	17.96			
16	10,000	20,000	15,000	19	39,608	0.05	99.83	129.89	4,219.91	7.40	240.31	7	177	3.15	79.73	9.22	743.90	1.12	90.55	7.10	17.63			
17	20,000	50,000	35,000	16	39,624	0.04	99.87	36.48	4,183.42	2.08	238.23	0	177	0.00	79.73	0.00	743.90	0.00	90.55	0.00	17.78			
18	50,000	100,000	75,000	10	39,634	0.03	99.89	241.99	4,425.42	13.78	252.01	0	177	0.00	79.73	0.00	743.90	0.00	90.55	0.00	16.81			
19	100,000	500,000	300,000	11	39,645	0.03	99.92	184.98	4,610.40	10.53	262.55	0	177	0.00	79.73	0.00	743.90	0.00	90.55	0.00	16.14			
20	500,000	UP		32	39,677	0.08	100.00	2,854.36	1,756.04	162.55	100.00	45	222	20.27	100.00	77.61	821.51	9.45	100.00	2.72	46.78			
				39,677					1,756.04					222					821.51					46.78



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.49	4.49	5.22	5.22	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	6	2.25	6.74	0.13	5.35	0.04	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	3.37	10.11	0.36	5.72	0.11	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	13	4.49	14.61	0.62	6.34	0.19	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	16	3.37	17.98	1.35	7.69	0.41	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	1.12	19.10	0.88	8.57	0.27	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	19	2.25	21.35	1.36	9.93	0.41	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	28	10.11	31.46	5.16	15.08	1.57	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	34	6.74	38.20	7.29	22.37	2.23	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	38	4.49	42.70	8.91	31.28	2.72	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	39	1.12	43.82	0.76	32.04	0.23	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	49	11.24	55.06	10.26	42.31	3.13	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	50	1.12	56.18	0.05	42.25	0.02	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	51	1.12	57.30	7.80	50.05	2.38	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	55	4.49	61.80	5.68	55.73	1.73	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	68	14.61	76.40	101.82	157.55	31.09	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	75	7.87	84.27	50.56	208.11	15.44	63.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	79	4.49	88.76	51.56	259.67	15.74	79.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	86	7.87	96.63	63.35	323.02	19.34	98.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	89	3.37	100.00	4.48	327.49	1.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				89					327.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.54	2.54	0.23	0.23	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.85	3.39	0.11	0.34	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	4.24	7.63	2.40	2.74	0.42	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.85	8.47	1.56	4.31	0.27	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	2.54	11.02	1.88	6.18	0.33	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	22	7.63	18.64	6.80	12.98	1.18	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	1.69	20.34	2.48	15.46	0.43	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	31	5.93	26.27	11.76	27.22	2.05	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	34	2.54	28.81	7.32	34.54	1.27	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	35	0.85	29.66	3.00	37.54	0.52	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	38	2.54	32.20	5.77	43.31	1.00	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	41	2.54	34.75	12.61	55.92	2.19	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	46	4.24	38.98	19.87	75.79	3.46	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	52	5.08	44.07	13.02	88.81	2.27	15.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	64	10.17	54.24	9.02	97.83	1.57	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	90	22.03	76.27	166.28	264.10	28.93	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	99	7.63	83.90	62.66	326.77	10.90	56.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	115	13.56	97.46	224.23	551.00	39.01	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	118	2.54	100.00	23.75	574.74	4.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	118	0.00	100.00	0.00	574.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				118					574.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,760	2,760	27.73	27.73	201.14	201.14	3.38	3.38	6	6	10.00	10.00	44.00	44.00	2.50	2.50	21.87	21.87	
2	50	100	75	2,105	4,865	21.15	48.87	128.14	329.28	2.15	5.53	5	11	8.33	18.33	145.19	189.19	8.26	10.76	113.31	57.46	
3	100	200	150	1,782	6,647	17.90	66.78	274.64	603.91	4.61	10.15	18	29	30.00	48.33	132.13	321.32	7.52	18.28	48.11	53.21	
4	200	300	250	660	7,307	6.63	73.41	450.13	1,054.05	7.56	17.71	4	33	6.67	55.00	266.45	587.77	15.16	33.43	59.19	55.76	
5	300	500	400	677	7,984	6.80	80.21	596.43	1,650.48	10.02	27.73	6	39	10.00	65.00	49.67	637.44	2.83	36.26	8.33	38.62	
6	500	750	625	528	8,512	5.30	85.51	478.72	2,129.20	8.04	35.78	2	41	3.33	68.33	101.14	738.58	5.75	42.01	21.13	34.69	
7	750	1,000	875	390	8,902	3.92	89.43	690.98	2,820.18	11.61	47.39	7	48	11.67	80.00	184.18	922.76	10.48	52.49	26.65	32.72	
8	1,000	1,500	1,250	405	9,307	4.07	93.50	688.58	3,508.76	11.57	58.96	1	49	1.67	81.67	27.46	950.22	1.56	54.05	3.99	27.08	
9	1,500	2,000	1,750	211	9,518	2.12	95.62	421.10	3,929.86	7.08	66.04	0	49	0.00	81.67	0.00	950.22	0.00	54.05	0.00	24.18	
10	2,000	2,500	2,250	106	9,624	1.06	96.68	360.30	4,290.16	6.05	72.09	2	51	3.33	85.00	286.53	1,236.75	16.30	70.35	79.53	28.83	
11	2,500	3,000	2,750	87	9,711	0.87	97.56	336.70	4,626.85	5.66	77.75	2	53	3.33	88.33	4.16	1,240.91	0.24	70.59	1.23	26.82	
12	3,000	4,000	3,500	79	9,790	0.79	98.35	324.96	4,951.81	5.46	83.21	0	53	0.00	88.33	0.00	1,240.91	0.00	70.59	0.00	25.06	
13	4,000	5,000	4,500	52	9,842	0.52	98.87	312.77	5,264.59	5.26	88.46	4	57	6.67	95.00	434.15	1,675.06	24.70	95.28	138.81	31.82	
14	5,000	7,500	6,250	48	9,890	0.48	99.36	300.34	5,564.92	5.05	93.51	3	60	5.00	100.00	82.97	1,758.04	4.72	100.00	27.63	31.59	
15	7,500	10,000	8,750	23	9,913	0.23	99.59	218.83	5,783.75	3.68	97.19	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	30.40	
16	10,000	20,000	15,000	16	9,929	0.16	99.75	67.17	5,850.93	1.13	98.32	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	30.05	
17	20,000	50,000	35,000	13	9,942	0.13	99.88	37.97	5,888.90	0.64	98.95	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	29.85	
18	50,000	100,000	75,000	7	9,949	0.07	99.95	50.17	5,939.06	0.84	99.80	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	29.60	
19	100,000	500,000	300,000	3	9,952	0.03	99.98	2.16	5,941.23	0.04	99.83	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	29.59	
20	500,000	UP		2	9,954	0.02	100.00	9.92	5,951.15	0.17	100.00	0	60	0.00	100.00	0.00	1,758.04	0.00	100.00	0.00	29.54	
				9,954					5,951.15					60					1,758.04			29.54





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,075	1,075	14.02	14.02	176.32	176.32	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	677	1,752	8.83	22.85	104.56	280.88	0.56	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	723	2,475	9.43	32.29	152.18	433.06	0.81	2.32	1	1	1.15	1.15	1,038.45	1,038.45	42.52	42.52	682.40	239.79			
4	200	300	250	450	2,925	5.87	38.16	178.17	611.23	0.95	3.27	1	2	1.15	2.30	10.82	1,049.27	0.44	42.97	6.07	171.67			
5	300	500	400	644	3,569	8.40	46.56	447.55	1,058.78	2.39	5.66	1	3	1.15	3.45	0.58	1,049.85	0.02	42.99	0.13	99.16			
6	500	750	625	471	4,040	6.14	52.70	435.70	1,494.48	2.33	8.00	1	4	1.15	4.60	4.70	1,054.55	0.19	43.18	1.08	70.56			
7	750	1,000	875	361	4,401	4.71	57.41	440.03	1,934.51	2.35	10.35	0	4	0.00	4.60	0.00	1,054.55	0.00	43.18	0.00	54.51			
8	1,000	1,500	1,250	405	4,806	5.28	62.69	536.55	2,471.06	2.87	13.22	0	4	0.00	4.60	0.00	1,054.55	0.00	43.18	0.00	42.68			
9	1,500	2,000	1,750	315	5,121	4.11	66.80	564.72	3,035.77	3.02	16.24	0	4	0.00	4.60	0.00	1,054.55	0.00	43.18	0.00	34.74			
10	2,000	2,500	2,250	238	5,359	3.10	69.91	585.02	3,620.80	3.13	19.37	0	4	0.00	4.60	0.00	1,054.55	0.00	43.18	0.00	29.12			
11	2,500	3,000	2,750	212	5,571	2.77	72.67	665.76	4,286.56	3.56	22.93	0	4	0.00	4.60	0.00	1,054.55	0.00	43.18	0.00	24.60			
12	3,000	4,000	3,500	287	5,858	3.74	76.42	1,121.02	5,407.58	6.00	28.93	1	5	1.15	5.75	18.76	1,073.31	0.77	43.95	1.67	19.85			
13	4,000	5,000	4,500	193	6,051	2.52	78.93	784.05	6,191.63	4.19	33.12	2	7	2.30	8.05	13.43	1,086.74	0.55	44.50	1.71	17.55			
14	5,000	7,500	6,250	348	6,399	4.54	83.47	1,433.65	7,625.28	7.67	40.79	6	13	6.90	14.94	539.36	1,626.09	22.09	66.59	37.62	21.33			
15	7,500	10,000	8,750	206	6,605	2.69	86.16	871.05	8,496.32	4.66	45.45	3	16	3.45	18.39	5.47	1,631.56	0.22	66.81	0.63	19.20			
16	10,000	20,000	15,000	304	6,909	3.97	90.13	2,668.17	11,164.49	14.27	59.73	4	20	4.60	22.99	358.46	1,990.02	14.68	81.49	13.43	17.82			
17	20,000	50,000	35,000	204	7,113	2.66	92.79	2,958.42	14,122.91	15.83	75.56	4	24	4.60	27.59	19.43	2,009.45	0.80	82.29	0.66	14.23			
18	50,000	100,000	75,000	216	7,329	2.82	95.60	2,879.75	17,002.66	15.41	90.96	35	59	40.23	67.82	398.24	2,407.69	16.31	98.59	13.83	14.16			
19	100,000	500,000	300,000	213	7,542	2.78	98.38	1,387.44	18,390.10	7.42	98.39	26	85	29.89	97.70	25.43	2,433.11	1.04	99.63	1.83	13.23			
20	500,000	UP		124	7,666	1.62	100.00	301.68	18,691.78	1.61	100.00	2	87	2.30	100.00	8.94	2,442.05	0.37	100.00	2.96	13.06			
				7,666					18,691.78					87					2,442.05					13.06



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	697	697	28.29	28.29	190.61	190.61	2.82	2.82	5	5	19.23	19.23	11.40	11.40	2.60	2.60	5.98	5.98	
2	50	100	75	163	860	6.62	34.90	32.32	222.93	0.48	3.30	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	5.11	
3	100	200	150	360	1,220	14.61	49.51	93.72	316.65	1.39	4.69	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	3.60	
4	200	300	250	102	1,322	4.14	53.65	44.76	361.41	0.66	5.36	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	3.15	
5	300	500	400	134	1,456	5.44	59.09	75.22	436.63	1.11	6.47	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	2.61	
6	500	750	625	75	1,531	3.04	62.13	51.18	487.81	0.76	7.23	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	2.34	
7	750	1,000	875	77	1,608	3.13	65.26	90.97	578.78	1.35	8.58	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	1.97	
8	1,000	1,500	1,250	79	1,687	3.21	68.47	88.94	667.72	1.32	9.90	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	1.71	
9	1,500	2,000	1,750	59	1,746	2.39	70.86	130.65	798.37	1.94	11.83	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	1.43	
10	2,000	2,500	2,250	34	1,780	1.38	72.24	79.79	878.16	1.18	13.01	0	5	0.00	19.23	0.00	11.40	0.00	2.60	0.00	1.30	
11	2,500	3,000	2,750	41	1,821	1.66	73.90	108.78	986.93	1.61	14.63	1	6	3.85	23.08	80.59	91.99	18.37	20.96	74.09	9.32	
12	3,000	4,000	3,500	53	1,874	2.15	76.06	204.91	1,191.85	3.04	17.66	0	6	0.00	23.08	0.00	91.99	0.00	20.96	0.00	7.72	
13	4,000	5,000	4,500	58	1,932	2.35	78.41	246.19	1,438.04	3.65	21.31	0	6	0.00	23.08	0.00	91.99	0.00	20.96	0.00	6.40	
14	5,000	7,500	6,250	80	2,012	3.25	81.66	443.86	1,881.90	6.58	27.89	0	6	0.00	23.08	0.00	91.99	0.00	20.96	0.00	4.89	
15	7,500	10,000	8,750	69	2,081	2.80	84.46	400.26	2,282.16	5.93	33.82	0	6	0.00	23.08	0.00	91.99	0.00	20.96	0.00	4.03	
16	10,000	20,000	15,000	100	2,181	4.06	88.51	1,393.85	3,676.02	20.66	54.48	5	11	19.23	42.31	267.54	359.53	60.97	81.93	19.19	9.78	
17	20,000	50,000	35,000	107	2,288	4.34	92.86	1,408.59	5,084.60	20.87	75.35	5	16	19.23	61.54	21.96	381.49	5.00	86.93	1.56	7.50	
18	50,000	100,000	75,000	113	2,401	4.59	97.44	1,034.33	6,118.93	15.33	90.68	3	19	11.54	73.08	52.30	433.79	11.92	98.85	5.06	7.09	
19	100,000	500,000	300,000	52	2,453	2.11	99.55	603.57	6,722.51	8.94	99.62	4	23	15.38	88.46	5.03	438.82	1.15	100.00	0.83	6.53	
20	500,000	<b>UP</b>		11	2,464	0.45	100.00	25.43	6,747.94	0.38	100.00	3	26	11.54	100.00	0.00	438.82	0.00	100.00	0.00	6.50	
				2,464					6,747.94					26					438.82			6.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	542	542	24.02	24.02	95.17	95.17	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	241	783	10.68	34.71	40.31	135.48	0.54	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	109	892	4.83	39.54	43.95	179.43	0.59	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	81	973	3.59	43.13	31.94	211.37	0.43	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	68	1,041	3.01	46.14	64.46	275.83	0.87	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	53	1,094	2.35	48.49	26.37	302.20	0.36	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	77	1,171	3.41	51.91	106.56	408.76	1.44	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	97	1,268	4.30	56.21	152.33	561.09	2.06	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	75	1,343	3.32	59.53	172.48	733.57	2.33	9.91	1	1	2.33	2.33	92.02	92.02	0.39	0.39	53.35	12.54	
10	2,000	2,500	2,250	56	1,399	2.48	62.01	182.28	915.85	2.46	12.37	0	1	0.00	2.33	0.00	92.02	0.00	0.39	0.00	10.05	
11	2,500	3,000	2,750	39	1,438	1.73	63.74	131.77	784.08	1.78	10.59	1	2	2.33	4.65	31.23	123.25	0.13	0.52	23.70	15.72	
12	3,000	4,000	3,500	59	1,497	2.62	66.36	181.68	965.76	2.45	13.04	0	2	0.00	4.65	0.00	123.25	0.00	0.52	0.00	12.76	
13	4,000	5,000	4,500	70	1,567	3.10	69.46	358.83	1,324.59	4.85	17.89	1	3	2.33	6.98	12.14	135.39	0.05	0.57	3.38	10.22	
14	5,000	7,500	6,250	116	1,683	5.14	74.60	750.31	2,074.90	10.13	28.02	1	4	2.33	9.30	11.93	147.31	0.05	0.63	1.59	7.10	
15	7,500	10,000	8,750	141	1,824	6.25	80.85	1,100.37	3,175.27	14.86	42.88	17	21	39.53	48.84	375.78	523.09	1.59	2.22	34.15	16.47	
16	10,000	20,000	15,000	182	2,006	8.07	88.92	1,994.03	5,169.30	26.93	69.80	5	26	11.63	60.47	4,775.93	5,299.02	20.27	22.49	239.51	102.51	
17	20,000	50,000	35,000	128	2,134	5.67	94.59	1,725.90	6,895.20	23.31	93.11	9	35	20.93	81.40	18,233.56	23,532.58	77.39	99.88	1056.46	341.29	
18	50,000	100,000	75,000	87	2,221	3.86	98.45	322.65	7,217.86	4.36	97.46	8	43	18.60	100.00	27.42	23,560.00	0.12	100.00	8.50	326.41	
19	100,000	500,000	300,000	35	2,256	1.55	100.00	187.77	7,405.63	2.54	100.00	0	43	0.00	100.00	0.00	23,560.00	0.00	100.00	0.00	318.14	
20	500,000	UP		0	2,256	0.00	100.00	0.00	7,405.63	0.00	100.00	0	43	0.00	100.00	0.00	23,560.00	0.00	100.00	0.00	318.14	
				2,256					7,405.63					43					23,560.00			318.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,649	8,649	16.79	16.79	1,418.85	1,418.85	1.97	1.97	9	9	9	9	72.18	72.18	0.77	0.77	5.09	5.09			
2	50	100	75	4,485	13,134	8.71	25.50	579.51	1,998.36	0.80	2.77	8	17	2.49	5.30	154.59	226.78	1.65	2.42	26.68	11.35			
3	100	200	150	6,770	19,904	13.14	38.65	1,466.17	3,464.54	2.03	4.81	2	19	0.62	5.92	50.58	277.35	0.54	2.96	3.45	8.01			
4	200	300	250	3,863	23,767	7.50	46.15	1,666.03	5,130.56	2.31	7.12	9	28	2.80	8.72	412.08	689.43	4.40	7.36	24.73	13.44			
5	300	500	400	5,073	28,840	9.85	56.00	3,427.58	8,558.14	4.75	11.87	12	40	3.74	12.46	352.44	1,041.88	3.76	11.12	10.28	12.17			
6	500	750	625	3,532	32,372	6.86	62.85	2,689.60	11,247.74	3.73	15.60	5	45	1.56	14.02	14.08	1,055.96	0.15	11.27	0.52	9.39			
7	750	1,000	875	2,792	35,164	5.42	68.27	2,938.65	14,186.39	4.08	19.68	14	59	4.36	18.38	430.44	1,486.40	4.60	15.87	14.65	10.48			
8	1,000	1,500	1,250	3,151	38,315	6.12	74.39	3,213.08	17,399.47	4.46	24.14	13	72	4.05	22.43	967.67	2,454.07	10.33	26.20	30.12	14.10			
9	1,500	2,000	1,750	2,163	40,478	4.20	78.59	1,078.57	18,478.04	1.50	25.63	17	89	5.30	27.73	548.77	3,002.84	5.86	32.06	50.88	16.25			
10	2,000	2,500	2,250	1,153	41,631	2.24	80.83	2,533.20	21,011.23	3.51	29.15	22	111	6.85	34.58	571.62	3,574.46	6.10	38.16	22.57	17.01			
11	2,500	3,000	2,750	897	42,528	1.74	82.57	1,988.90	23,000.14	2.76	31.91	8	119	2.49	37.07	304.79	3,879.25	3.25	41.41	15.32	16.87			
12	3,000	4,000	3,500	1,039	43,567	2.02	84.59	2,936.56	25,936.70	4.07	35.98	5	124	1.56	38.63	101.81	3,981.06	1.09	42.50	3.47	15.35			
13	4,000	5,000	4,500	798	44,365	1.55	86.14	2,615.45	28,552.15	3.63	39.61	6	130	1.87	40.50	140.96	4,122.02	1.50	44.01	5.39	14.44			
14	5,000	7,500	6,250	1,412	45,777	2.74	88.88	4,992.02	33,544.16	6.92	46.53	23	153	7.17	47.66	430.14	4,552.16	4.59	48.60	8.62	13.57			
15	7,500	10,000	8,750	1,090	46,867	2.12	91.00	4,538.48	38,082.64	6.30	52.83	20	173	6.23	53.89	536.29	5,088.45	5.73	54.32	11.82	13.36			
16	10,000	20,000	15,000	1,530	48,397	2.97	93.97	8,710.32	46,792.96	12.08	64.91	22	195	6.85	60.75	157.91	5,246.36	1.69	56.01	1.81	11.21			
17	20,000	50,000	35,000	1,312	49,709	2.55	96.51	11,381.45	58,174.41	15.79	80.70	18	213	5.61	66.36	369.16	5,615.53	3.94	59.95	3.24	9.65			
18	50,000	100,000	75,000	783	50,492	1.52	98.04	5,020.22	63,194.63	6.96	87.66	22	235	6.85	73.21	2,778.60	8,394.13	29.66	89.61	55.35	13.28			
19	100,000	500,000	300,000	776	51,268	1.51	99.54	6,127.25	69,321.88	8.50	96.16	43	278	13.40	86.60	940.91	9,335.04	10.04	99.66	15.36	13.47			
20	500,000	UP		236	51,504	0.46	100.00	2,766.01	72,087.89	3.84	100.00	43	321	13.40	100.00	32.00	9,367.04	0.34	100.00	1.16	12.99			
				51,504					72,087.89					321					9,367.04					12.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	73	73	14.48	14.48	7.82	7.82	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	32	105	6.35	20.83	3.15	10.97	0.77	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	34	139	6.75	27.58	6.85	17.82	1.68	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	55	194	10.91	38.49	20.47	38.29	5.03	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	78	272	15.48	53.97	42.79	81.08	10.52	19.93	3	3	100.00	100.00	240.60	240.60	100.00	100.00	562.26	296.74
6	500	750	625	79	351	15.67	69.64	53.77	134.85	13.22	33.15	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	178.42
7	750	1,000	875	33	384	6.55	76.19	50.74	185.58	12.47	45.62	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	129.64
8	1,000	1,500	1,250	26	410	5.16	81.35	68.31	253.90	16.79	62.41	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	94.76
9	1,500	2,000	1,750	9	419	1.79	83.13	25.62	279.52	6.30	68.71	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	86.08
10	2,000	2,500	2,250	11	430	2.18	85.32	16.11	295.63	3.96	72.67	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	81.38
11	2,500	3,000	2,750	27	457	5.36	90.67	15.92	311.55	3.91	76.58	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	77.23
12	3,000	4,000	3,500	22	479	4.37	95.04	10.77	322.32	2.65	79.22	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	74.65
13	4,000	5,000	4,500	1	480	0.20	95.24	6.75	329.07	1.66	80.88	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	73.12
14	5,000	7,500	6,250	3	483	0.60	95.83	1.41	330.48	0.35	81.23	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	72.80
15	7,500	10,000	8,750	5	488	0.99	96.83	57.84	388.32	14.22	95.45	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	61.96
16	10,000	20,000	15,000	6	494	1.19	98.02	20.03	408.35	4.92	100.37	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	58.92
17	20,000	50,000	35,000	6	500	1.19	99.21	1.51	406.84	0.37	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	59.14
18	50,000	100,000	75,000	4	504	0.79	100.00	0.00	406.84	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	59.14
19	100,000	500,000	300,000	0	504	0.00	100.00	0.00	406.84	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	59.14
20	500,000	UP		0	504	0.00	100.00	0.00	406.84	0.00	100.00	0	3	0.00	100.00	0.00	240.60	0.00	100.00	0.00	59.14
				504				406.84				3				240.60				59.14	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	19.05	19.05	15.19	15.19	11.62	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	30	9.52	28.57	1.32	16.51	1.01	12.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	45	14.29	42.86	7.40	23.91	5.66	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	50	4.76	47.62	2.13	26.04	1.63	19.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	57	6.67	54.29	6.12	32.16	4.68	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	65	7.62	61.90	9.45	41.60	7.23	31.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	75	9.52	71.43	11.09	52.70	8.49	40.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	87	11.43	82.86	22.68	75.38	17.35	57.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	90	2.86	85.71	2.40	77.78	1.84	59.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	92	1.90	87.62	4.66	82.45	3.57	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	95	2.86	90.48	11.18	93.63	8.56	71.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	97	1.90	92.38	15.88	109.51	12.15	83.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	98	0.95	93.33	0.90	110.41	0.69	84.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	101	2.86	96.19	6.43	116.84	4.92	89.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	102	0.95	97.14	3.40	113.44	2.60	86.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	103	0.95	98.10	14.30	127.74	10.94	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	104	0.95	99.05	1.75	129.49	1.34	99.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	105	0.95	100.00	1.22	130.71	0.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	105	0.00	100.00	0.00	130.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	105	0.00	100.00	0.00	130.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				105					130.71					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	813	813	4.41	4.41	257.70	257.70	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	348	1,161	1.89	6.29	161.47	419.16	0.37	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	890	2,051	4.82	11.11	768.83	1,188.00	1.77	2.74	14	14	0.86	0.86	37.87	37.87	0.14	0.14	4.93	3.19			
4	200	300	250	840	2,891	4.55	15.67	1,020.47	2,208.46	2.35	5.09	4	18	0.25	1.11	270.49	308.37	1.01	1.15	26.51	13.96			
5	300	500	400	1,284	4,175	6.96	22.62	1,915.09	4,123.55	4.41	9.50	22	40	1.35	2.46	141.59	449.96	0.53	1.67	7.39	10.91			
6	500	750	625	1,512	5,687	8.19	30.82	2,866.73	6,990.28	6.61	16.11	59	99	3.62	6.08	582.88	1,032.84	2.17	3.84	20.33	14.78			
7	750	1,000	875	4,726	10,413	25.61	56.42	9,900.26	16,890.54	22.82	38.93	673	772	41.34	47.42	7,047.36	8,080.20	26.23	30.07	71.18	47.84			
8	1,000	1,500	1,250	6,415	16,828	34.76	91.18	15,864.09	32,754.64	36.56	75.49	638	1,410	39.19	86.61	11,389.21	19,469.41	42.38	72.45	71.79	59.44			
9	1,500	2,000	1,750	685	17,513	3.71	94.90	2,933.52	35,688.16	6.76	82.25	57	1,467	3.50	90.11	2,516.10	21,985.51	9.36	81.82	85.77	61.60			
10	2,000	2,500	2,250	219	17,732	1.19	96.08	1,111.73	36,799.89	2.56	84.81	23	1,490	1.41	91.52	451.36	22,436.88	1.68	83.50	40.60	60.97			
11	2,500	3,000	2,750	150	17,882	0.81	96.90	1,163.38	37,963.26	2.68	87.49	96	1,586	5.90	97.42	206.00	22,642.87	0.77	84.26	17.71	59.64			
12	3,000	4,000	3,500	135	18,017	0.73	97.63	710.26	38,673.52	1.64	89.13	9	1,595	0.55	97.97	3,238.40	25,881.27	12.05	96.32	455.95	66.92			
13	4,000	5,000	4,500	61	18,078	0.33	97.96	460.63	39,134.16	1.06	90.19	5	1,600	0.31	98.28	835.36	26,716.63	3.11	99.43	181.35	68.27			
14	5,000	7,500	6,250	98	18,176	0.53	98.49	848.03	39,982.18	1.95	92.14	0	1,600	0.00	98.28	0.00	26,716.63	0.00	99.43	0.00	66.82			
15	7,500	10,000	8,750	32	18,208	0.17	98.66	255.64	40,237.82	0.59	92.73	0	1,600	0.00	98.28	0.00	26,716.63	0.00	99.43	0.00	66.40			
16	10,000	20,000	15,000	69	18,277	0.37	99.04	587.48	40,825.30	1.35	94.08	4	1,604	0.25	98.53	99.38	26,816.01	0.37	99.80	16.92	65.68			
17	20,000	50,000	35,000	85	18,362	0.46	99.50	863.43	41,688.73	1.99	96.07	17	1,621	1.04	99.57	38.97	26,854.98	0.15	99.94	4.51	64.42			
18	50,000	100,000	75,000	34	18,396	0.18	99.68	287.33	41,976.06	0.66	96.74	0	1,621	0.00	99.57	0.00	26,854.98	0.00	99.94	0.00	63.98			
19	100,000	500,000	300,000	53	18,449	0.29	99.97	1,398.62	43,374.67	3.22	99.96	7	1,628	0.43	100.00	16.08	26,871.06	0.06	100.00	1.15	61.95			
20	500,000	UP		6	18,455	0.03	100.00	17.50	43,392.17	0.04	100.00	0	1,628	0.00	100.00	0.00	26,871.06	0.00	100.00	0.00	61.93			
				18,455					43,392.17					1,628					26,871.06					61.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67,971	67,971	12.71	12.71	17,254.24	17,254.24	2.66	2.66	51	51	0.52	0.52	2,175.83	2,175.83	1.32	1.32	12.61	12.61
2	50	100	75	34,797	102,768	6.51	19.22	9,662.54	26,916.78	1.49	4.15	42	93	0.43	0.96	1,647.30	3,823.13	1.00	2.31	17.05	14.20
3	100	200	150	57,055	159,823	10.67	29.89	23,494.75	50,411.53	3.62	7.77	63	156	0.65	1.60	3,568.46	7,391.59	2.16	4.47	15.19	14.66
4	200	300	250	36,459	196,282	6.82	36.70	28,945.71	79,357.24	4.46	12.24	80	236	0.82	2.43	2,851.11	10,242.70	1.73	6.20	9.85	12.91
5	300	500	400	67,861	264,143	12.69	49.39	64,441.65	143,798.90	9.94	22.18	588	824	6.05	8.48	8,249.59	18,492.29	4.99	11.19	12.80	12.86
6	500	750	625	68,568	332,711	12.82	62.22	60,641.46	204,440.36	9.35	31.53	1,986	2,810	20.43	28.91	15,388.68	33,880.97	9.31	20.51	25.38	16.57
7	750	1,000	875	64,073	396,784	11.98	74.20	67,392.05	271,832.41	10.39	41.92	2,553	5,363	26.26	55.17	28,121.16	62,002.13	17.02	37.52	41.73	22.81
8	1,000	1,500	1,250	59,579	456,363	11.14	85.34	74,171.54	346,003.95	11.44	53.36	2,476	7,839	25.47	80.64	23,557.26	85,559.39	14.26	51.78	31.76	24.73
9	1,500	2,000	1,750	27,442	483,805	5.13	90.47	54,716.84	400,720.79	8.44	61.80	915	8,754	9.41	90.05	18,077.81	103,637.20	10.94	62.72	33.04	25.86
10	2,000	2,500	2,250	12,789	496,594	2.39	92.86	34,330.52	435,051.31	5.29	67.09	281	9,035	2.89	92.94	3,646.84	107,284.04	2.21	64.93	10.62	24.66
11	2,500	3,000	2,750	8,540	505,134	1.60	94.46	31,568.24	466,619.55	4.87	71.96	179	9,214	1.84	94.78	6,937.62	114,221.65	4.20	69.13	21.98	24.48
12	3,000	4,000	3,500	8,261	513,395	1.54	96.00	37,945.16	504,564.71	5.85	77.81	152	9,366	1.56	96.35	8,025.92	122,247.57	4.86	73.99	21.15	24.23
13	4,000	5,000	4,500	4,667	518,062	0.87	96.88	28,971.02	533,535.72	4.47	82.28	70	9,436	0.72	97.07	7,559.61	129,807.19	4.58	78.56	26.09	24.33
14	5,000	7,500	6,250	4,845	522,907	0.91	97.78	34,992.17	568,527.90	5.40	87.68	78	9,514	0.80	97.87	11,793.87	141,601.06	7.14	85.70	33.70	24.91
15	7,500	10,000	8,750	2,592	525,499	0.48	98.27	21,258.18	589,786.08	3.28	90.96	55	9,569	0.57	98.44	9,439.23	151,040.29	5.71	91.41	44.40	25.61
16	10,000	20,000	15,000	3,785	529,284	0.71	98.98	28,471.83	618,257.91	4.39	95.35	89	9,658	0.92	99.35	9,199.48	160,239.76	5.57	96.98	32.31	25.92
17	20,000	50,000	35,000	3,097	532,381	0.58	99.55	13,753.97	632,011.88	2.12	97.47	44	9,702	0.45	99.80	4,880.60	165,120.36	2.95	99.93	35.49	26.13
18	50,000	100,000	75,000	1,245	533,626	0.23	99.79	4,245.27	636,257.15	0.65	98.12	8	9,710	0.08	99.89	39.10	165,159.46	0.02	99.96	0.92	25.96
19	100,000	500,000	300,000	840	534,466	0.16	99.94	6,499.40	642,756.55	1.00	99.13	11	9,721	0.11	100.00	72.02	165,231.48	0.04	100.00	1.11	25.71
20	500,000	UP		295	534,761	0.06	100.00	5,669.55	648,426.10	0.87	100.00	0	9,721	0.00	100.00	0.00	165,231.48	0.00	100.00	0.00	25.48
				534,761				648,426.10				9,721				165,231.48				25.48	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,811	5,811	26.57	26.57	2,763.34	2,763.34	5.43	5.43	9	9	9	1.46	1.46	14.64	14.64	0.37	0.37	0.53	0.53		
2	50	100	75	1,052	6,863	4.81	31.38	1,923.96	4,687.30	3.78	9.20	2	11	0.33	1.79	26.43	41.07	0.67	1.04	1.37	0.88			
3	100	200	150	1,659	8,522	7.59	38.97	3,557.02	8,244.32	6.98	16.19	4	15	0.65	2.44	46.70	87.76	1.18	2.22	1.31	1.06			
4	200	300	250	1,575	10,097	7.20	46.17	3,391.60	11,635.92	6.66	22.85	2	17	0.33	2.76	48.60	136.36	1.23	3.45	1.43	1.17			
5	300	500	400	2,534	12,631	11.59	57.75	6,575.12	18,211.04	12.91	35.76	10	27	1.63	4.39	280.69	417.06	7.09	10.54	4.27	2.29			
6	500	750	625	1,806	14,437	8.26	66.01	3,682.70	21,893.74	7.23	42.99	8	35	1.30	5.69	759.57	1,176.62	19.19	29.73	20.63	5.37			
7	750	1,000	875	1,931	16,368	8.83	74.84	4,146.16	26,039.90	8.14	51.13	38	73	6.18	11.87	297.25	1,473.87	7.51	37.25	7.17	5.66			
8	1,000	1,500	1,250	1,497	17,865	6.84	81.69	4,138.53	30,178.43	8.13	59.26	50	123	8.13	20.00	416.30	1,890.16	10.52	47.77	10.06	6.26			
9	1,500	2,000	1,750	1,079	18,944	4.93	86.62	4,001.34	34,179.78	7.86	67.11	51	174	8.29	28.29	410.47	2,300.63	10.37	58.14	10.26	6.73			
10	2,000	2,500	2,250	541	19,485	2.47	89.09	2,007.69	36,187.47	3.94	71.05	97	271	15.77	44.07	689.51	2,990.14	17.42	75.56	34.34	8.26			
11	2,500	3,000	2,750	441	19,926	2.02	91.11	1,821.39	38,008.86	3.58	74.63	80	351	13.01	57.07	146.79	3,136.93	3.71	79.27	8.06	8.25			
12	3,000	4,000	3,500	493	20,419	2.25	93.37	2,693.46	40,702.32	5.29	79.92	132	483	21.46	78.54	349.54	3,486.48	8.83	88.11	12.98	8.57			
13	4,000	5,000	4,500	272	20,691	1.24	94.61	2,149.59	42,851.91	4.22	84.14	60	543	9.76	88.29	131.24	3,617.71	3.32	91.42	6.11	8.44			
14	5,000	7,500	6,250	302	20,993	1.38	95.99	2,860.67	45,712.58	5.62	89.76	25	568	4.07	92.36	34.17	3,651.88	0.86	92.29	1.19	7.99			
15	7,500	10,000	8,750	223	21,216	1.02	97.01	1,811.87	47,524.44	3.56	93.31	24	592	3.90	96.26	201.32	3,853.20	5.09	97.37	11.11	8.11			
16	10,000	20,000	15,000	258	21,474	1.18	98.19	2,504.35	50,028.80	4.92	98.23	21	613	3.41	99.67	97.07	3,950.27	2.45	99.83	3.88	7.90			
17	20,000	50,000	35,000	189	21,663	0.86	99.05	490.92	50,519.71	0.96	99.20	1	614	0.16	99.84	5.51	3,955.78	0.14	99.97	1.12	7.83			
18	50,000	100,000	75,000	98	21,761	0.45	99.50	186.15	50,705.86	0.37	99.56	1	615	0.16	100.00	1.33	3,957.11	0.03	100.00	0.72	7.80			
19	100,000	500,000	300,000	74	21,835	0.34	99.84	151.03	50,856.89	0.30	99.86	0	615	0.00	100.00	0.00	3,957.11	0.00	100.00	0.00	7.78			
20	500,000	UP		35	21,870	0.16	100.00	72.53	50,929.42	0.14	100.00	0	615	0.00	100.00	0.00	3,957.11	0.00	100.00	0.00	7.77			
				21,870					50,929.42					615					3,957.11					7.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	45	45	8.40	8.40	43.03	43.03	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	65	3.73	12.13	46.77	89.80	2.03	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	103	7.09	19.22	45.48	135.29	1.97	5.86	2	2	33.33	33.33	18.18	18.18	1.90	1.90	39.97	13.44
4	200	300	250	45	148	8.40	27.61	199.17	334.45	8.63	14.49	0	2	0.00	33.33	0.00	18.18	0.00	1.90	0.00	5.43
5	300	500	400	71	219	13.25	40.86	128.88	463.34	5.59	20.08	0	2	0.00	33.33	0.00	18.18	0.00	1.90	0.00	3.92
6	500	750	625	43	262	8.02	48.88	260.29	723.63	11.28	31.36	0	2	0.00	33.33	0.00	18.18	0.00	1.90	0.00	2.51
7	750	1,000	875	67	329	12.50	61.38	130.36	853.99	5.65	37.01	3	5	50.00	83.33	909.18	927.35	95.12	97.02	697.42	108.59
8	1,000	1,500	1,250	62	391	11.57	72.95	204.51	1,058.50	8.86	45.87	0	5	0.00	83.33	0.00	927.35	0.00	97.02	0.00	87.61
9	1,500	2,000	1,750	35	426	6.53	79.48	235.04	1,293.54	10.19	56.06	0	5	0.00	83.33	0.00	927.35	0.00	97.02	0.00	71.69
10	2,000	2,500	2,250	25	451	4.66	84.14	185.32	1,478.87	8.03	64.09	1	6	16.67	100.00	28.50	955.85	2.98	100.00	15.38	64.63
11	2,500	3,000	2,750	19	470	3.54	87.69	73.58	1,552.45	3.19	67.28	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	61.57
12	3,000	4,000	3,500	18	488	3.36	91.04	143.50	1,695.95	6.22	73.50	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	56.36
13	4,000	5,000	4,500	16	504	2.99	94.03	40.98	1,736.92	1.78	75.27	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	55.03
14	5,000	7,500	6,250	15	519	2.80	96.83	363.85	2,100.78	15.77	91.04	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	45.50
15	7,500	10,000	8,750	5	524	0.93	97.76	95.70	2,196.48	4.15	95.19	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	43.52
16	10,000	20,000	15,000	6	530	1.12	98.88	117.09	2,313.57	5.07	100.26	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	41.31
17	20,000	50,000	35,000	4	534	0.75	99.63	49.33	2,362.90	2.14	102.40	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	40.45
18	50,000	100,000	75,000	1	535	0.19	99.81	60.80	2,302.10	2.63	99.76	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	41.52
19	100,000	500,000	300,000	1	536	0.19	100.00	5.46	2,307.56	0.24	100.00	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	41.42
20	500,000	UP		0	536	0.00	100.00	0.00	2,307.56	0.00	100.00	0	6	0.00	100.00	0.00	955.85	0.00	100.00	0.00	41.42
				536				2,307.56				6				955.85				41.42	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	39	39	13.45	13.45	25.87	25.87	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	56	5.86	19.31	12.39	38.26	1.04	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	65	3.10	22.41	10.95	49.21	0.91	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	83	6.21	28.62	107.89	157.11	9.01	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	122	13.45	42.07	205.39	362.49	17.16	30.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	158	12.41	54.48	41.37	403.86	3.46	33.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	197	13.45	67.93	117.32	521.18	9.80	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	32	229	11.03	78.97	102.53	623.71	8.57	52.10	2	2	100.00	100.00	32.66	32.66	100.00	100.00	31.85	5.24			
9	1,500	2,000	1,750	19	248	6.55	85.52	170.81	794.53	14.27	66.37	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	4.11			
10	2,000	2,500	2,250	8	256	2.76	88.28	65.16	859.68	5.44	71.81	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.80			
11	2,500	3,000	2,750	4	260	1.38	89.66	30.72	890.41	2.57	74.38	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.67			
12	3,000	4,000	3,500	9	269	3.10	92.76	52.78	943.18	4.41	78.79	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.46			
13	4,000	5,000	4,500	6	275	2.07	94.83	42.66	985.84	3.56	82.35	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.31			
14	5,000	7,500	6,250	6	281	2.07	96.90	72.10	1,057.94	6.02	88.38	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.09			
15	7,500	10,000	8,750	2	283	0.69	97.59	18.02	1,075.97	1.51	89.88	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.04			
16	10,000	20,000	15,000	1	284	0.34	97.93	1.58	1,077.54	0.13	90.01	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	3.03			
17	20,000	50,000	35,000	2	286	0.69	98.62	50.56	1,128.10	4.22	94.24	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.89			
18	50,000	100,000	75,000	4	290	1.38	100.00	69.00	1,197.10	5.76	100.00	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.73			
19	100,000	500,000	300,000	0	290	0.00	100.00	0.00	1,197.10	0.00	100.00	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.73			
20	500,000	UP		0	290	0.00	100.00	0.00	1,197.10	0.00	100.00	0	2	0.00	100.00	0.00	32.66	0.00	100.00	0.00	2.73			
				290					1,197.10					2					32.66					2.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29344

SHOPS :TOTALLY DETACHED AND SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	55.56	55.56	10.39	10.39	31.29	31.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	6	11.11	66.67	0.56	10.95	1.69	32.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	7	11.11	77.78	3.89	14.84	11.72	44.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	8	11.11	88.89	9.40	24.24	28.31	73.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	9	11.11	100.00	8.96	33.20	26.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	33.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				33.20				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	30.43	30.43	2.27	2.27	2.20	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	8.70	39.13	2.91	5.17	2.83	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	11	8.70	47.83	4.50	0.67	4.38	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	4.35	52.17	5.40	6.07	5.25	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	8.70	60.87	17.68	11.61	17.19	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	4.35	65.22	18.00	6.39	17.50	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	4.35	69.57	35.72	42.12	34.74	40.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	4.35	73.91	0.12	42.24	0.12	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	4.35	78.26	1.05	43.28	1.02	42.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	4.35	82.61	0.35	43.63	0.34	42.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	4.35	86.96	3.04	46.67	2.96	45.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	4.35	91.30	205.50	158.82	199.84	154.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	4.35	95.65	39.62	119.20	38.53	115.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	4.35	100.00	16.37	102.83	15.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	102.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					102.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	23	23	29.87	29.87	4.49	4.49	6.09	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	31	10.39	40.26	6.29	10.79	8.53	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	43	15.58	55.84	8.35	19.14	11.32	25.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	50	9.09	64.94	8.68	27.82	11.77	37.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	57	9.09	74.03	6.89	34.71	9.33	47.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	61	5.19	79.22	12.93	47.64	17.52	64.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	63	2.60	81.82	0.99	48.63	1.35	65.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	67	5.19	87.01	0.37	49.01	0.50	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	70	3.90	90.91	1.40	50.40	1.89	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	71	1.30	92.21	1.50	51.90	2.03	70.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	72	1.30	93.51	4.32	56.22	5.85	76.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	73	1.30	94.81	10.01	66.23	13.56	89.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	74	1.30	96.10	0.37	66.60	0.50	90.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	75	1.30	97.40	0.33	66.92	0.44	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	76	1.30	98.70	4.29	71.21	5.81	96.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	77	1.30	100.00	2.60	73.81	3.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	77	0.00	100.00	0.00	73.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	77	0.00	100.00	0.00	73.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	77	0.00	100.00	0.00	73.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	77	0.00	100.00	0.00	73.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				77					73.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,354	1,354	15.04	15.04	371.52	371.52	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	671	2,025	7.46	22.50	507.17	878.70	2.17	3.75	2	2	3.77	3.77	343.03	343.03	7.01	7.01	67.64	39.04			
3	100	200	150	838	2,863	9.31	31.81	526.01	1,404.71	2.25	6.00	0	2	0.00	3.77	0.00	343.03	0.00	7.01	0.00	24.42			
4	200	300	250	571	3,434	6.34	38.16	556.99	1,961.70	2.38	8.38	0	2	0.00	3.77	0.00	343.03	0.00	7.01	0.00	17.49			
5	300	500	400	884	4,318	9.82	47.98	1,051.39	3,013.09	4.49	12.88	0	2	0.00	3.77	0.00	343.03	0.00	7.01	0.00	11.38			
6	500	750	625	597	4,915	6.63	54.61	867.09	3,880.18	3.71	16.58	0	2	0.00	3.77	0.00	343.03	0.00	7.01	0.00	8.84			
7	750	1,000	875	587	5,502	6.52	61.13	1,350.00	5,230.18	5.77	22.35	4	6	7.55	11.32	798.71	1,141.74	16.32	23.33	59.16	21.83			
8	1,000	1,500	1,250	593	6,095	6.59	67.72	1,295.75	6,525.93	5.54	27.89	0	6	0.00	11.32	0.00	1,141.74	0.00	23.33	0.00	17.50			
9	1,500	2,000	1,750	429	6,524	4.77	72.49	1,152.49	7,678.42	4.92	32.81	2	8	3.77	15.09	86.85	1,228.59	1.77	25.10	7.54	16.00			
10	2,000	2,500	2,250	278	6,802	3.09	75.58	929.63	8,608.05	3.97	36.78	0	8	0.00	15.09	0.00	1,228.59	0.00	25.10	0.00	14.27			
11	2,500	3,000	2,750	249	7,051	2.77	78.34	1,011.18	9,619.23	4.32	41.10	1	9	1.89	16.98	7.84	1,236.43	0.16	25.26	0.78	12.85			
12	3,000	4,000	3,500	331	7,382	3.68	82.02	1,598.46	11,217.69	6.83	47.94	6	15	11.32	28.30	2,117.85	3,354.27	43.27	68.54	132.49	29.90			
13	4,000	5,000	4,500	254	7,636	2.82	84.84	1,420.58	12,638.27	6.07	54.01	0	15	0.00	28.30	0.00	3,354.27	0.00	68.54	0.00	26.54			
14	5,000	7,500	6,250	405	8,041	4.50	89.34	2,609.48	15,247.75	11.15	65.16	6	21	11.32	39.62	232.25	3,586.52	4.75	73.28	8.90	23.52			
15	7,500	10,000	8,750	238	8,279	2.64	91.99	1,668.80	16,916.54	7.13	72.29	4	25	7.55	47.17	175.48	3,762.00	3.59	76.87	10.52	22.24			
16	10,000	20,000	15,000	358	8,637	3.98	95.97	3,036.96	19,953.51	12.98	85.26	18	43	33.96	81.13	127.35	3,889.35	2.60	79.47	4.19	19.49			
17	20,000	50,000	35,000	216	8,853	2.40	98.37	2,252.52	22,206.03	9.63	94.89	10	53	18.87	100.00	1,004.74	4,894.09	20.53	100.00	44.61	22.04			
18	50,000	100,000	75,000	70	8,923	0.78	99.14	611.01	22,817.03	2.61	97.50	0	53	0.00	100.00	0.00	4,894.09	0.00	100.00	0.00	21.45			
19	100,000	500,000	300,000	67	8,990	0.74	99.89	499.25	23,316.29	2.13	99.63	0	53	0.00	100.00	0.00	4,894.09	0.00	100.00	0.00	20.99			
20	500,000	UP		10	9,000	0.11	100.00	85.57	23,401.86	0.37	100.00	0	53	0.00	100.00	0.00	4,894.09	0.00	100.00	0.00	20.91			
				9,000					23,401.86					53					4,894.09					20.91





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23,428	23,428	10.89	10.89	14,248.06	14,248.06	2.76	2.76	44	44	2.07	2.07	7,611.73	7,611.73	2.48	2.48	53.42	53.42			
2	50	100	75	7,605	31,033	3.53	14.42	2,626.40	16,874.46	0.51	3.26	15	59	0.71	2.77	206.08	7,817.81	0.07	2.55	7.85	46.33			
3	100	200	150	10,904	41,937	5.07	19.49	5,430.56	22,305.02	1.05	4.31	27	86	1.27	4.04	731.08	8,548.89	0.24	2.78	13.46	38.33			
4	200	300	250	8,957	50,894	4.16	23.65	4,965.69	27,270.71	0.96	5.27	38	124	1.79	5.83	728.70	9,277.59	0.24	3.02	14.67	34.02			
5	300	500	400	15,324	66,218	7.12	30.77	10,198.26	37,468.97	1.97	7.25	43	167	2.02	7.85	1,978.21	11,255.80	0.64	3.66	19.40	30.04			
6	500	750	625	14,278	80,496	6.63	37.41	12,488.74	49,957.71	2.42	9.66	51	218	2.40	10.25	3,907.08	15,162.88	1.27	4.94	31.28	30.35			
7	750	1,000	875	15,514	96,010	7.21	44.62	16,340.05	66,297.76	3.16	12.82	89	307	4.18	14.43	4,795.37	19,958.25	1.56	6.50	29.35	30.10			
8	1,000	1,500	1,250	18,698	114,708	8.69	53.30	25,511.45	91,809.22	4.93	17.75	115	422	5.41	19.84	12,019.09	31,977.34	3.91	10.41	47.11	34.83			
9	1,500	2,000	1,750	13,053	127,761	6.07	59.37	24,915.90	116,725.12	4.82	22.57	119	541	5.59	25.43	7,582.37	39,559.71	2.47	12.88	30.43	33.89			
10	2,000	2,500	2,250	9,034	136,795	4.20	63.57	19,193.88	135,918.99	3.71	26.28	86	627	4.04	29.48	7,289.42	46,849.13	2.37	15.25	37.98	34.47			
11	2,500	3,000	2,750	8,442	145,237	3.92	67.49	21,713.51	157,632.50	4.20	30.48	93	720	4.37	33.85	5,134.16	51,983.29	1.67	16.92	23.65	32.98			
12	3,000	4,000	3,500	10,979	156,216	5.10	72.59	31,999.94	189,632.44	6.19	36.67	121	841	5.69	39.54	11,176.45	63,159.74	3.64	20.56	34.93	33.31			
13	4,000	5,000	4,500	9,192	165,408	4.27	76.86	30,266.87	219,899.31	5.85	42.52	130	971	6.11	45.65	8,505.28	71,665.03	2.77	23.33	28.10	32.59			
14	5,000	7,500	6,250	12,053	177,461	5.60	82.47	49,039.96	268,939.27	9.48	52.01	220	1,191	10.34	55.99	41,534.32	113,199.35	13.52	36.85	84.69	42.09			
15	7,500	10,000	8,750	8,053	185,514	3.74	86.21	44,353.07	313,292.34	8.58	60.59	160	1,351	7.52	63.52	31,949.86	145,149.21	10.40	47.26	72.04	46.33			
16	10,000	20,000	15,000	13,273	198,787	6.17	92.38	87,679.05	400,971.39	16.96	77.54	255	1,606	11.99	75.51	86,048.49	231,197.70	28.01	75.27	98.14	57.66			
17	20,000	50,000	35,000	9,878	208,665	4.59	96.97	71,693.67	472,665.06	13.86	91.41	269	1,875	12.65	88.15	47,357.26	278,554.96	15.42	90.69	66.06	58.93			
18	50,000	100,000	75,000	3,425	212,090	1.59	98.56	20,451.45	493,116.51	3.95	95.36	112	1,987	5.27	93.42	12,921.52	291,476.48	4.21	94.89	63.18	59.11			
19	100,000	500,000	300,000	2,423	214,513	1.13	99.68	19,445.74	512,562.25	3.76	99.12	94	2,081	4.42	97.84	15,665.57	307,142.04	5.10	99.99	80.56	59.92			
20	500,000	UP		681	215,194	0.32	100.00	4,547.52	517,109.77	0.88	100.00	46	2,127	2.16	100.00	15.53	307,157.57	0.01	100.00	0.34	59.40			
				215,194					517,109.77					2,127					307,157.57					59.40



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	81	81	11.51	11.51	144.19	144.19	5.14	5.14	1	1	16.67	16.67	10.93	10.93	8.10	8.10	7.58	7.58			
2	50	100	75	10	91	1.42	12.93	3.91	148.10	0.14	5.28	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	7.38			
3	100	200	150	17	108	2.41	15.34	9.27	157.37	0.33	5.61	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	6.95			
4	200	300	250	15	123	2.13	17.47	7.43	164.80	0.27	5.88	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	6.63			
5	300	500	400	28	151	3.98	21.45	19.13	183.94	0.68	6.56	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	5.94			
6	500	750	625	40	191	5.68	27.13	51.16	235.10	1.82	8.39	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	4.65			
7	750	1,000	875	41	232	5.82	32.95	71.34	306.44	2.54	10.93	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	3.57			
8	1,000	1,500	1,250	54	286	7.67	40.63	125.39	431.83	4.47	15.40	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	2.53			
9	1,500	2,000	1,750	58	344	8.24	48.86	118.60	550.43	4.23	19.63	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	1.99			
10	2,000	2,500	2,250	23	367	3.27	52.13	119.80	670.23	4.27	23.91	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	1.63			
11	2,500	3,000	2,750	38	405	5.40	57.53	139.80	810.03	4.99	28.89	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	1.35			
12	3,000	4,000	3,500	38	443	5.40	62.93	166.67	976.70	5.94	34.84	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	1.12			
13	4,000	5,000	4,500	27	470	3.84	66.76	148.40	1,125.11	5.29	40.13	0	1	0.00	16.67	0.00	10.93	0.00	8.10	0.00	0.97			
14	5,000	7,500	6,250	45	515	6.39	73.15	245.25	1,370.36	8.75	48.88	4	5	66.67	83.33	102.64	113.56	76.07	84.18	41.85	8.29			
15	7,500	10,000	8,750	31	546	4.40	77.56	276.09	1,646.45	9.85	58.73	0	5	0.00	83.33	0.00	113.56	0.00	84.18	0.00	6.90			
16	10,000	20,000	15,000	39	585	5.54	83.10	403.34	2,049.78	14.39	73.11	0	5	0.00	83.33	0.00	113.56	0.00	84.18	0.00	5.54			
17	20,000	50,000	35,000	42	627	5.97	89.06	261.06	2,310.84	9.31	82.42	1	6	16.67	100.00	21.35	134.91	15.82	100.00	8.18	5.84			
18	50,000	100,000	75,000	31	658	4.40	93.47	126.62	2,437.47	4.52	86.94	0	6	0.00	100.00	0.00	134.91	0.00	100.00	0.00	5.54			
19	100,000	500,000	300,000	35	693	4.97	98.44	273.25	2,710.72	9.75	96.69	0	6	0.00	100.00	0.00	134.91	0.00	100.00	0.00	4.98			
20	500,000	UP		11	704	1.56	100.00	92.88	2,803.60	3.31	100.00	0	6	0.00	100.00	0.00	134.91	0.00	100.00	0.00	4.81			
				704					2,803.60					6					134.91					4.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	195	195	9.58	9.58	712.13	712.13	9.29	9.29	1	1	2.94	2.94	2.80	2.80	0.04	0.04	0.39	0.39			
2	50	100	75	15	210	0.74	10.32	20.24	732.37	0.26	9.55	0	1	0.00	2.94	0.00	2.80	0.00	0.04	0.00	0.38			
3	100	200	150	45	255	2.21	12.53	47.11	779.48	0.61	10.17	0	1	0.00	2.94	0.00	2.80	0.00	0.04	0.00	0.36			
4	200	300	250	66	321	3.24	15.77	67.24	846.72	0.88	11.05	0	1	0.00	2.94	0.00	2.80	0.00	0.04	0.00	0.33			
5	300	500	400	166	487	8.16	23.93	146.10	992.82	1.91	12.95	0	1	0.00	2.94	0.00	2.80	0.00	0.04	0.00	0.28			
6	500	750	625	149	636	7.32	31.25	313.20	1,306.01	4.09	17.04	4	5	11.76	14.71	566.74	569.54	8.94	8.99	180.95	43.61			
7	750	1,000	875	215	851	10.57	41.82	315.43	1,621.44	4.11	21.15	0	5	0.00	14.71	0.00	569.54	0.00	8.99	0.00	35.13			
8	1,000	1,500	1,250	202	1,053	9.93	51.74	329.81	1,951.25	4.30	25.45	0	5	0.00	14.71	0.00	569.54	0.00	8.99	0.00	29.19			
9	1,500	2,000	1,750	153	1,206	7.52	59.26	391.02	2,342.28	5.10	30.55	2	7	5.88	20.59	338.84	908.38	5.35	14.34	86.65	38.78			
10	2,000	2,500	2,250	123	1,329	6.04	65.31	371.73	2,714.01	4.85	35.40	0	7	0.00	20.59	0.00	908.38	0.00	14.34	0.00	33.47			
11	2,500	3,000	2,750	93	1,422	4.57	69.88	378.60	3,092.61	4.94	40.34	0	7	0.00	20.59	0.00	908.38	0.00	14.34	0.00	29.37			
12	3,000	4,000	3,500	122	1,544	6.00	75.87	606.91	3,699.52	7.92	48.26	0	7	0.00	20.59	0.00	908.38	0.00	14.34	0.00	24.55			
13	4,000	5,000	4,500	94	1,638	4.62	80.49	539.25	4,238.77	7.03	55.29	4	11	11.76	32.35	893.05	1,801.43	14.09	28.43	165.61	42.50			
14	5,000	7,500	6,250	124	1,762	6.09	86.58	686.78	4,925.55	8.96	64.25	5	16	14.71	47.06	61.53	1,862.96	0.97	29.40	8.96	37.82			
15	7,500	10,000	8,750	68	1,830	3.34	89.93	433.95	5,359.50	5.66	69.91	2	18	5.88	52.94	0.42	1,863.38	0.01	29.41	0.10	34.77			
16	10,000	20,000	15,000	109	1,939	5.36	95.28	1,098.09	6,457.59	14.32	84.24	8	26	23.53	76.47	4,285.03	6,148.41	67.63	97.04	390.23	95.21			
17	20,000	50,000	35,000	71	2,010	3.49	98.77	901.93	7,359.52	11.77	96.00	8	34	23.53	100.00	187.76	6,336.17	2.96	100.00	20.82	86.09			
18	50,000	100,000	75,000	14	2,024	0.69	99.46	139.62	7,499.14	1.82	97.82	0	34	0.00	100.00	0.00	6,336.17	0.00	100.00	0.00	84.49			
19	100,000	500,000	300,000	6	2,030	0.29	99.75	104.52	7,603.66	1.36	99.19	0	34	0.00	100.00	0.00	6,336.17	0.00	100.00	0.00	83.33			
20	500,000	<b>UP</b>		5	2,035	0.25	100.00	62.23	7,665.88	0.81	100.00	0	34	0.00	100.00	0.00	6,336.17	0.00	100.00	0.00	82.65			
				2,035					7,665.88					34					6,336.17					82.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.64	13.64	7.71	7.71	7.23	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.55	18.18	0.64	8.35	0.60	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.55	22.73	0.83	9.18	0.77	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.55	27.27	0.34	9.51	0.32	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.55	31.82	0.73	10.24	0.68	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.55	36.36	0.91	11.15	0.85	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.55	40.91	1.58	12.73	1.48	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	12	13.64	54.55	6.08	18.81	5.69	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.55	59.09	2.24	21.06	2.10	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.55	63.64	0.26	21.32	0.24	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.55	68.18	48.34	69.65	45.28	65.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	18	13.64	81.82	14.53	84.18	13.61	78.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	4.55	86.36	11.99	96.17	11.23	90.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	4.55	90.91	1.25	97.42	1.17	91.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	4.55	95.45	1.33	98.74	1.24	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	22	4.55	100.00	8.00	106.75	7.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	106.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					106.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	224	224	6.35	6.35	521.26	521.26	4.20	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	247	0.65	7.01	6.53	527.78	0.05	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	124	371	3.52	10.52	29.91	557.69	0.24	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	111	482	3.15	13.67	48.39	606.09	0.39	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	221	703	6.27	19.94	108.40	714.49	0.87	5.76	2	2	4.08	4.08	237.34	237.34	2.90	2.90	218.95	33.22			
6	500	750	625	234	937	6.64	26.57	197.36	911.85	1.59	7.35	1	3	2.04	6.12	448.00	685.34	5.47	8.37	226.99	75.16			
7	750	1,000	875	291	1,228	8.25	34.83	352.05	1,263.90	2.84	10.19	2	5	4.08	10.20	152.48	837.81	1.86	10.23	43.31	66.29			
8	1,000	1,500	1,250	338	1,566	9.59	44.41	549.45	1,813.35	4.43	14.62	0	5	0.00	10.20	0.00	837.81	0.00	10.23	0.00	46.20			
9	1,500	2,000	1,750	299	1,865	8.48	52.89	619.35	2,432.70	4.99	19.62	1	6	2.04	12.24	68.77	906.59	0.84	11.07	11.10	37.27			
10	2,000	2,500	2,250	157	2,022	4.45	57.35	469.33	2,902.03	3.78	23.40	1	7	2.04	14.29	34.97	941.55	0.43	11.50	7.45	32.44			
11	2,500	3,000	2,750	168	2,190	4.76	62.11	586.97	3,489.00	4.73	28.14	5	12	10.20	24.49	3,127.18	4,068.74	38.18	49.67	532.77	116.62			
12	3,000	4,000	3,500	194	2,384	5.50	67.61	709.91	4,198.91	5.72	33.86	8	20	16.33	40.82	2,753.86	6,822.59	33.62	83.29	387.92	162.48			
13	4,000	5,000	4,500	188	2,572	5.33	72.94	839.77	5,038.68	6.77	40.63	6	26	12.24	53.06	433.94	7,256.53	5.30	88.59	51.67	144.02			
14	5,000	7,500	6,250	226	2,798	6.41	79.35	1,204.77	6,243.45	9.72	50.35	1	27	2.04	55.10	46.74	7,303.27	0.57	89.16	3.88	116.97			
15	7,500	10,000	8,750	164	2,962	4.65	84.00	1,164.08	7,407.53	9.39	59.74	6	33	12.24	67.35	174.28	7,477.55	2.13	91.29	14.97	100.95			
16	10,000	20,000	15,000	341	3,303	9.67	93.68	2,135.16	9,542.69	17.22	76.95	8	41	16.33	83.67	402.36	7,879.91	4.91	96.20	18.84	82.58			
17	20,000	50,000	35,000	172	3,475	4.88	98.55	2,199.86	11,742.55	17.74	94.69	2	43	4.08	87.76	5.11	7,885.02	0.06	96.27	0.23	67.15			
18	50,000	100,000	75,000	32	3,507	0.91	99.46	437.48	12,180.04	3.53	98.22	6	49	12.24	100.00	305.92	8,190.95	3.73	100.00	69.93	67.25			
19	100,000	500,000	300,000	16	3,523	0.45	99.91	215.61	12,395.65	1.74	99.96	0	49	0.00	100.00	0.00	8,190.95	0.00	100.00	0.00	66.08			
20	500,000	UP		3	3,526	0.09	100.00	4.92	12,400.57	0.04	100.00	0	49	0.00	100.00	0.00	8,190.95	0.00	100.00	0.00	66.05			
				3,526					12,400.57					49					8,190.95					66.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.52	6.52	5.58	5.58	4.28	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	2.17	8.70	0.00	5.58	0.00	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.17	10.87	0.00	5.58	0.00	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	7	4.35	15.22	1.11	6.70	0.85	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	11	8.70	23.91	2.73	9.42	2.09	7.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	14	6.52	30.43	2.35	11.77	1.80	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	8.70	39.13	6.84	18.61	5.25	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	22	8.70	47.83	6.05	24.66	4.64	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	27	10.87	58.70	13.26	37.92	10.17	29.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	29	4.35	63.04	11.64	49.56	8.93	38.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	33	8.70	71.74	10.96	60.52	8.41	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	35	4.35	76.09	4.30	64.82	3.30	49.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	38	6.52	82.61	15.87	80.69	12.18	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	41	6.52	89.13	17.55	98.24	13.47	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	2.17	91.30	20.00	118.24	15.34	90.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	43	2.17	93.48	4.63	122.87	3.55	94.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	44	2.17	95.65	2.26	125.13	1.73	96.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	45	2.17	97.83	2.92	128.05	2.24	98.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	46	2.17	100.00	2.30	130.35	1.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	46	0.00	100.00	0.00	130.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					130.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.25	2.25	1.46	1.46	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	31	2.40	4.65	3.89	5.35	0.16	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	35	66	5.25	9.90	12.84	18.19	0.54	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	103	5.55	15.44	21.93	40.13	0.92	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	159	8.40	23.84	119.77	159.89	5.01	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	54	213	8.10	31.93	47.32	207.21	1.98	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	51	264	7.65	39.58	59.47	266.69	2.49	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	68	332	10.19	49.78	107.45	374.14	4.50	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	385	7.95	57.72	85.31	459.45	3.57	19.23	3	3	75.00	75.00	14.08	14.08	100.00	100.00	16.50	3.06			
10	2,000	2,500	2,250	32	417	4.80	62.52	86.11	545.56	3.60	22.84	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	2.58			
11	2,500	3,000	2,750	31	448	4.65	67.17	84.38	629.93	3.53	26.37	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	2.23			
12	3,000	4,000	3,500	52	500	7.80	74.96	160.53	790.46	6.72	33.09	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.78			
13	4,000	5,000	4,500	23	523	3.45	78.41	144.10	934.56	6.03	39.12	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.51			
14	5,000	7,500	6,250	29	552	4.35	82.76	204.29	1,138.85	8.55	47.68	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	1.24			
15	7,500	10,000	8,750	33	585	4.95	87.71	310.16	1,449.01	12.98	60.66	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	0.97			
16	10,000	20,000	15,000	37	622	5.55	93.25	403.32	1,852.34	16.88	77.54	0	3	0.00	75.00	0.00	14.08	0.00	100.00	0.00	0.76			
17	20,000	50,000	35,000	31	653	4.65	97.90	405.29	2,257.62	16.97	94.51	1	4	25.00	100.00	0.00	14.08	0.00	100.00	0.00	0.62			
18	50,000	100,000	75,000	9	662	1.35	99.25	86.15	2,343.77	3.61	98.12	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.60			
19	100,000	500,000	300,000	5	667	0.75	100.00	45.00	2,388.77	1.88	100.00	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.59			
20	500,000	UP		0	667	0.00	100.00	0.00	2,388.77	0.00	100.00	0	4	0.00	100.00	0.00	14.08	0.00	100.00	0.00	0.59			
				667					2,388.77					4					14.08					0.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	2.90	2.90	1.83	1.83	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	52	2.48	5.38	4.68	6.51	0.12	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	88	3.72	9.10	9.55	16.06	0.24	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	111	2.38	11.48	7.64	23.70	0.19	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	79	190	8.17	19.65	39.04	62.73	0.98	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	66	256	6.83	26.47	51.53	114.26	1.30	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	92	348	9.51	35.99	101.31	215.57	2.55	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	113	461	11.69	47.67	194.73	410.30	4.91	10.34	1	1	16.67	16.67	25.26	25.26	6.50	6.50	12.97	6.16			
9	1,500	2,000	1,750	74	535	7.65	55.33	166.79	577.09	4.20	14.55	1	2	16.67	33.33	34.47	59.73	8.86	15.36	20.66	10.35			
10	2,000	2,500	2,250	47	582	4.86	60.19	125.77	702.86	3.17	17.72	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	8.50			
11	2,500	3,000	2,750	43	625	4.45	64.63	141.94	844.80	3.58	21.29	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	7.07			
12	3,000	4,000	3,500	59	684	6.10	70.73	246.84	1,091.64	6.22	27.51	0	2	0.00	33.33	0.00	59.73	0.00	15.36	0.00	5.47			
13	4,000	5,000	4,500	55	739	5.69	76.42	197.75	1,289.39	4.98	32.50	1	3	16.67	50.00	2.00	61.72	0.51	15.87	1.01	4.79			
14	5,000	7,500	6,250	64	803	6.62	83.04	447.41	1,736.80	11.28	43.78	1	4	16.67	66.67	84.30	146.02	21.68	37.55	18.84	8.41			
15	7,500	10,000	8,750	49	852	5.07	88.11	442.14	2,178.94	11.14	54.92	0	4	0.00	66.67	0.00	146.02	0.00	37.55	0.00	6.70			
16	10,000	20,000	15,000	58	910	6.00	94.11	758.15	2,937.09	19.11	74.03	0	4	0.00	66.67	0.00	146.02	0.00	37.55	0.00	4.97			
17	20,000	50,000	35,000	46	956	4.76	98.86	904.78	3,841.87	22.80	96.83	2	6	33.33	100.00	242.80	388.81	62.45	100.00	26.84	10.12			
18	50,000	100,000	75,000	11	967	1.14	100.00	125.63	3,967.50	3.17	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.80			
19	100,000	500,000	300,000	0	967	0.00	100.00	0.00	3,967.50	0.00	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.80			
20	500,000	UP		0	967	0.00	100.00	0.00	3,967.50	0.00	100.00	0	6	0.00	100.00	0.00	388.81	0.00	100.00	0.00	9.80			
				967					3,967.50					6					388.81					9.80





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.09	3.09	6.13	6.13	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	23	1.65	4.74	0.99	7.12	0.09	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	39	3.30	8.04	4.54	11.66	0.40	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	57	3.71	11.75	5.25	16.91	0.47	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	32	89	6.60	18.35	13.39	30.30	1.19	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	131	8.66	27.01	19.21	49.51	1.71	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	172	8.45	35.46	29.89	79.40	2.66	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	213	8.45	43.92	46.17	125.57	4.11	11.18	1	1	100.00	100.00	13.00	13.00	100.00	100.00	28.16	10.35			
9	1,500	2,000	1,750	54	267	11.13	55.05	63.43	189.00	5.65	16.82	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	6.88			
10	2,000	2,500	2,250	29	296	5.98	61.03	40.49	229.49	3.60	20.43	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	5.66			
11	2,500	3,000	2,750	23	319	4.74	65.77	61.90	291.39	5.51	25.94	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	4.46			
12	3,000	4,000	3,500	31	350	6.39	72.16	73.75	365.14	6.56	32.50	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	3.56			
13	4,000	5,000	4,500	24	374	4.95	77.11	67.05	432.18	5.97	38.47	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	3.01			
14	5,000	7,500	6,250	34	408	7.01	84.12	129.41	561.60	11.52	49.99	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	2.31			
15	7,500	10,000	8,750	33	441	6.80	90.93	139.59	701.19	12.43	62.42	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.85			
16	10,000	20,000	15,000	21	462	4.33	95.26	165.83	867.02	14.76	77.18	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.50			
17	20,000	50,000	35,000	15	477	3.09	98.35	150.74	1,017.76	13.42	90.59	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.28			
18	50,000	100,000	75,000	6	483	1.24	99.59	76.59	1,094.35	6.82	97.41	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.19			
19	100,000	500,000	300,000	2	485	0.41	100.00	29.07	1,123.42	2.59	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.16			
20	500,000	UP		0	485	0.00	100.00	0.00	1,123.42	0.00	100.00	0	1	0.00	100.00	0.00	13.00	0.00	100.00	0.00	1.16			
				485					1,123.42					1					13.00					1.16



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	3.92	3.92	0.26	0.26	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	10	5.88	9.80	0.36	0.62	0.10	0.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	7	17	6.86	16.67	2.65	3.26	0.76	0.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	22	4.90	21.57	1.45	4.72	0.42	1.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	28	5.88	27.45	1.59	6.30	0.45	1.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	33	4.90	32.35	3.54	9.84	1.01	2.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	42	8.82	41.18	7.11	16.95	2.04	4.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	50	7.84	49.02	7.64	24.59	2.19	7.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	9	59	8.82	57.84	16.30	40.90	4.67	11.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	65	5.88	63.73	16.14	57.04	4.62	16.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	4	69	3.92	67.65	1.71	58.74	0.49	16.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	75	5.88	73.53	19.77	78.51	5.66	22.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	81	5.88	79.41	5.64	84.15	1.62	24.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	85	3.92	83.33	5.49	89.64	1.57	25.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	5	90	4.90	88.24	23.52	113.16	6.74	32.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	7	97	6.86	95.10	109.25	222.41	31.30	63.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	4	101	3.92	99.02	107.50	329.91	30.80	94.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	102	0.98	100.00	19.16	349.07	5.49	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	349.07	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	102	0.00	100.00	0.00	349.07	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				102				349.07				0				0.00				0.00			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	526	526	12.66	12.66	457.49	457.49	2.68	2.68	2	2	5.41	5.41	56.19	56.19	0.76	0.76	12.28	12.28			
2	50	100	75	203	729	4.89	17.55	71.49	528.97	0.42	3.10	0	2	0.00	5.41	0.00	56.19	0.00	0.76	0.00	10.62			
3	100	200	150	264	993	6.36	23.90	162.09	691.06	0.95	4.05	1	3	2.70	8.11	74.43	130.62	1.01	1.77	45.92	18.90			
4	200	300	250	240	1,233	5.78	29.68	164.60	855.66	0.96	5.01	0	3	0.00	8.11	0.00	130.62	0.00	1.77	0.00	15.27			
5	300	500	400	283	1,516	6.81	36.49	239.91	1,095.57	1.40	6.42	0	3	0.00	8.11	0.00	130.62	0.00	1.77	0.00	11.92			
6	500	750	625	165	1,681	3.97	40.47	356.45	1,452.02	2.09	8.50	0	3	0.00	8.11	0.00	130.62	0.00	1.77	0.00	9.00			
7	750	1,000	875	249	1,930	5.99	46.46	425.63	1,877.65	2.49	10.99	0	3	0.00	8.11	0.00	130.62	0.00	1.77	0.00	6.96			
8	1,000	1,500	1,250	199	2,129	4.79	51.25	443.16	2,320.81	2.59	13.59	2	5	5.41	13.51	1,484.53	1,615.15	20.14	21.91	334.99	69.59			
9	1,500	2,000	1,750	219	2,348	5.27	56.52	498.98	2,819.79	2.92	16.51	1	6	2.70	16.22	708.20	2,323.34	9.61	31.52	141.93	82.39			
10	2,000	2,500	2,250	170	2,518	4.09	60.62	564.58	3,384.38	3.31	19.82	0	6	0.00	16.22	0.00	2,323.34	0.00	31.52	0.00	68.65			
11	2,500	3,000	2,750	151	2,669	3.64	64.25	549.24	3,933.61	3.22	23.03	1	7	2.70	18.92	0.64	2,323.98	0.01	31.53	0.12	59.08			
12	3,000	4,000	3,500	164	2,833	3.95	68.20	587.92	4,521.54	3.44	26.48	2	9	5.41	24.32	843.90	3,167.88	11.45	42.98	143.54	70.06			
13	4,000	5,000	4,500	157	2,990	3.78	71.98	667.45	5,188.98	3.91	30.38	0	9	0.00	24.32	0.00	3,167.88	0.00	42.98	0.00	61.05			
14	5,000	7,500	6,250	225	3,215	5.42	77.40	1,136.14	6,325.12	6.65	37.04	3	12	8.11	32.43	15.02	3,182.90	0.20	43.18	1.32	50.32			
15	7,500	10,000	8,750	140	3,355	3.37	80.77	1,250.49	7,575.61	7.32	44.36	4	16	10.81	43.24	710.34	3,893.25	9.64	52.82	56.81	51.39			
16	10,000	20,000	15,000	298	3,653	7.17	87.94	3,353.00	10,928.62	19.63	63.99	5	21	13.51	56.76	2,512.32	6,405.57	34.08	86.90	74.93	58.61			
17	20,000	50,000	35,000	268	3,921	6.45	94.39	2,932.23	13,860.85	17.17	81.16	12	33	32.43	89.19	960.54	7,366.11	13.03	99.93	32.76	53.14			
18	50,000	100,000	75,000	124	4,045	2.99	97.38	1,132.68	14,993.53	6.63	87.80	0	33	0.00	89.19	0.00	7,366.11	0.00	99.93	0.00	49.13			
19	100,000	500,000	300,000	83	4,128	2.00	99.37	1,100.91	16,094.44	6.45	94.24	2	35	5.41	94.59	3.26	7,369.37	0.04	99.97	0.30	45.79			
20	500,000	UP		26	4,154	0.63	100.00	983.34	17,077.78	5.76	100.00	2	37	5.41	100.00	2.02	7,371.39	0.03	100.00	0.20	43.16			
				4,154					17,077.78					37					7,371.39					43.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	0.35	0.35	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	2.37	2.72	13.06	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	5.88	8.59	32.38	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	3.63	12.22	20.00	67.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	5.02	17.24	27.63	94.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	0.53	17.77	2.91	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	0.38	18.15	2.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	18.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					7			18.15				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	114	114	11.55	11.55	76.42	76.42	1.41	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	133	1.93	13.48	14.54	90.96	0.27	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	159	2.63	16.11	80.01	170.98	1.48	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	189	3.04	19.15	56.95	227.93	1.05	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	223	3.44	22.59	312.72	540.65	5.77	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	265	4.26	26.85	65.19	605.84	1.20	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	71	336	7.19	34.04	115.16	721.00	2.12	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	75	411	7.60	41.64	203.60	924.60	3.76	17.05	2	2	8.00	8.00	516.52	516.52	30.41	30.41	253.69	55.86			
9	1,500	2,000	1,750	82	493	8.31	49.95	317.54	1,242.14	5.86	22.91	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	41.58			
10	2,000	2,500	2,250	59	552	5.98	55.93	255.45	1,497.59	4.71	27.62	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	34.49			
11	2,500	3,000	2,750	69	621	6.99	62.92	336.81	1,834.40	6.21	33.83	0	2	0.00	8.00	0.00	516.52	0.00	30.41	0.00	28.16			
12	3,000	4,000	3,500	99	720	10.03	72.95	701.13	2,535.53	12.93	46.77	5	7	20.00	28.00	85.01	601.53	5.00	35.41	12.12	23.72			
13	4,000	5,000	4,500	66	786	6.69	79.64	485.62	3,021.15	8.96	55.72	2	9	8.00	36.00	842.49	1,444.01	49.60	85.01	173.48	47.80			
14	5,000	7,500	6,250	64	850	6.48	86.12	884.00	3,905.15	16.30	72.03	1	10	4.00	40.00	5.50	1,449.51	0.32	85.33	0.62	37.12			
15	7,500	10,000	8,750	64	914	6.48	92.60	763.96	4,669.11	14.09	86.12	14	24	56.00	96.00	235.15	1,684.66	13.84	99.17	30.78	36.08			
16	10,000	20,000	15,000	37	951	3.75	96.35	568.67	5,237.78	10.49	96.61	1	25	4.00	100.00	14.05	1,698.71	0.83	100.00	2.47	32.43			
17	20,000	50,000	35,000	15	966	1.52	97.87	112.08	5,349.85	2.07	98.67	0	25	0.00	100.00	0.00	1,698.71	0.00	100.00	0.00	31.75			
18	50,000	100,000	75,000	7	973	0.71	98.58	39.85	5,389.70	0.74	99.41	0	25	0.00	100.00	0.00	1,698.71	0.00	100.00	0.00	31.52			
19	100,000	500,000	300,000	7	980	0.71	99.29	43.31	5,433.01	0.80	100.21	0	25	0.00	100.00	0.00	1,698.71	0.00	100.00	0.00	31.27			
20	500,000	UP		7	987	0.71	100.00	11.28	5,421.73	0.21	100.00	0	25	0.00	100.00	0.00	1,698.71	0.00	100.00	0.00	31.33			
				987					5,421.73					25					1,698.71					31.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.22	2.22	0.54	0.54	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.22	4.44	0.07	0.61	0.03	0.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.22	6.67	0.93	1.55	0.38	0.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.22	8.89	1.27	2.82	0.52	1.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	6	4.44	13.33	2.51	5.33	1.03	2.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	2.22	15.56	2.85	8.18	1.17	3.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	11	8.89	24.44	18.58	26.76	7.59	10.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	16	11.11	35.56	16.30	43.06	6.66	17.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	20	8.89	44.44	13.52	56.58	5.52	23.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	24	8.89	53.33	10.93	67.51	4.46	27.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	27	6.67	60.00	15.86	83.37	6.48	34.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	29	4.44	64.44	18.03	101.40	7.36	41.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	41	26.67	91.11	107.59	208.99	43.94	85.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	45	8.89	100.00	35.86	244.85	14.65	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	45	0.00	100.00	0.00	244.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	244.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	244.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	244.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	45	0.00	100.00	0.00	244.85	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					244.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.17	4.17	1.42	1.42	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	2.26	3.68	0.32	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	5.61	9.29	0.79	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	7.54	16.83	1.06	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	4.52	21.35	0.64	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	5.22	26.56	0.74	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	3.53	30.10	0.50	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.17	33.33	13.71	43.81	1.93	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.17	37.50	4.22	48.03	0.60	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.17	41.67	12.94	60.97	1.82	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.17	45.83	4.38	65.34	0.62	9.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.17	50.00	6.78	72.13	0.96	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.17	54.17	8.45	80.58	1.19	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.17	58.33	7.48	88.06	1.06	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.17	62.50	66.82	154.88	9.43	21.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	22	29.17	91.67	95.85	250.72	13.52	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	4.17	95.83	133.24	383.96	18.79	54.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	24	4.17	100.00	324.99	708.95	45.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	708.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					708.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1,688	1,688	17.45	17.45	516.66	516.66	1.57	1.57	1	1	0.60	0.60	6.32	6.32	0.11	0.11	1.22	1.22			
2	50	100	75	347	2,035	3.59	21.03	55.80	572.45	0.17	1.74	0	1	0.00	0.60	0.00	6.32	0.00	0.11	0.00	1.10			
3	100	200	150	484	2,519	5.00	26.03	320.26	892.71	0.97	2.71	6	7	3.59	4.19	99.91	106.23	1.81	1.92	31.20	11.90			
4	200	300	250	313	2,832	3.23	29.27	493.25	1,385.96	1.50	4.21	0	7	0.00	4.19	0.00	106.23	0.00	1.92	0.00	7.66			
5	300	500	400	378	3,210	3.91	33.17	806.99	2,192.95	2.45	6.66	4	11	2.40	6.59	33.90	140.13	0.61	2.53	4.20	6.39			
6	500	750	625	642	3,852	6.63	39.81	816.72	3,009.67	2.48	9.14	17	28	10.18	16.77	137.78	277.91	2.49	5.02	16.87	9.23			
7	750	1,000	875	419	4,271	4.33	44.14	655.53	3,665.20	1.99	11.13	3	31	1.80	18.56	68.72	346.63	1.24	6.27	10.48	9.46			
8	1,000	1,500	1,250	764	5,035	7.90	52.04	1,396.87	5,062.07	4.24	15.37	6	37	3.59	22.16	54.32	400.95	0.98	7.25	3.89	7.92			
9	1,500	2,000	1,750	636	5,671	6.57	58.61	1,895.31	6,957.39	5.75	21.12	11	48	6.59	28.74	374.53	775.48	6.77	14.02	19.76	11.15			
10	2,000	2,500	2,250	442	6,113	4.57	63.18	1,677.89	8,635.28	5.09	26.21	7	55	4.19	32.93	551.26	1,326.74	9.96	23.98	32.85	15.36			
11	2,500	3,000	2,750	467	6,580	4.83	68.00	2,430.27	11,065.55	7.38	33.59	8	63	4.79	37.72	382.23	1,708.97	6.91	30.89	15.73	15.44			
12	3,000	4,000	3,500	740	7,320	7.65	75.65	4,162.79	15,228.34	12.64	46.22	20	83	11.98	49.70	435.06	2,144.03	7.86	38.75	10.45	14.08			
13	4,000	5,000	4,500	553	7,873	5.72	81.37	3,749.52	18,977.86	11.38	57.61	16	99	9.58	59.28	709.67	2,853.70	12.83	51.58	18.93	15.04			
14	5,000	7,500	6,250	626	8,499	6.47	87.84	4,821.13	23,798.99	14.63	72.24	26	125	15.57	74.85	1,200.93	4,054.63	21.71	73.29	24.91	17.04			
15	7,500	10,000	8,750	241	8,740	2.49	90.33	2,593.26	26,392.24	7.87	80.11	11	136	6.59	81.44	323.51	4,378.14	5.85	79.13	12.48	16.59			
16	10,000	20,000	15,000	283	9,023	2.92	93.25	2,999.06	29,391.31	9.10	89.21	8	144	4.79	86.23	126.15	4,504.29	2.28	81.41	4.21	15.33			
17	20,000	50,000	35,000	161	9,184	1.66	94.92	1,044.16	30,435.47	3.17	92.38	8	152	4.79	91.02	675.44	5,179.73	12.21	93.62	64.69	17.02			
18	50,000	100,000	75,000	87	9,271	0.90	95.81	499.64	30,935.11	1.52	93.90	0	152	0.00	91.02	0.00	5,179.73	0.00	93.62	0.00	16.74			
19	100,000	500,000	300,000	139	9,410	1.44	97.25	995.97	31,931.08	3.02	96.92	0	152	0.00	91.02	0.00	5,179.73	0.00	93.62	0.00	16.22			
20	500,000	UP		266	9,676	2.75	100.00	1,013.48	32,944.56	3.08	100.00	15	167	8.98	100.00	352.90	5,532.63	6.38	100.00	34.82	16.79			
				9,676					32,944.56					167					5,532.63					16.79





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62	62	17.61	17.61	59.31	59.31	2.65	2.65	1	1	0.00	0.00	24.32	24.32	37.24	37.24	41.00	41.00			
2	50	100	75	5	67	1.42	19.03	10.76	70.07	0.48	3.13	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	34.71			
3	100	200	150	2	69	0.57	19.60	0.59	70.66	0.03	3.16	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	34.42			
4	200	300	250	5	74	1.42	21.02	1.46	72.12	0.07	3.22	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	33.72			
5	300	500	400	8	82	2.27	23.30	53.22	125.34	2.38	5.60	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	19.40			
6	500	750	625	10	92	2.84	26.14	45.30	170.64	2.02	7.63	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	14.25			
7	750	1,000	875	2	94	0.57	26.70	3.53	174.17	0.16	7.78	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	13.96			
8	1,000	1,500	1,250	14	108	3.98	30.68	23.79	197.96	1.06	8.85	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	12.29			
9	1,500	2,000	1,750	7	115	1.99	32.67	39.54	237.51	1.77	10.62	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	10.24			
10	2,000	2,500	2,250	17	132	4.83	37.50	55.28	292.79	2.47	13.09	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	8.31			
11	2,500	3,000	2,750	9	141	2.56	40.06	47.33	340.11	2.12	15.20	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	7.15			
12	3,000	4,000	3,500	23	164	6.53	46.59	103.90	444.01	4.64	19.85	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	5.48			
13	4,000	5,000	4,500	18	182	5.11	51.70	123.99	568.00	5.54	25.39	0	1	0.00	33.33	0.00	24.32	0.00	37.24	0.00	4.28			
14	5,000	7,500	6,250	71	253	20.17	71.88	619.58	1,187.58	27.69	53.08	2	3	66.67	100.00	40.98	65.30	62.76	100.00	6.61	5.50			
15	7,500	10,000	8,750	43	296	12.22	84.09	473.23	1,660.80	21.15	74.23	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	3.93			
16	10,000	20,000	15,000	40	336	11.36	95.45	480.50	2,141.30	21.48	95.71	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	3.05			
17	20,000	50,000	35,000	6	342	1.70	97.16	20.68	2,161.98	0.92	96.63	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	3.02			
18	50,000	100,000	75,000	8	350	2.27	99.43	85.53	2,247.51	3.82	100.46	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	2.91			
19	100,000	500,000	300,000	2	352	0.57	100.00	10.21	2,237.30	0.46	100.00	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	2.92			
20	500,000	UP		0	352	0.00	100.00	0.00	2,237.30	0.00	100.00	0	3	0.00	100.00	0.00	65.30	0.00	100.00	0.00	2.92			
				352					2,237.30					3					65.30					2.92



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	38	38	6.64	6.64	100.31	100.31	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	13	51	2.27	8.92	22.64	122.95	0.61	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	10	61	1.75	10.66	5.83	128.78	0.16	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	9	70	1.57	12.24	28.66	157.44	0.77	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	82	152	14.34	26.57	29.91	187.35	0.80	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	21	173	3.67	30.24	28.07	215.42	0.75	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	8	181	1.40	31.64	8.31	223.73	0.22	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	23	204	4.02	35.66	48.67	272.40	1.30	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	16	220	2.80	38.46	31.69	304.09	0.85	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	13	233	2.27	40.73	27.40	331.50	0.73	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	10	243	1.75	42.48	37.09	368.59	0.99	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	29	272	5.07	47.55	123.81	492.39	3.31	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	38	310	6.64	54.20	242.57	734.97	6.48	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	45	355	7.87	62.06	313.62	1,048.59	8.38	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	27	382	4.72	66.78	285.04	1,333.63	7.62	35.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	62	444	10.84	77.62	948.96	2,282.59	25.36	60.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	95	539	16.61	94.23	977.98	3,260.57	26.13	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	17	556	2.97	97.20	307.30	3,567.87	8.21	95.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	15	571	2.62	99.83	174.56	3,742.43	4.66	100.00	1	1	100.00	100.00	2,328.68	2,328.68	100.00	100.00	1334.00	62.22		
20	500,000	<b>UP</b>		1	572	0.17	100.00	0.00	3,742.43	0.00	100.00	0	1	0.00	100.00	0.00	2,328.68	0.00	100.00	0.00	62.22		
				572					3,742.43					1					2,328.68				



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	91	91	10.12	10.12	56.01	56.01	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	45	136	5.01	15.13	8.19	64.20	0.26	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	96	232	10.68	25.81	30.45	94.64	0.96	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	45	277	5.01	30.81	33.58	128.22	1.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	339	6.90	37.71	54.96	183.18	1.74	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	76	415	8.45	46.16	85.11	268.29	2.69	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	47	462	5.23	51.39	81.17	349.46	2.57	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	59	521	6.56	57.95	139.54	488.99	4.41	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	558	4.12	62.07	94.62	583.61	2.99	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	46	604	5.12	67.19	166.88	750.49	5.28	23.74	1	1	6.67	6.67	3.54	3.54	0.68	0.68	2.12	0.47			
11	2,500	3,000	2,750	28	632	3.11	70.30	128.32	878.81	4.06	27.80	0	1	0.00	6.67	0.00	3.54	0.00	0.68	0.00	0.40			
12	3,000	4,000	3,500	47	679	5.23	75.53	253.38	1,132.19	8.02	35.82	0	1	0.00	6.67	0.00	3.54	0.00	0.68	0.00	0.31			
13	4,000	5,000	4,500	16	695	1.78	77.31	128.30	1,260.48	4.06	39.87	0	1	0.00	6.67	0.00	3.54	0.00	0.68	0.00	0.28			
14	5,000	7,500	6,250	44	739	4.89	82.20	380.49	1,640.97	12.04	51.91	0	1	0.00	6.67	0.00	3.54	0.00	0.68	0.00	0.22			
15	7,500	10,000	8,750	48	787	5.34	87.54	321.01	1,961.98	10.15	62.07	2	3	13.33	20.00	348.29	351.83	66.59	67.27	108.50	17.93			
16	10,000	20,000	15,000	45	832	5.01	92.55	476.91	2,438.89	15.09	77.15	1	4	6.67	26.67	0.00	351.83	0.00	67.27	0.00	14.43			
17	20,000	50,000	35,000	30	862	3.34	95.88	417.58	2,856.46	13.21	90.36	1	5	6.67	33.33	15.10	366.93	2.89	70.16	3.62	12.85			
18	50,000	100,000	75,000	2	864	0.22	96.11	26.28	2,882.75	0.83	91.19	0	5	0.00	33.33	0.00	366.93	0.00	70.16	0.00	12.73			
19	100,000	500,000	300,000	15	879	1.67	97.78	129.10	3,011.85	4.08	95.28	3	8	20.00	53.33	6.20	373.13	1.19	71.34	4.80	12.39			
20	500,000	UP		20	899	2.22	100.00	149.27	3,161.11	4.72	100.00	7	15	46.67	100.00	149.89	523.02	28.66	100.00	100.42	16.55			
				899					3,161.11					15					523.02					16.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	2	8.33	8.33	0.39	0.39	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	4	8.33	16.67	2.04	2.43	1.65	1.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.17	20.83	0.46	2.89	0.37	2.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	8	12.50	33.33	1.67	4.56	1.36	3.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	8.33	41.67	0.64	5.20	0.52	4.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	8.33	50.00	2.09	7.28	1.70	5.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	15	12.50	62.50	2.81	10.09	2.28	8.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	17	8.33	70.83	5.25	15.34	4.27	12.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	20	12.50	83.33	6.35	21.69	5.16	17.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	4.17	87.50	6.72	28.41	5.46	23.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	4.17	91.67	12.80	41.21	10.40	33.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	4.17	95.83	32.89	74.10	26.72	60.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	24	4.17	100.00	48.98	123.09	39.80	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	123.09	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					123.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29393

STORAGE OF GOODS IN THE OPENPRIVATE OR PUBLIC TO WARRANTY C

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	6.97	6.97	36.15	36.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	4.46	11.43	23.15	59.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	2.47	13.91	12.82	72.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	2.33	16.23	12.07	84.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	3.05	19.28	15.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	19.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					19.28					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	77	77	23.33	23.33	582.84	582.84	36.40	36.40	6	6	100.00	100.00	85.32	85.32	100.00	100.00	14.64	14.64			
2	50	100	75	22	99	6.67	30.00	13.13	595.97	0.82	37.22	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	14.32			
3	100	200	150	22	121	6.67	36.67	12.28	608.25	0.77	37.99	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	14.03			
4	200	300	250	5	126	1.52	38.18	2.82	611.07	0.18	38.17	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	13.96			
5	300	500	400	18	144	5.45	43.64	12.65	623.72	0.79	38.96	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	13.68			
6	500	750	625	29	173	8.79	52.42	20.07	643.79	1.25	40.21	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	13.25			
7	750	1,000	875	16	189	4.85	57.27	24.50	668.29	1.53	41.74	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	12.77			
8	1,000	1,500	1,250	4	193	1.21	58.48	6.00	674.29	0.37	42.11	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	12.65			
9	1,500	2,000	1,750	11	204	3.33	61.82	13.78	688.07	0.86	42.98	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	12.40			
10	2,000	2,500	2,250	5	209	1.52	63.33	2.21	690.28	0.14	43.11	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	12.36			
11	2,500	3,000	2,750	7	216	2.12	65.45	18.59	708.87	1.16	44.27	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	12.04			
12	3,000	4,000	3,500	11	227	3.33	68.79	68.69	777.56	4.29	48.56	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	10.97			
13	4,000	5,000	4,500	13	240	3.94	72.73	75.73	853.29	4.73	53.29	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	10.00			
14	5,000	7,500	6,250	15	255	4.55	77.27	71.20	924.50	4.45	57.74	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	9.23			
15	7,500	10,000	8,750	14	269	4.24	81.52	47.11	971.60	2.94	60.68	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	8.78			
16	10,000	20,000	15,000	13	282	3.94	85.45	163.40	1,135.00	10.21	70.89	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	7.52			
17	20,000	50,000	35,000	20	302	6.06	91.52	177.74	1,312.74	11.10	81.99	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	6.50			
18	50,000	100,000	75,000	11	313	3.33	94.85	140.39	1,453.13	8.77	90.76	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	5.87			
19	100,000	500,000	300,000	16	329	4.85	99.70	171.99	1,625.13	10.74	101.50	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	5.25			
20	500,000	UP		1	330	0.30	100.00	24.05	1,601.08	1.50	100.00	0	6	0.00	100.00	0.00	85.32	0.00	100.00	0.00	5.33			
				330					1,601.08					6					85.32					5.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	20.56	20.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	20.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					20.56					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,306	2,306	13.06	13.06	1,722.07	1,722.07	3.35	3.35	4	4	3.23	3.23	41.09	41.09	1.22	1.22	2.39	2.39			
2	50	100	75	1,413	3,719	8.00	21.06	321.74	2,043.82	0.63	3.98	5	9	4.03	7.26	86.95	128.04	2.59	3.81	27.02	6.26			
3	100	200	150	1,196	4,915	6.77	27.83	544.23	2,588.05	1.06	5.04	4	13	3.23	10.48	24.88	152.91	0.74	4.55	4.57	5.91			
4	200	300	250	892	5,807	5.05	32.88	667.67	3,255.71	1.30	6.34	8	21	6.45	16.94	186.79	339.70	5.56	10.11	27.98	10.43			
5	300	500	400	1,451	7,258	8.22	41.10	1,811.09	5,066.80	3.52	9.86	5	26	4.03	20.97	155.31	495.01	4.62	14.73	8.58	9.77			
6	500	750	625	1,266	8,524	7.17	48.27	1,376.18	6,442.99	2.68	12.54	8	34	6.45	27.42	342.66	837.68	10.19	24.92	24.90	13.00			
7	750	1,000	875	1,242	9,766	7.03	55.30	2,002.26	8,445.25	3.90	16.43	1	35	0.81	28.23	20.03	857.70	0.60	25.52	1.00	10.16			
8	1,000	1,500	1,250	1,576	11,342	8.92	64.23	3,176.87	11,622.13	6.18	22.62	12	47	9.68	37.90	850.53	1,708.23	25.30	50.82	26.77	14.70			
9	1,500	2,000	1,750	1,069	12,411	6.05	70.28	2,998.81	14,620.93	5.84	28.45	3	50	2.42	40.32	111.03	1,819.25	3.30	54.12	3.70	12.44			
10	2,000	2,500	2,250	678	13,089	3.84	74.12	2,135.93	16,756.87	4.16	32.61	2	52	1.61	41.94	35.72	1,854.98	1.06	55.18	1.67	11.07			
11	2,500	3,000	2,750	608	13,697	3.44	77.56	2,381.87	19,138.73	4.64	37.24	3	55	2.42	44.35	96.10	1,951.08	2.86	58.04	4.03	10.19			
12	3,000	4,000	3,500	806	14,503	4.56	82.13	3,961.81	23,100.55	7.71	44.95	9	64	7.26	51.61	190.09	2,141.17	5.65	63.70	4.80	9.27			
13	4,000	5,000	4,500	550	15,053	3.11	85.24	3,190.53	26,291.07	6.21	51.16	5	69	4.03	55.65	451.45	2,592.62	13.43	77.13	14.15	9.86			
14	5,000	7,500	6,250	770	15,823	4.36	89.60	5,064.23	31,355.30	9.86	61.02	7	76	5.65	61.29	129.53	2,722.15	3.85	80.98	2.56	8.68			
15	7,500	10,000	8,750	429	16,252	2.43	92.03	3,575.21	34,930.51	6.96	67.98	10	86	8.06	69.35	48.15	2,770.30	1.43	82.41	1.35	7.93			
16	10,000	20,000	15,000	637	16,889	3.61	95.64	7,704.75	42,635.26	14.99	82.97	14	100	11.29	80.65	478.66	3,248.96	14.24	96.65	6.21	7.62			
17	20,000	50,000	35,000	482	17,371	2.73	98.37	6,441.00	49,076.27	12.53	95.50	16	116	12.90	93.55	27.01	3,275.96	0.80	97.46	0.42	6.68			
18	50,000	100,000	75,000	113	17,484	0.64	99.01	1,444.12	50,520.39	2.81	98.31	1	117	0.81	94.35	13.14	3,289.11	0.39	97.85	0.91	6.51			
19	100,000	500,000	300,000	108	17,592	0.61	99.62	617.10	51,137.49	1.20	99.51	6	123	4.84	99.19	2.85	3,291.96	0.08	97.93	0.46	6.44			
20	500,000	UP		67	17,659	0.38	100.00	249.44	51,386.93	0.49	100.00	1	124	0.81	100.00	69.52	3,361.48	2.07	100.00	27.87	6.54			
				17,659					51,386.93					124					3,361.48					6.54





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	94	94	10.77	10.77	26.90	26.90	1.24	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	49	143	5.61	16.38	10.97	37.86	0.50	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	215	8.25	24.63	26.35	64.22	1.21	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	100	315	11.45	36.08	41.79	106.00	1.92	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	87	402	9.97	46.05	64.50	170.50	2.96	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	452	5.73	51.78	55.38	225.89	2.55	10.38	2	2	50.00	50.00	19.16	19.16	40.40	40.40	34.59	8.48			
7	750	1,000	875	56	508	6.41	58.19	101.99	327.88	4.69	15.07	0	2	0.00	50.00	0.00	19.16	0.00	40.40	0.00	5.84			
8	1,000	1,500	1,250	97	605	11.11	69.30	190.12	518.00	8.74	23.81	2	4	50.00	100.00	28.26	47.41	59.60	100.00	14.86	9.15			
9	1,500	2,000	1,750	61	666	6.99	76.29	167.49	685.49	7.70	31.51	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	6.92			
10	2,000	2,500	2,250	55	721	6.30	82.59	171.11	856.60	7.86	39.37	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	5.53			
11	2,500	3,000	2,750	39	760	4.47	87.06	159.15	1,015.74	7.32	46.69	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	4.67			
12	3,000	4,000	3,500	40	800	4.58	91.64	181.47	1,197.21	8.34	55.03	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.96			
13	4,000	5,000	4,500	18	818	2.06	93.70	113.00	1,310.21	5.19	60.22	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.62			
14	5,000	7,500	6,250	21	839	2.41	96.11	194.17	1,504.39	8.93	69.15	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	3.15			
15	7,500	10,000	8,750	7	846	0.80	96.91	95.17	1,599.56	4.37	73.52	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.96			
16	10,000	20,000	15,000	17	863	1.95	98.85	409.96	2,009.52	18.84	92.37	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.36			
17	20,000	50,000	35,000	6	869	0.69	99.54	166.72	2,176.24	7.66	100.03	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.18			
18	50,000	100,000	75,000	2	871	0.23	99.77	1.24	2,175.00	0.06	99.98	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.18			
19	100,000	500,000	300,000	2	873	0.23	100.00	0.53	2,175.53	0.02	100.00	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.18			
20	500,000	UP		0	873	0.00	100.00	0.00	2,175.53	0.00	100.00	0	4	0.00	100.00	0.00	47.41	0.00	100.00	0.00	2.18			
				873					2,175.53					4					47.41					2.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	21.05	21.05	7.34	7.34	8.90	8.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	2.63	23.68	0.30	7.64	0.37	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	2.63	26.32	0.52	7.12	0.64	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	2.63	28.95	0.76	7.88	0.92	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	2.63	31.58	0.77	8.64	0.93	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	17	13.16	44.74	4.48	13.13	5.44	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	23	15.79	60.53	5.24	18.37	6.36	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	26	7.89	68.42	1.04	19.41	1.26	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	29	7.89	76.32	8.10	27.52	9.83	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	2.63	78.95	1.66	29.17	2.01	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	2.63	81.58	5.92	35.09	7.18	42.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	33	5.26	86.84	8.20	43.29	9.95	52.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	35	5.26	92.11	17.47	60.76	21.21	73.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	37	5.26	97.37	16.32	77.08	19.80	93.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	38	2.63	100.00	5.32	82.40	6.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	38	0.00	100.00	0.00	82.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	38	0.00	100.00	0.00	82.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	82.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	82.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	38	0.00	100.00	0.00	82.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					82.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	11.72	11.72	7.47	7.47	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	3.13	14.84	2.30	5.16	0.69	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	26	5.47	20.31	4.81	0.35	1.44	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	35	7.03	27.34	4.37	4.02	1.31	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	51	12.50	39.84	12.81	16.82	3.84	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	61	7.81	47.66	7.82	24.65	2.35	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	81	15.63	63.28	33.06	57.71	9.93	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	94	10.16	73.44	40.43	98.13	12.14	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	106	9.38	82.81	42.72	140.86	12.83	42.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	110	3.13	85.94	10.51	151.36	3.16	45.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	112	1.56	87.50	11.16	162.52	3.35	48.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	115	2.34	89.84	14.12	176.65	4.24	53.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	118	2.34	92.19	36.56	213.20	10.98	64.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	125	5.47	97.66	56.77	269.97	17.04	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	126	0.78	98.44	12.11	282.08	3.64	84.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	127	0.78	99.22	20.56	302.64	6.17	90.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	128	0.78	100.00	30.40	333.04	9.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	128	0.00	100.00	0.00	333.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	128	0.00	100.00	0.00	333.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	128	0.00	100.00	0.00	333.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				128					333.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	23	23	3.48	3.48	29.12	29.12	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	24	0.15	3.64	0.21	29.34	0.01	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	27	0.45	4.09	0.75	30.09	0.02	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	31	0.61	4.70	1.56	31.65	0.04	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	45	2.12	6.82	8.22	39.87	0.21	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	65	3.03	9.85	16.35	56.22	0.41	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	82	2.58	12.42	20.95	77.17	0.53	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	107	3.79	16.21	35.07	112.24	0.89	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	153	6.97	23.18	92.82	205.06	2.34	5.18	2	2	10.00	10.00	13.52	13.52	5.34	5.34	14.56	6.59			
10	2,000	2,500	2,250	50	203	7.58	30.76	124.44	329.51	3.14	8.32	1	3	5.00	15.00	34.50	48.02	13.64	18.98	27.72	14.57			
11	2,500	3,000	2,750	52	255	7.88	38.64	186.41	515.92	4.71	13.03	2	5	10.00	25.00	42.97	90.99	16.98	35.96	23.05	17.64			
12	3,000	4,000	3,500	76	331	11.52	50.15	302.07	817.99	7.63	20.65	3	8	15.00	40.00	18.75	109.74	7.41	43.37	6.21	13.42			
13	4,000	5,000	4,500	44	375	6.67	56.82	209.29	1,027.28	5.28	25.94	0	8	0.00	40.00	0.00	109.74	0.00	43.37	0.00	10.68			
14	5,000	7,500	6,250	49	424	7.42	64.24	228.27	1,255.55	5.76	31.70	2	10	10.00	50.00	6.34	116.08	2.51	45.88	2.78	9.25			
15	7,500	10,000	8,750	45	469	6.82	71.06	269.99	1,525.54	6.82	38.52	0	10	0.00	50.00	0.00	116.08	0.00	45.88	0.00	7.61			
16	10,000	20,000	15,000	76	545	11.52	82.58	853.60	2,379.13	21.55	60.07	1	11	5.00	55.00	0.00	116.08	0.00	45.88	0.00	4.88			
17	20,000	50,000	35,000	67	612	10.15	92.73	1,017.20	3,396.33	25.68	85.76	3	14	15.00	70.00	29.60	145.68	11.70	57.58	2.91	4.29			
18	50,000	100,000	75,000	19	631	2.88	95.61	282.90	3,679.23	7.14	92.90	4	18	20.00	90.00	99.97	245.65	39.51	97.09	35.34	6.68			
19	100,000	500,000	300,000	20	651	3.03	98.64	207.00	3,886.22	5.23	98.13	2	20	10.00	100.00	7.37	253.02	2.91	100.00	3.56	6.51			
20	500,000	<b>UP</b>		9	660	1.36	100.00	74.18	3,960.40	1.87	100.00	0	20	0.00	100.00	0.00	253.02	0.00	100.00	0.00	6.39			
				660					3,960.40					20					253.02					6.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	70	70	8.44	8.44	90.27	90.27	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	94	2.90	11.34	5.08	95.35	0.15	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	67	161	8.08	19.42	15.84	111.19	0.47	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	96	257	11.58	31.00	33.94	145.13	1.01	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	328	8.56	39.57	83.90	229.03	2.49	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	46	374	5.55	45.11	47.56	276.58	1.41	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	41	415	4.95	50.06	80.74	357.32	2.40	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	46	461	5.55	55.61	92.25	449.57	2.74	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	33	494	3.98	59.59	115.45	565.03	3.43	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	516	2.65	62.24	59.83	624.86	1.78	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	24	540	2.90	65.14	142.35	767.20	4.23	22.80	1	1	3.33	3.33	13.50	13.50	8.51	8.51	9.48	9.48	1.76	1.76
12	3,000	4,000	3,500	51	591	6.15	71.29	398.37	1,165.57	11.84	34.63	3	4	10.00	13.33	46.83	60.33	29.51	38.02	11.76	11.76	5.18	5.18
13	4,000	5,000	4,500	16	607	1.93	73.22	136.08	1,301.65	4.04	38.67	1	5	3.33	16.67	12.65	72.97	7.97	45.99	9.29	9.29	5.61	5.61
14	5,000	7,500	6,250	31	638	3.74	76.96	336.87	1,638.52	10.01	48.68	0	5	0.00	16.67	0.00	72.97	0.00	45.99	0.00	4.45	4.45	
15	7,500	10,000	8,750	22	660	2.65	79.61	225.74	1,864.27	6.71	55.39	1	6	3.33	20.00	53.66	126.63	33.82	79.81	23.77	23.77	6.79	6.79
16	10,000	20,000	15,000	33	693	3.98	83.59	168.27	2,032.53	5.00	60.39	1	7	3.33	23.33	3.24	129.87	2.04	81.85	1.92	1.92	6.39	6.39
17	20,000	50,000	35,000	39	732	4.70	88.30	617.14	2,649.67	18.34	78.73	1	8	3.33	26.67	8.35	138.22	5.26	87.11	1.35	1.35	5.22	5.22
18	50,000	100,000	75,000	42	774	5.07	93.37	408.71	3,058.38	12.14	90.87	8	16	26.67	53.33	14.64	152.86	9.23	96.34	3.58	3.58	5.00	5.00
19	100,000	500,000	300,000	27	801	3.26	96.62	246.89	3,305.27	7.34	98.21	13	29	43.33	96.67	5.38	158.24	3.39	99.73	2.18	2.18	4.79	4.79
20	500,000	UP		28	829	3.38	100.00	60.37	3,365.64	1.79	100.00	1	30	3.33	100.00	0.43	158.68	0.27	100.00	0.72	0.72	4.71	4.71
				829				3,365.64				30				158.68				4.71			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,581	1,581	9.90	9.90	3,294.88	3,294.88	4.85	4.85	5	5	2.50	2.50	232.54	232.54	2.97	2.97	7.06	7.06			
2	50	100	75	399	1,980	2.50	12.40	394.67	3,689.55	0.58	5.43	0	5	0.00	2.50	0.00	232.54	0.00	2.97	0.00	6.30			
3	100	200	150	812	2,792	5.09	17.49	624.16	4,313.70	0.92	6.35	0	5	0.00	2.50	0.00	232.54	0.00	2.97	0.00	5.39			
4	200	300	250	636	3,428	3.98	21.47	490.12	4,803.83	0.72	7.07	0	5	0.00	2.50	0.00	232.54	0.00	2.97	0.00	4.84			
5	300	500	400	1,203	4,631	7.54	29.01	1,375.13	6,178.96	2.02	9.09	5	10	2.50	5.00	226.98	459.52	2.90	5.87	16.51	7.44			
6	500	750	625	1,011	5,642	6.33	35.34	1,607.56	7,786.52	2.37	11.46	2	12	1.00	6.00	14.58	474.10	0.19	6.06	0.91	6.09			
7	750	1,000	875	1,157	6,799	7.25	42.59	2,248.12	10,034.64	3.31	14.76	4	16	2.00	8.00	119.34	593.44	1.52	7.58	5.31	5.91			
8	1,000	1,500	1,250	1,428	8,227	8.95	51.53	2,811.61	12,846.25	4.14	18.90	7	23	3.50	11.50	438.84	1,032.28	5.61	13.19	15.61	8.04			
9	1,500	2,000	1,750	1,254	9,481	7.86	59.39	3,496.14	16,342.39	5.14	24.04	13	36	6.50	18.00	138.92	1,171.20	1.78	14.96	3.97	7.17			
10	2,000	2,500	2,250	871	10,352	5.46	64.85	2,751.72	19,094.11	4.05	28.09	20	56	10.00	28.00	965.63	2,136.83	12.34	27.30	35.09	11.19			
11	2,500	3,000	2,750	832	11,184	5.21	70.06	3,270.16	22,364.27	4.81	32.90	24	80	12.00	40.00	731.68	2,868.51	9.35	36.65	22.37	12.83			
12	3,000	4,000	3,500	977	12,161	6.12	76.18	4,848.04	27,212.31	7.13	40.04	11	91	5.50	45.50	426.85	3,295.36	5.45	42.11	8.80	12.11			
13	4,000	5,000	4,500	776	12,937	4.86	81.04	4,854.42	32,066.72	7.14	47.18	15	106	7.50	53.00	1,949.44	5,244.80	24.91	67.01	40.16	16.36			
14	5,000	7,500	6,250	974	13,911	6.10	87.14	7,728.63	39,795.35	11.37	58.55	28	134	14.00	67.00	1,387.80	6,632.61	17.73	84.75	17.96	16.67			
15	7,500	10,000	8,750	621	14,532	3.89	91.03	6,077.48	45,872.83	8.94	67.49	14	148	7.00	74.00	520.71	7,153.31	6.65	91.40	8.57	15.59			
16	10,000	20,000	15,000	786	15,318	4.92	95.95	12,339.59	58,212.42	18.15	85.64	15	163	7.50	81.50	205.62	7,358.93	2.63	94.03	1.67	12.64			
17	20,000	50,000	35,000	481	15,799	3.01	98.97	8,717.37	66,929.79	12.83	98.47	20	183	10.00	91.50	266.27	7,625.20	3.40	97.43	3.05	11.39			
18	50,000	100,000	75,000	90	15,889	0.56	99.53	1,158.37	68,088.16	1.70	100.17	14	197	7.00	98.50	131.08	7,756.28	1.67	99.10	11.32	11.39			
19	100,000	500,000	300,000	54	15,943	0.34	99.87	138.92	68,227.09	0.20	100.38	2	199	1.00	99.50	0.77	7,757.05	0.01	99.11	0.56	11.37			
20	500,000	UP		21	15,964	0.13	100.00	256.87	67,970.22	0.38	100.00	1	200	0.50	100.00	69.45	7,826.50	0.89	100.00	27.03	11.51			
				15,964					67,970.22					200					7,826.50					11.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	446	446	6.30	6.30	1,208.55	1,208.55	2.19	2.19	42	42	7.23	7.23	80.83	80.83	0.75	0.75	6.69	6.69			
2	50	100	75	41	487	0.58	6.87	115.64	1,324.18	0.21	2.40	0	42	0.00	7.23	0.00	80.83	0.00	0.75	0.00	6.10			
3	100	200	150	43	530	0.61	7.48	40.91	1,365.09	0.07	2.48	0	42	0.00	7.23	0.00	80.83	0.00	0.75	0.00	5.92			
4	200	300	250	59	589	0.83	8.31	113.65	1,478.74	0.21	2.68	2	44	0.34	7.57	281.52	362.35	2.61	3.36	247.71	24.50			
5	300	500	400	160	749	2.26	10.57	100.30	1,579.04	0.18	2.86	0	44	0.00	7.57	0.00	362.35	0.00	3.36	0.00	22.95			
6	500	750	625	79	828	1.12	11.69	94.77	1,673.82	0.17	3.04	4	48	0.69	8.26	7.71	370.07	0.07	3.43	8.14	22.11			
7	750	1,000	875	76	904	1.07	12.76	98.23	1,772.04	0.18	3.21	0	48	0.00	8.26	0.00	370.07	0.00	3.43	0.00	20.88			
8	1,000	1,500	1,250	138	1,042	1.95	14.71	63.56	1,835.60	0.12	3.33	0	48	0.00	8.26	0.00	370.07	0.00	3.43	0.00	20.16			
9	1,500	2,000	1,750	153	1,195	2.16	16.87	327.00	2,162.60	0.59	3.92	0	48	0.00	8.26	0.00	370.07	0.00	3.43	0.00	17.11			
10	2,000	2,500	2,250	103	1,298	1.45	18.32	255.66	2,418.25	0.46	4.39	1	49	0.17	8.43	11.13	381.19	0.10	3.53	4.35	15.76			
11	2,500	3,000	2,750	90	1,388	1.27	19.59	274.94	2,693.20	0.50	4.89	3	52	0.52	8.95	5.01	386.21	0.05	3.58	1.82	14.34			
12	3,000	4,000	3,500	147	1,535	2.08	21.67	506.35	3,199.55	0.92	5.80	3	55	0.52	9.47	9.19	395.39	0.09	3.66	1.81	12.36			
13	4,000	5,000	4,500	158	1,693	2.23	23.90	617.81	3,817.35	1.12	6.92	0	55	0.00	9.47	1.12	395.39	0.00	3.66	0.00	10.36			
14	5,000	7,500	6,250	317	2,010	4.47	28.37	1,682.97	5,500.33	3.05	9.98	13	68	2.24	11.70	329.05	724.44	3.05	6.71	19.55	13.17			
15	7,500	10,000	8,750	328	2,338	4.63	33.00	2,067.69	7,568.01	3.75	13.73	10	78	1.72	13.43	1,572.88	2,297.32	14.58	21.29	76.07	30.36			
16	10,000	20,000	15,000	841	3,179	11.87	44.88	7,901.65	15,469.66	14.33	28.06	58	136	9.98	23.41	2,188.97	4,486.30	20.29	41.58	27.70	29.00			
17	20,000	50,000	35,000	1,309	4,488	18.48	63.35	14,991.82	30,461.48	27.19	55.25	89	225	15.32	38.73	3,034.99	7,521.28	28.13	69.70	20.24	24.69			
18	50,000	100,000	75,000	1,088	5,576	15.36	78.71	11,830.83	42,292.32	21.46	76.71	124	349	21.34	60.07	2,385.44	9,906.72	22.11	91.81	20.16	23.42			
19	100,000	500,000	300,000	1,225	6,801	17.29	96.01	11,256.09	53,548.41	20.42	97.13	183	532	31.50	91.57	555.77	10,462.48	5.15	96.96	4.94	19.54			
20	500,000	UP		283	7,084	3.99	100.00	1,583.53	55,131.94	2.87	100.00	49	581	8.43	100.00	328.06	10,790.54	3.04	100.00	20.72	19.57			
				7,084					55,131.94					581					10,790.54					19.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	74	74	4.84	4.84	670.76	670.76	2.50	2.50	5	5	17.86	17.86	90.47	90.47	7.43	7.43	13.49	13.49			
2	50	100	75	30	104	1.96	6.80	236.34	907.10	0.88	3.38	0	5	0.00	17.86	0.00	90.47	0.00	7.43	0.00	9.97	9.97		
3	100	200	150	23	127	1.50	8.31	49.83	857.27	0.19	3.19	0	5	0.00	17.86	0.00	90.47	0.00	7.43	0.00	10.55	10.55		
4	200	300	250	37	164	2.42	10.73	123.75	981.01	0.46	3.65	0	5	0.00	17.86	0.00	90.47	0.00	7.43	0.00	9.22	9.22		
5	300	500	400	99	263	6.47	17.20	281.08	1,262.10	1.05	4.70	0	5	0.00	17.86	0.00	90.47	0.00	7.43	0.00	7.17	7.17		
6	500	750	625	126	389	8.24	25.44	397.40	1,659.49	1.48	6.18	1	6	3.57	21.43	4.20	94.66	0.34	7.77	1.06	5.70	5.70		
7	750	1,000	875	146	535	9.55	34.99	1,365.74	3,025.23	5.09	11.27	4	10	14.29	35.71	57.34	152.00	4.71	12.48	4.20	5.02	5.02		
8	1,000	1,500	1,250	146	681	9.55	44.54	1,491.02	4,516.25	5.55	16.82	0	10	0.00	35.71	0.00	152.00	0.00	12.48	0.00	3.37	3.37		
9	1,500	2,000	1,750	133	814	8.70	53.24	1,277.65	5,793.90	4.76	21.58	3	13	10.71	46.43	72.60	224.61	5.96	18.45	5.68	3.88	3.88		
10	2,000	2,500	2,250	108	922	7.06	60.30	2,102.22	7,896.11	7.83	29.42	1	14	3.57	50.00	1.50	226.11	0.12	18.57	0.07	2.86	2.86		
11	2,500	3,000	2,750	104	1,026	6.80	67.10	1,872.23	9,768.34	6.97	36.39	6	20	21.43	71.43	59.32	285.42	4.87	23.44	3.17	2.92	2.92		
12	3,000	4,000	3,500	141	1,167	9.22	76.32	2,511.75	12,280.09	9.36	45.75	4	24	14.29	85.71	357.91	643.33	29.40	52.84	14.25	5.24	5.24		
13	4,000	5,000	4,500	85	1,252	5.56	81.88	2,169.31	14,449.40	8.08	53.83	1	25	3.57	89.29	15.50	658.83	1.27	54.11	0.71	4.56	4.56		
14	5,000	7,500	6,250	114	1,366	7.46	89.34	3,713.54	18,162.94	13.83	67.66	2	27	7.14	96.43	230.69	889.52	18.95	73.06	6.21	4.90	4.90		
15	7,500	10,000	8,750	64	1,430	4.19	93.53	2,339.74	20,502.67	8.72	76.38	0	27	0.00	96.43	0.00	889.52	0.00	73.06	0.00	4.34	4.34		
16	10,000	20,000	15,000	60	1,490	3.92	97.45	4,426.41	24,929.08	16.49	92.87	1	28	3.57	100.00	328.03	1,217.55	26.94	100.00	7.41	4.88	4.88		
17	20,000	50,000	35,000	24	1,514	1.57	99.02	1,375.50	26,304.58	5.12	97.99	0	28	0.00	100.00	0.00	1,217.55	0.00	100.00	0.00	4.63	4.63		
18	50,000	100,000	75,000	4	1,518	0.26	99.28	71.98	26,376.57	0.27	98.26	0	28	0.00	100.00	0.00	1,217.55	0.00	100.00	0.00	4.62	4.62		
19	100,000	500,000	300,000	8	1,526	0.52	99.80	440.82	26,817.39	1.64	99.90	0	28	0.00	100.00	0.00	1,217.55	0.00	100.00	0.00	4.54	4.54		
20	500,000	UP		3	1,529	0.20	100.00	26.25	26,843.64	0.10	100.00	0	28	0.00	100.00	0.00	1,217.55	0.00	100.00	0.00	4.54	4.54		
				1,529					26,843.64					28					1,217.55					4.54





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	102	102	5.20	5.20	41.24	41.24	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	138	1.83	7.03	7.55	48.79	0.16	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	196	2.95	9.98	31.20	79.99	0.67	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	45	241	2.29	12.28	11.29	91.28	0.24	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	147	388	7.49	19.77	41.39	132.67	0.90	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	97	485	4.94	24.71	63.64	196.31	1.38	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	122	607	6.21	30.92	108.85	305.16	2.35	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	164	771	8.35	39.28	200.10	505.26	4.33	10.93	1	1	2.13	2.13	36.45	36.45	4.06	4.06	18.22	7.21			
9	1,500	2,000	1,750	125	896	6.37	45.64	136.29	641.55	2.95	13.88	0	1	0.00	2.13	0.00	36.45	0.00	4.06	0.00	5.68			
10	2,000	2,500	2,250	93	989	4.74	50.38	115.94	757.49	2.51	16.38	0	1	0.00	2.13	0.00	36.45	0.00	4.06	0.00	4.81			
11	2,500	3,000	2,750	98	1,087	4.99	55.37	175.07	932.56	3.79	20.17	1	2	2.13	4.26	0.00	36.45	0.00	4.06	0.00	3.91			
12	3,000	4,000	3,500	85	1,172	4.33	59.70	153.58	1,086.14	3.32	23.49	3	5	6.38	10.64	7.18	43.63	0.80	4.85	4.67	4.02			
13	4,000	5,000	4,500	69	1,241	3.52	63.22	235.22	1,321.35	5.09	28.58	0	5	0.00	10.64	0.00	43.63	0.00	4.85	0.00	3.30			
14	5,000	7,500	6,250	115	1,356	5.86	69.08	352.44	1,673.79	7.62	36.20	5	10	10.64	21.28	4.88	48.51	0.54	5.40	1.38	2.90			
15	7,500	10,000	8,750	91	1,447	4.64	73.71	413.32	2,087.11	8.94	45.14	1	11	2.13	23.40	6.74	55.25	0.75	6.15	1.63	2.65			
16	10,000	20,000	15,000	141	1,588	7.18	80.90	797.50	2,884.61	17.25	62.39	9	20	19.15	42.55	234.76	290.02	26.12	32.26	29.44	10.05			
17	20,000	50,000	35,000	191	1,779	9.73	90.63	1,027.99	3,912.60	22.23	84.62	11	31	23.40	65.96	484.81	774.82	53.94	86.20	47.16	19.80			
18	50,000	100,000	75,000	81	1,860	4.13	94.75	338.01	4,250.61	7.31	91.93	7	38	14.89	80.85	24.56	799.38	2.73	88.93	7.27	18.81			
19	100,000	500,000	300,000	92	1,952	4.69	99.44	294.03	4,544.64	6.36	98.29	9	47	19.15	100.00	99.49	898.87	11.07	100.00	33.84	19.78			
20	500,000	UP		11	1,963	0.56	100.00	79.03	4,623.67	1.71	100.00	0	47	0.00	100.00	0.00	898.87	0.00	100.00	0.00	19.44			
				1,963					4,623.67					47					898.87					19.44



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

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	21.21	21.21	11.93	11.93	2.54	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	47	2.53	23.74	0.19	12.13	0.04	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	54	3.54	27.27	1.35	13.48	0.29	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	63	4.55	31.82	7.30	20.78	1.55	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	78	7.58	39.39	4.93	25.71	1.05	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	88	5.05	44.44	5.71	31.41	1.21	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	98	5.05	49.49	5.96	37.37	1.27	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	110	6.06	55.56	18.07	55.44	3.84	11.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	111	0.51	56.06	2.73	58.16	0.58	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	117	3.03	59.09	15.08	73.24	3.20	15.56	1	1	20.00	20.00	15.97	15.97	17.67	17.67	105.95	21.81			
11	2,500	3,000	2,750	4	121	2.02	61.11	9.79	83.03	2.08	17.64	3	4	60.00	80.00	73.67	89.64	81.49	99.16	752.54	107.96			
12	3,000	4,000	3,500	10	131	5.05	66.16	9.55	92.58	2.03	19.67	0	4	0.00	80.00	0.00	89.64	0.00	99.16	0.00	96.83			
13	4,000	5,000	4,500	11	142	5.56	71.72	38.79	131.37	8.24	27.91	0	4	0.00	80.00	0.00	89.64	0.00	99.16	0.00	68.24			
14	5,000	7,500	6,250	15	157	7.58	79.29	72.32	203.69	15.36	43.27	0	4	0.00	80.00	0.00	89.64	0.00	99.16	0.00	44.01			
15	7,500	10,000	8,750	10	167	5.05	84.34	68.46	272.15	14.54	57.81	0	4	0.00	80.00	0.00	89.64	0.00	99.16	0.00	32.94			
16	10,000	20,000	15,000	8	175	4.04	88.38	56.86	329.01	12.08	69.89	1	5	20.00	100.00	0.76	90.40	0.84	100.00	1.33	27.48			
17	20,000	50,000	35,000	13	188	6.57	94.95	106.97	435.97	22.72	92.62	0	5	0.00	100.00	0.00	90.40	0.00	100.00	0.00	20.73			
18	50,000	100,000	75,000	7	195	3.54	98.48	21.46	457.43	4.56	97.17	0	5	0.00	100.00	0.00	90.40	0.00	100.00	0.00	19.76			
19	100,000	500,000	300,000	3	198	1.52	100.00	13.30	470.73	2.83	100.00	0	5	0.00	100.00	0.00	90.40	0.00	100.00	0.00	19.20			
20	500,000	UP		0	198	0.00	100.00	0.00	470.73	0.00	100.00	0	5	0.00	100.00	0.00	90.40	0.00	100.00	0.00	19.20			
				198					470.73					5					90.40					19.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	74	74	9.92	9.92	8.26	8.26	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	97	3.08	13.00	4.92	13.17	0.29	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	64	161	8.58	21.58	12.26	25.43	0.72	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	204	5.76	27.35	46.50	71.93	2.72	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	282	10.46	37.80	136.78	208.71	7.99	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	72	354	9.65	47.45	47.43	256.14	2.77	14.97	1	1	16.67	16.67	53.15	53.15	53.62	53.62	112.06	20.75			
7	750	1,000	875	60	414	8.04	55.50	76.21	332.35	4.45	19.42	0	1	0.00	16.67	0.00	53.15	0.00	53.62	0.00	15.99			
8	1,000	1,500	1,250	59	473	7.91	63.40	92.97	425.32	5.43	24.86	0	1	0.00	16.67	0.00	53.15	0.00	53.62	0.00	12.50			
9	1,500	2,000	1,750	55	528	7.37	70.78	112.83	538.15	6.59	31.45	1	2	16.67	33.33	5.45	58.60	5.49	59.11	4.83	10.89			
10	2,000	2,500	2,250	37	565	4.96	75.74	91.43	629.58	5.34	36.79	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	9.31			
11	2,500	3,000	2,750	26	591	3.49	79.22	65.73	695.31	3.84	40.63	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	8.43			
12	3,000	4,000	3,500	40	631	5.36	84.58	154.41	849.71	9.02	49.66	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	6.90			
13	4,000	5,000	4,500	18	649	2.41	87.00	98.78	948.50	5.77	55.43	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	6.18			
14	5,000	7,500	6,250	20	669	2.68	89.68	112.05	1,060.55	6.55	61.98	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	5.53			
15	7,500	10,000	8,750	18	687	2.41	92.09	108.20	1,168.74	6.32	68.30	0	2	0.00	33.33	0.00	58.60	0.00	59.11	0.00	5.01			
16	10,000	20,000	15,000	20	707	2.68	94.77	196.82	1,365.56	11.50	79.80	1	3	16.67	50.00	8.94	67.54	9.02	68.13	4.54	4.95			
17	20,000	50,000	35,000	16	723	2.14	96.92	195.94	1,561.50	11.45	91.25	2	5	33.33	83.33	29.27	96.80	29.52	97.65	14.94	6.20			
18	50,000	100,000	75,000	4	727	0.54	97.45	20.45	1,581.96	1.20	92.45	1	6	16.67	100.00	2.32	99.13	2.35	100.00	11.37	6.27			
19	100,000	500,000	300,000	10	737	1.34	98.79	13.19	1,595.15	0.77	93.22	0	6	0.00	100.00	0.00	99.13	0.00	100.00	0.00	6.21			
20	500,000	UP		9	746	1.21	100.00	116.01	1,711.16	6.78	100.00	0	6	0.00	100.00	0.00	99.13	0.00	100.00	0.00	5.79			
				746					1,711.16					6					99.13					5.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	44.09	44.09	5.80	5.80	1.97	1.97	1	1	20.00	20.00	0.45	0.45	2.87	2.87	7.69	7.69			
2	50	100	75	1	42	1.08	45.16	0.23	6.03	0.08	2.05	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	7.40			
3	100	200	150	1	43	1.08	46.24	0.44	6.47	0.15	2.20	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	6.89			
4	200	300	250	3	46	3.23	49.46	2.13	8.60	0.72	2.92	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	5.19			
5	300	500	400	1	47	1.08	50.54	0.86	9.46	0.29	3.21	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	4.72			
6	500	750	625	1	48	1.08	51.61	0.67	10.13	0.23	3.44	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	4.40			
7	750	1,000	875	4	52	4.30	55.91	63.28	73.40	21.49	24.93	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.61			
8	1,000	1,500	1,250	2	54	2.15	58.06	2.25	75.65	0.76	25.70	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.59			
9	1,500	2,000	1,750	2	56	2.15	60.22	4.88	80.54	1.66	27.36	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.55			
10	2,000	2,500	2,250	1	57	1.08	61.29	0.63	81.16	0.21	27.57	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.55			
11	2,500	3,000	2,750	2	59	2.15	63.44	7.38	88.54	2.51	30.08	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.50			
12	3,000	4,000	3,500	5	64	5.38	68.82	21.83	110.37	7.41	37.49	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.40			
13	4,000	5,000	4,500	6	70	6.45	75.27	12.38	122.75	4.21	41.70	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.36			
14	5,000	7,500	6,250	6	76	6.45	81.72	70.12	192.88	23.82	65.52	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.23			
15	7,500	10,000	8,750	1	77	1.08	82.80	1.38	194.25	0.47	65.99	0	1	0.00	20.00	0.00	0.45	0.00	2.87	0.00	0.23			
16	10,000	20,000	15,000	14	91	15.05	97.85	86.17	280.42	29.27	95.26	4	5	80.00	100.00	15.07	15.52	97.13	100.00	17.49	5.53			
17	20,000	50,000	35,000	2	93	2.15	100.00	13.96	294.39	4.74	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.27			
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	294.39	0.00	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.27			
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	294.39	0.00	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.27			
20	500,000	UP		0	93	0.00	100.00	0.00	294.39	0.00	100.00	0	5	0.00	100.00	0.00	15.52	0.00	100.00	0.00	5.27			
				93					294.39					5					15.52					5.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	20.45	20.45	10.45	10.45	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	31	3.03	23.48	1.89	12.34	0.24	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	33	1.52	25.00	0.04	12.30	0.01	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	48	11.36	36.36	22.44	34.73	2.89	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	69	15.91	52.27	23.02	57.75	2.96	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	74	3.79	56.06	5.99	63.74	0.77	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	82	6.06	62.12	24.48	88.23	3.15	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	87	3.79	65.91	19.96	108.18	2.57	13.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	93	4.55	70.45	28.54	136.73	3.67	17.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	101	6.06	76.52	24.77	161.50	3.19	20.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	103	1.52	78.03	11.44	172.94	1.47	22.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	104	0.76	78.79	362.20	535.14	46.60	68.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	108	3.03	81.82	44.09	579.23	5.67	74.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	117	6.82	88.64	78.61	657.84	10.11	84.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	122	3.79	92.42	67.28	725.12	8.66	93.29	1	1	100.00	100.00	1.50	1.50	100.00	100.00	2.23	0.21			
16	10,000	20,000	15,000	5	127	3.79	96.21	22.41	747.53	2.88	96.17	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.20			
17	20,000	50,000	35,000	2	129	1.52	97.73	0.34	747.87	0.04	96.21	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.20			
18	50,000	100,000	75,000	1	130	0.76	98.48	29.00	776.87	3.73	99.94	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.19			
19	100,000	500,000	300,000	1	131	0.76	99.24	0.27	777.14	0.03	99.98	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.19			
20	500,000	UP		1	132	0.76	100.00	0.16	777.30	0.02	100.00	0	1	0.00	100.00	0.00	1.50	0.00	100.00	0.00	0.19			
				132					777.30					1					1.50					0.19



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,699	1,699	7.08	7.08	2,061.72	2,061.72	4.41	4.41	5	5	1.28	1.28	10.07	10.07	0.09	0.09	0.49	0.49			
2	50	100	75	586	2,285	2.44	9.53	425.98	2,487.70	0.91	5.32	0	5	0.00	1.28	0.00	10.07	0.00	0.09	0.00	0.40			
3	100	200	150	945	3,230	3.94	13.47	709.46	3,197.16	1.52	6.84	1	6	0.26	1.53	6.06	16.12	0.05	0.14	0.85	0.50			
4	200	300	250	866	4,096	3.61	17.08	603.36	3,800.52	1.29	8.13	4	10	1.02	2.55	16.33	32.46	0.14	0.28	2.71	0.85			
5	300	500	400	1,980	6,076	8.25	25.33	1,894.40	5,694.92	4.05	12.18	10	20	2.55	5.10	455.01	487.46	3.93	4.21	24.02	8.56			
6	500	750	625	1,803	7,879	7.52	32.85	2,037.19	7,732.11	4.36	16.53	4	24	1.02	6.12	61.69	549.16	0.53	4.74	3.03	7.10			
7	750	1,000	875	2,171	10,050	9.05	41.90	3,335.19	11,067.31	7.13	23.67	18	42	4.59	10.71	271.46	820.61	2.34	7.08	8.14	7.41			
8	1,000	1,500	1,250	2,322	12,372	9.68	51.58	2,863.42	13,930.73	6.12	29.79	29	71	7.40	18.11	1,006.51	1,827.12	8.69	15.77	35.15	13.12			
9	1,500	2,000	1,750	1,641	14,013	6.84	58.42	3,070.14	17,000.87	6.56	36.35	18	89	4.59	22.70	111.12	1,938.24	0.96	16.73	3.62	11.40			
10	2,000	2,500	2,250	1,381	15,394	5.76	64.18	3,891.15	20,892.02	8.32	44.67	12	101	3.06	25.77	45.66	1,983.90	0.39	17.13	1.17	9.50			
11	2,500	3,000	2,750	1,213	16,607	5.06	69.24	2,517.42	23,409.44	5.38	50.06	17	118	4.34	30.10	2,272.82	4,256.72	19.62	36.74	90.28	18.18			
12	3,000	4,000	3,500	2,550	19,157	10.63	79.87	1,023.06	24,432.49	2.19	52.24	168	286	42.86	72.96	3,369.30	7,626.02	29.08	65.83	329.34	31.21			
13	4,000	5,000	4,500	901	20,058	3.76	83.62	1,127.97	25,560.46	2.41	54.66	22	308	5.61	78.57	212.90	7,838.92	1.84	67.67	18.87	30.67			
14	5,000	7,500	6,250	1,300	21,358	5.42	89.04	1,304.66	26,865.12	2.79	57.45	47	355	11.99	90.56	798.13	8,637.05	6.89	74.56	61.18	32.15			
15	7,500	10,000	8,750	838	22,196	3.49	92.54	4,648.73	31,513.85	9.94	67.39	9	364	2.30	92.86	680.36	9,317.41	5.87	80.43	14.64	29.57			
16	10,000	20,000	15,000	1,303	23,499	5.43	97.97	11,332.05	42,845.90	24.23	91.62	17	381	4.34	97.19	2,066.07	11,383.48	17.83	98.26	18.23	26.57			
17	20,000	50,000	35,000	249	23,748	1.04	99.01	3,330.61	46,176.51	7.12	98.74	7	388	1.79	98.98	122.28	11,505.76	1.06	99.32	3.67	24.92			
18	50,000	100,000	75,000	124	23,872	0.52	99.52	442.58	46,619.09	0.95	99.69	3	391	0.77	99.74	76.53	11,582.29	0.66	99.98	17.29	24.84			
19	100,000	500,000	300,000	67	23,939	0.28	99.80	188.78	46,807.87	0.40	100.09	1	392	0.26	100.00	2.22	11,584.51	0.02	100.00	1.18	24.75			
20	500,000	UP		47	23,986	0.20	100.00	42.40	46,765.47	0.09	100.00	0	392	0.00	100.00	0.00	11,584.51	0.00	100.00	0.00	24.77			
				23,986					46,765.47					392					11,584.51					24.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,431	2,431	25.52	25.52	661.75	661.75	5.38	5.38	1	1	5.00	5.00	15.20	15.20	0.80	0.80	2.30	2.30			
2	50	100	75	1,172	3,603	12.30	37.83	942.97	1,604.72	7.67	13.06	1	2	5.00	10.00	10.06	25.26	0.53	1.33	1.07	1.57			
3	100	200	150	1,796	5,399	18.86	56.68	1,666.93	3,271.65	13.56	26.62	4	6	20.00	30.00	271.98	297.24	14.30	15.63	16.32	9.09			
4	200	300	250	1,047	6,446	10.99	67.67	1,344.49	4,616.13	10.94	37.56	4	10	20.00	50.00	334.68	631.93	17.60	33.23	24.89	13.69			
5	300	500	400	1,244	7,690	13.06	80.73	1,915.79	6,531.92	15.59	53.15	5	15	25.00	75.00	509.08	1,141.01	26.77	60.00	26.57	17.47			
6	500	750	625	640	8,330	6.72	87.45	1,267.77	7,799.69	10.32	63.46	4	19	20.00	95.00	726.76	1,867.77	38.22	98.22	57.33	23.95			
7	750	1,000	875	432	8,762	4.54	91.99	1,164.78	8,964.47	9.48	72.94	0	19	0.00	95.00	0.00	1,867.77	0.00	98.22	0.00	20.84			
8	1,000	1,500	1,250	294	9,056	3.09	95.08	1,077.29	10,041.76	8.77	81.71	0	19	0.00	95.00	0.00	1,867.77	0.00	98.22	0.00	18.60			
9	1,500	2,000	1,750	126	9,182	1.32	96.40	672.53	10,714.29	5.47	87.18	0	19	0.00	95.00	0.00	1,867.77	0.00	98.22	0.00	17.43			
10	2,000	2,500	2,250	92	9,274	0.97	97.36	392.87	11,107.16	3.20	90.37	0	19	0.00	95.00	0.00	1,867.77	0.00	98.22	0.00	16.82			
11	2,500	3,000	2,750	36	9,310	0.38	97.74	206.29	11,313.45	1.68	92.05	0	19	0.00	95.00	0.00	1,867.77	0.00	98.22	0.00	16.51			
12	3,000	4,000	3,500	55	9,365	0.58	98.32	366.99	11,680.44	2.99	95.04	1	20	5.00	100.00	33.77	1,901.55	1.78	100.00	9.20	16.28			
13	4,000	5,000	4,500	20	9,385	0.21	98.53	126.75	11,807.19	1.03	96.07	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	16.11			
14	5,000	7,500	6,250	32	9,417	0.34	98.87	214.46	12,021.65	1.74	97.81	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.82			
15	7,500	10,000	8,750	15	9,432	0.16	99.02	79.56	12,101.21	0.65	98.46	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.71			
16	10,000	20,000	15,000	23	9,455	0.24	99.27	89.23	12,190.44	0.73	99.19	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.60			
17	20,000	50,000	35,000	39	9,494	0.41	99.67	2.30	12,188.14	0.02	99.17	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.60			
18	50,000	100,000	75,000	18	9,512	0.19	99.86	28.48	12,216.62	0.23	99.40	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.57			
19	100,000	500,000	300,000	8	9,520	0.08	99.95	5.22	12,221.84	0.04	99.44	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.56			
20	500,000	UP		5	9,525	0.05	100.00	68.40	12,290.24	0.56	100.00	0	20	0.00	100.00	0.00	1,901.55	0.00	100.00	0.00	15.47			
				9,525					12,290.24					20					1,901.55					15.47



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	287	287	9.56	9.56	128.36	128.36	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	128	415	4.26	13.82	53.88	182.24	1.26	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	277	692	9.22	23.04	141.18	323.42	3.30	7.56	1	1	5.88	5.88	25.53	25.53	8.77	8.77	18.08	7.89			
4	200	300	250	233	925	7.76	30.80	124.86	448.28	2.92	10.48	2	3	11.76	17.65	6.50	32.03	2.23	11.00	5.20	7.14			
5	300	500	400	478	1,403	15.92	46.72	393.20	841.48	9.20	19.68	2	5	11.76	29.41	35.78	67.81	12.29	23.28	9.10	8.06			
6	500	750	625	364	1,767	12.12	58.84	341.81	1,183.29	7.99	27.67	1	6	5.88	35.29	7.23	75.04	2.48	25.77	2.12	6.34			
7	750	1,000	875	352	2,119	11.72	70.56	434.87	1,618.16	10.17	37.84	0	6	0.00	35.29	0.00	75.04	0.00	25.77	0.00	4.64			
8	1,000	1,500	1,250	247	2,366	8.23	78.79	404.58	2,022.74	9.46	47.30	1	7	5.88	41.18	1.55	76.59	0.53	26.30	0.38	3.79			
9	1,500	2,000	1,750	187	2,553	6.23	85.01	392.00	2,414.74	9.17	56.47	4	11	23.53	64.71	37.30	113.89	12.81	39.11	9.52	4.72			
10	2,000	2,500	2,250	103	2,656	3.43	88.44	254.19	2,668.92	5.94	62.41	2	13	11.76	76.47	30.32	144.21	10.41	49.52	11.93	5.40			
11	2,500	3,000	2,750	77	2,733	2.56	91.01	256.42	2,925.34	6.00	68.41	0	13	0.00	76.47	0.00	144.21	0.00	49.52	0.00	4.93			
12	3,000	4,000	3,500	84	2,817	2.80	93.81	343.43	3,268.77	8.03	76.44	0	13	0.00	76.47	0.00	144.21	0.00	49.52	0.00	4.41			
13	4,000	5,000	4,500	53	2,870	1.76	95.57	207.78	3,476.55	4.86	81.30	1	14	5.88	82.35	3.59	147.80	1.23	50.75	1.73	4.25			
14	5,000	7,500	6,250	44	2,914	1.47	97.04	214.77	3,691.33	5.02	86.32	1	15	5.88	88.24	107.36	255.17	36.87	87.62	49.99	6.91			
15	7,500	10,000	8,750	35	2,949	1.17	98.20	208.14	3,899.46	4.87	91.19	1	16	5.88	94.12	13.28	268.45	4.56	92.18	6.38	6.88			
16	10,000	20,000	15,000	31	2,980	1.03	99.23	191.12	4,090.58	4.47	95.66	1	17	5.88	100.00	22.77	291.21	7.82	100.00	11.91	7.12			
17	20,000	50,000	35,000	16	2,996	0.53	99.77	192.79	4,283.38	4.51	100.17	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.80			
18	50,000	100,000	75,000	2	2,998	0.07	99.83	8.07	4,275.30	0.19	99.98	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.81			
19	100,000	500,000	300,000	5	3,003	0.17	100.00	0.92	4,276.22	0.02	100.00	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.81			
20	500,000	UP		0	3,003	0.00	100.00	0.00	4,276.22	0.00	100.00	0	17	0.00	100.00	0.00	291.21	0.00	100.00	0.00	6.81			
				3,003					4,276.22					17					291.21					6.81





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	11.86	11.86	19.33	19.33	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	60	3.61	15.46	60.90	80.23	2.15	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	78	4.64	20.10	11.09	91.32	0.39	3.23	2	2	13.33	13.33	9.20	9.20	3.72	3.72	82.96	10.08			
4	200	300	250	11	89	2.84	22.94	10.92	102.24	0.39	3.61	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	9.00			
5	300	500	400	24	113	6.19	29.12	15.64	117.88	0.55	4.16	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	7.81			
6	500	750	625	13	126	3.35	32.47	10.89	128.77	0.38	4.55	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	7.15			
7	750	1,000	875	23	149	5.93	38.40	63.35	192.12	2.24	6.78	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	4.79			
8	1,000	1,500	1,250	20	169	5.15	43.56	74.77	266.89	2.64	9.43	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	3.45			
9	1,500	2,000	1,750	13	182	3.35	46.91	44.66	311.55	1.58	11.00	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	2.95			
10	2,000	2,500	2,250	8	190	2.06	48.97	36.13	347.68	1.28	12.28	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	2.65			
11	2,500	3,000	2,750	9	199	2.32	51.29	92.91	440.59	3.28	15.56	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	2.09			
12	3,000	4,000	3,500	11	210	2.84	54.12	126.17	566.76	4.46	20.02	0	2	0.00	13.33	0.00	9.20	0.00	3.72	0.00	1.62			
13	4,000	5,000	4,500	11	221	2.84	56.96	124.73	691.49	4.41	24.42	1	3	6.67	20.00	35.63	44.83	14.40	18.12	28.56	6.48			
14	5,000	7,500	6,250	37	258	9.54	66.49	367.45	1,058.94	12.98	37.40	5	8	33.33	53.33	149.46	194.30	60.40	78.51	40.68	18.35			
15	7,500	10,000	8,750	18	276	4.64	71.13	365.58	1,424.52	12.91	50.31	0	8	0.00	53.33	0.00	194.30	0.00	78.51	0.00	13.64			
16	10,000	20,000	15,000	43	319	11.08	82.22	599.40	2,023.92	21.17	71.48	0	8	0.00	53.33	0.00	194.30	0.00	78.51	0.00	9.60			
17	20,000	50,000	35,000	40	359	10.31	92.53	531.03	2,554.95	18.75	90.23	0	8	0.00	53.33	0.00	194.30	0.00	78.51	0.00	7.60			
18	50,000	100,000	75,000	15	374	3.87	96.39	235.83	2,790.78	8.33	98.56	3	11	20.00	73.33	48.44	242.73	19.57	98.09	20.54	8.70			
19	100,000	500,000	300,000	14	388	3.61	100.00	40.73	2,831.51	1.44	100.00	4	15	26.67	100.00	4.73	247.47	1.91	100.00	11.62	8.74			
20	500,000	UP		0	388	0.00	100.00	0.00	2,831.51	0.00	100.00	0	15	0.00	100.00	0.00	247.47	0.00	100.00	0.00	8.74			
				388					2,831.51					15					247.47					8.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	22.73	22.73	1.36	1.36	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	4.55	27.27	0.65	2.00	0.30	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	4.55	31.82	0.20	2.20	0.09	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	4.55	36.36	0.43	2.63	0.20	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	4.55	40.91	1.45	4.08	0.68	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	4.55	45.45	6.72	10.80	3.14	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.55	50.00	9.25	20.05	4.33	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.55	54.55	2.00	22.05	0.93	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.55	59.09	11.46	33.51	5.36	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.55	63.64	15.77	49.28	7.38	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.55	68.18	11.67	60.95	5.46	28.54	1	1	100.00	100.00	14.49	14.49	100.00	100.00	124.15	23.77			
12	3,000	4,000	3,500	1	16	4.55	72.73	24.86	85.81	11.64	40.17	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	16.88			
13	4,000	5,000	4,500	1	17	4.55	77.27	21.45	107.26	10.04	50.21	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	13.51			
14	5,000	7,500	6,250	1	18	4.55	81.82	49.50	156.76	23.17	73.39	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	9.24			
15	7,500	10,000	8,750	1	19	4.55	86.36	5.72	162.48	2.68	76.07	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	8.92			
16	10,000	20,000	15,000	1	20	4.55	90.91	37.78	200.25	17.69	93.75	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	7.24			
17	20,000	50,000	35,000	1	21	4.55	95.45	1.75	202.01	0.82	94.57	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	7.17			
18	50,000	100,000	75,000	1	22	4.55	100.00	11.59	213.60	5.43	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	213.60	0.00	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78			
20	500,000	UP		0	22	0.00	100.00	0.00	213.60	0.00	100.00	0	1	0.00	100.00	0.00	14.49	0.00	100.00	0.00	6.78			
				22					213.60					1					14.49					6.78



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29493 CULTURAL CENTRES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.74	1.74	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	25.00	50.00	78.21	79.95	66.81	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	25.00	75.00	0.00	79.95	0.00	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	25.00	100.00	37.11	117.06	31.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	4	0.00	100.00	0.00	117.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				4					117.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.41	0.41	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	0.65	1.06	2.64	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	0.64	1.71	2.63	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	0.40	2.10	1.63	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	0.50	2.61	2.06	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	0.76	3.37	3.09	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	2.86	6.23	11.68	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	0.77	7.00	3.15	28.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	0.69	7.68	2.81	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	1.94	9.62	7.92	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	14.86	24.49	60.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	24.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					24.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,269	1,269	14.11	14.11	314.84	314.84	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	431	1,700	4.79	18.91	69.33	384.16	0.39	2.14	6	6	8.11	8.11	14.74	14.74	0.52	0.52	21.26	3.84			
3	100	200	150	551	2,251	6.13	25.03	159.03	543.20	0.88	3.02	0	6	0.00	8.11	0.00	14.74	0.00	0.52	0.00	2.71			
4	200	300	250	687	2,938	7.64	32.67	199.77	742.97	1.11	4.13	0	6	0.00	8.11	0.00	14.74	0.00	0.52	0.00	1.98			
5	300	500	400	944	3,882	10.50	43.17	311.90	1,054.87	1.73	5.87	4	10	5.41	13.51	29.53	44.27	1.05	1.57	9.47	4.20			
6	500	750	625	708	4,590	7.87	51.05	394.79	1,449.66	2.20	8.06	0	10	0.00	13.51	0.00	44.27	0.00	1.57	0.00	3.05			
7	750	1,000	875	627	5,217	6.97	58.02	579.61	2,029.27	3.22	11.29	2	12	2.70	16.22	78.70	122.97	2.79	4.37	13.58	6.06			
8	1,000	1,500	1,250	610	5,827	6.78	64.80	740.12	2,769.39	4.12	15.40	2	14	2.70	18.92	25.29	148.25	0.90	5.26	3.42	5.35			
9	1,500	2,000	1,750	399	6,226	4.44	69.24	588.72	3,358.10	3.27	18.68	2	16	2.70	21.62	17.78	166.03	0.63	5.90	3.02	4.94			
10	2,000	2,500	2,250	293	6,519	3.26	72.50	569.02	3,927.13	3.16	21.84	2	18	2.70	24.32	76.01	242.04	2.70	8.60	13.36	6.16			
11	2,500	3,000	2,750	173	6,692	1.92	74.42	338.58	4,265.71	1.88	23.73	0	18	0.00	24.32	0.00	242.04	0.00	8.60	0.00	5.67			
12	3,000	4,000	3,500	278	6,970	3.09	77.51	786.86	5,052.57	4.38	28.10	2	20	2.70	27.03	39.95	281.99	1.42	10.01	5.08	5.58			
13	4,000	5,000	4,500	171	7,141	1.90	79.42	611.53	5,664.10	3.40	31.50	2	22	2.70	29.73	34.50	316.49	1.23	11.24	5.64	5.59			
14	5,000	7,500	6,250	299	7,440	3.33	82.74	1,206.34	6,870.44	6.71	38.21	0	22	0.00	29.73	0.00	316.49	0.00	11.24	0.00	4.61			
15	7,500	10,000	8,750	215	7,655	2.39	85.13	1,294.98	8,165.42	7.20	45.42	1	23	1.35	31.08	3.15	319.64	0.11	11.35	0.24	3.91			
16	10,000	20,000	15,000	364	8,019	4.05	89.18	2,538.77	10,704.19	14.12	59.54	8	31	10.81	41.89	1,039.56	1,359.20	36.92	48.27	40.95	12.70			
17	20,000	50,000	35,000	353	8,372	3.93	93.10	2,697.14	13,401.33	15.00	74.54	13	44	17.57	59.46	1,095.91	2,455.12	38.92	87.19	40.63	18.32			
18	50,000	100,000	75,000	259	8,631	2.88	95.99	2,236.64	15,637.97	12.44	86.98	14	58	18.92	78.38	332.17	2,787.28	11.80	98.98	14.85	17.82			
19	100,000	500,000	300,000	308	8,939	3.43	99.41	2,226.91	17,864.88	12.39	99.36	8	66	10.81	89.19	25.51	2,812.80	0.91	99.89	1.15	15.74			
20	500,000	UP		53	8,992	0.59	100.00	114.48	17,979.36	0.64	100.00	8	74	10.81	100.00	3.17	2,815.97	0.11	100.00	2.77	15.66			
				8,992					17,979.36					74					2,815.97					15.66



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2952

REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	323	323	10.70	10.70	134.63	134.63	1.75	1.75	1	1	1.22	1.22	32.45	32.45	0.51	0.51	24.10	24.10			
2	50	100	75	91	414	3.02	13.72	8.69	143.33	0.11	1.86	0	1	0.00	1.22	0.00	32.45	0.00	0.51	0.00	22.64			
3	100	200	150	222	636	7.36	21.07	31.46	174.79	0.41	2.27	0	1	0.00	1.22	0.00	32.45	0.00	0.51	0.00	18.57			
4	200	300	250	99	735	3.28	24.35	126.73	301.52	1.65	3.92	0	1	0.00	1.22	0.00	32.45	0.00	0.51	0.00	10.76			
5	300	500	400	270	1,005	8.95	33.30	90.12	391.65	1.17	5.09	6	7	7.32	8.54	12.94	45.39	0.20	0.72	14.35	11.59			
6	500	750	625	177	1,182	5.86	39.17	75.09	466.73	0.98	6.07	1	8	1.22	9.76	98.28	143.67	1.55	2.27	130.89	30.78			
7	750	1,000	875	220	1,402	7.29	46.45	226.00	692.73	2.94	9.01	4	12	4.88	14.63	7.99	151.66	0.13	2.40	3.54	21.89			
8	1,000	1,500	1,250	200	1,602	6.63	53.08	181.88	874.62	2.37	11.38	0	12	0.00	14.63	0.00	151.66	0.00	2.40	0.00	17.34			
9	1,500	2,000	1,750	200	1,802	6.63	59.71	301.57	1,176.19	3.92	15.30	0	12	0.00	14.63	0.00	151.66	0.00	2.40	0.00	12.89			
10	2,000	2,500	2,250	125	1,927	4.14	63.85	171.51	1,347.70	2.23	17.53	9	21	10.98	25.61	732.13	883.79	11.57	13.96	426.86	65.58			
11	2,500	3,000	2,750	134	2,061	4.44	68.29	252.43	1,600.13	3.28	20.82	2	23	2.44	28.05	22.67	906.46	0.36	14.32	8.98	56.65			
12	3,000	4,000	3,500	197	2,258	6.53	74.82	526.22	2,126.35	6.85	27.66	9	32	10.98	39.02	82.59	989.05	1.30	15.63	15.70	46.51			
13	4,000	5,000	4,500	109	2,367	3.61	78.43	364.26	2,490.61	4.74	32.40	4	36	4.88	43.90	152.05	1,141.10	2.40	18.03	41.74	45.82			
14	5,000	7,500	6,250	182	2,549	6.03	84.46	837.65	3,328.26	10.90	43.30	5	41	6.10	50.00	195.79	1,336.90	3.09	21.12	23.37	40.17			
15	7,500	10,000	8,750	119	2,668	3.94	88.40	779.09	4,107.35	10.13	53.43	0	41	0.00	50.00	0.00	1,336.90	0.00	21.12	0.00	32.55			
16	10,000	20,000	15,000	191	2,859	6.33	94.73	1,789.95	5,897.30	23.28	76.71	16	57	19.51	69.51	744.00	2,080.90	11.75	32.87	41.57	35.29			
17	20,000	50,000	35,000	120	2,979	3.98	98.71	1,307.60	7,204.90	17.01	93.72	21	78	25.61	95.12	619.54	2,700.44	9.79	42.66	47.38	37.48			
18	50,000	100,000	75,000	26	3,005	0.86	99.57	299.43	7,504.33	3.90	97.62	1	79	1.22	96.34	14.25	2,714.69	0.23	42.89	4.76	36.17			
19	100,000	500,000	300,000	9	3,014	0.30	99.87	105.86	7,610.19	1.38	99.00	3	82	3.66	100.00	3,615.23	6,329.92	57.11	100.00	3414.98	83.18			
20	500,000	UP		4	3,018	0.13	100.00	77.19	7,687.39	1.00	100.00	0	82	0.00	100.00	0.00	6,329.92	0.00	100.00	0.00	82.34			
				3,018					7,687.39					82					6,329.92					82.34



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	830	830	6.74	6.74	549.04	549.04	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	392	1,222	3.18	9.92	57.21	606.25	0.21	2.26	6	6	3.53	3.53	27.26	27.26	0.81	0.81	47.64	4.50			
3	100	200	150	648	1,870	5.26	15.19	94.94	701.19	0.35	2.61	2	8	1.18	4.71	0.00	27.26	0.00	0.81	0.00	3.89			
4	200	300	250	533	2,403	4.33	19.51	133.74	834.93	0.50	3.11	0	8	0.00	4.71	0.00	27.26	0.00	0.81	0.00	3.26			
5	300	500	400	841	3,244	6.83	26.34	579.18	1,414.11	2.16	5.26	6	14	3.53	8.24	12.76	40.01	0.38	1.20	2.20	2.83			
6	500	750	625	744	3,988	6.04	32.39	439.19	1,853.30	1.63	6.90	4	18	2.35	10.59	10.54	50.55	0.31	1.51	2.40	2.73			
7	750	1,000	875	630	4,618	5.12	37.50	558.79	2,412.09	2.08	8.98	2	20	1.18	11.76	18.90	69.45	0.56	2.08	3.38	2.88			
8	1,000	1,500	1,250	705	5,323	5.73	43.23	712.23	3,124.31	2.65	11.63	4	24	2.35	14.12	45.35	114.80	1.36	3.43	6.37	3.67			
9	1,500	2,000	1,750	499	5,822	4.05	47.28	892.93	4,017.24	3.32	14.95	0	24	0.00	14.12	0.00	114.80	0.00	3.43	0.00	2.86			
10	2,000	2,500	2,250	315	6,137	2.56	49.84	773.61	4,790.85	2.88	17.83	1	25	0.59	14.71	1.10	115.90	0.03	3.46	0.14	2.42			
11	2,500	3,000	2,750	321	6,458	2.61	52.44	651.77	5,442.63	2.43	20.25	6	31	3.53	18.24	152.04	267.94	4.54	8.01	23.33	4.92			
12	3,000	4,000	3,500	431	6,889	3.50	55.94	1,014.39	6,457.01	3.77	24.03	0	31	0.00	18.24	0.00	267.94	0.00	8.01	0.00	4.15			
13	4,000	5,000	4,500	510	7,399	4.14	60.09	1,288.68	7,745.69	4.80	28.82	16	47	9.41	27.65	186.64	454.58	5.58	13.58	14.48	5.87			
14	5,000	7,500	6,250	2,362	9,761	19.18	79.27	2,933.33	10,679.02	10.92	39.74	41	88	24.12	51.76	712.92	1,167.50	21.31	34.89	24.30	10.93			
15	7,500	10,000	8,750	426	10,187	3.46	82.73	1,935.25	12,614.27	7.20	46.94	14	102	8.24	60.00	241.30	1,408.80	7.21	42.10	12.47	11.17			
16	10,000	20,000	15,000	1,030	11,217	8.36	91.09	5,888.00	18,502.27	21.91	68.85	31	133	18.24	78.24	573.42	1,982.22	17.14	59.24	9.74	10.71			
17	20,000	50,000	35,000	543	11,760	4.41	95.50	5,051.45	23,553.72	18.80	87.65	23	156	13.53	91.76	1,274.64	3,256.86	38.09	97.33	25.23	13.83			
18	50,000	100,000	75,000	184	11,944	1.49	97.00	1,967.40	25,521.12	7.32	94.97	10	166	5.88	97.65	83.16	3,340.02	2.49	99.81	4.23	13.09			
19	100,000	500,000	300,000	212	12,156	1.72	98.72	1,157.78	26,678.90	4.31	99.28	4	170	2.35	100.00	6.20	3,346.22	0.19	100.00	0.54	12.54			
20	500,000	UP		158	12,314	1.28	100.00	193.15	26,872.05	0.72	100.00	0	170	0.00	100.00	0.00	3,346.22	0.00	100.00	0.00	12.45			
				12,314					26,872.05					170					3,346.22					12.45



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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	3.49	3.49	2.22	2.22	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.16	4.65	0.01	2.23	0.00	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	2.33	6.98	2.44	4.67	0.73	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.16	8.14	0.15	4.82	0.04	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	14	8.14	16.28	2.38	7.20	0.72	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	1.16	17.44	0.21	7.41	0.06	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	20	5.81	23.26	6.86	14.27	2.06	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	24	4.65	27.91	1.15	15.42	0.35	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	27	3.49	31.40	6.16	21.58	1.85	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	28	1.16	32.56	0.55	22.13	0.17	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	29	1.16	33.72	3.08	25.21	0.93	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	33	4.65	38.37	65.73	90.95	19.79	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	38	5.81	44.19	17.11	108.06	5.15	32.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	43	5.81	50.00	33.07	141.12	9.95	42.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	46	3.49	53.49	24.94	166.06	7.51	49.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	61	17.44	70.93	69.20	235.26	20.83	70.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	64	3.49	74.42	2.44	237.70	0.73	71.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	68	4.65	79.07	53.29	290.99	16.04	87.59	3	3	100.00	100.00	89.75	89.75	100.00	100.00	168.43	30.84			
19	100,000	500,000	300,000	17	85	19.77	98.84	36.07	327.06	10.86	98.44	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	27.44			
20	500,000	<b>UP</b>		1	86	1.16	100.00	5.17	332.22	1.56	100.00	0	3	0.00	100.00	0.00	89.75	0.00	100.00	0.00	27.02			
				86					332.22					3					89.75					27.02





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	28	28	9.46	9.46	8.59	8.59	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	36	2.70	12.16	1.43	10.02	0.17	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	53	5.74	17.91	5.39	15.41	0.63	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	70	5.74	23.65	6.07	21.47	0.71	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	99	9.80	33.45	168.92	190.39	19.63	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	138	13.18	46.62	44.55	234.94	5.18	27.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	179	13.85	60.47	50.22	285.16	5.84	33.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	208	9.80	70.27	45.47	330.63	5.29	38.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	26	234	8.78	79.05	53.16	383.79	6.18	44.61	5	5	100.00	100.00	7.85	7.85	100.00	100.00	14.77	2.05			
10	2,000	2,500	2,250	12	246	4.05	83.11	40.74	424.53	4.74	49.35	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.85			
11	2,500	3,000	2,750	11	257	3.72	86.82	39.14	463.67	4.55	53.90	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.69			
12	3,000	4,000	3,500	9	266	3.04	89.86	37.24	500.91	4.33	58.22	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.57			
13	4,000	5,000	4,500	4	270	1.35	91.22	9.42	510.34	1.10	59.32	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.54			
14	5,000	7,500	6,250	12	282	4.05	95.27	101.39	611.73	11.79	71.10	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.28			
15	7,500	10,000	8,750	2	284	0.68	95.95	47.27	659.00	5.49	76.60	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.19			
16	10,000	20,000	15,000	1	285	0.34	96.28	1.88	660.88	0.22	76.82	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	1.19			
17	20,000	50,000	35,000	8	293	2.70	98.99	185.00	845.88	21.50	98.32	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.93			
18	50,000	100,000	75,000	1	294	0.34	99.32	3.33	849.21	0.39	98.71	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.92			
19	100,000	500,000	300,000	2	296	0.68	100.00	11.11	860.32	1.29	100.00	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.91			
20	500,000	UP		0	296	0.00	100.00	0.00	860.32	0.00	100.00	0	5	0.00	100.00	0.00	7.85	0.00	100.00	0.00	0.91			
				296					860.32					5					7.85					0.91



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.35	4.35	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	2.90	7.25	1.30	1.29	0.69	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.45	8.70	0.20	1.49	0.11	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	9	4.35	13.04	0.61	2.11	0.32	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	15	8.70	21.74	3.85	5.95	2.03	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	20	7.25	28.99	4.45	10.40	2.35	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	25	7.25	36.23	6.92	17.33	3.65	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	33	11.59	47.83	14.53	31.85	7.66	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	40	10.14	57.97	14.32	46.17	7.55	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	41	1.45	59.42	2.84	49.01	1.50	25.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	43	2.90	62.32	10.25	59.26	5.40	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	47	5.80	68.12	20.23	79.50	10.67	41.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	51	5.80	73.91	10.99	90.49	5.80	47.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	53	2.90	76.81	16.40	106.89	8.65	56.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	55	2.90	79.71	3.57	103.32	1.88	54.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	64	13.04	92.75	35.49	138.80	18.71	73.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	69	7.25	100.00	50.86	189.66	26.82	100.00	1	1	100.00	100.00	2.47	2.47	100.00	100.00	4.85	1.30			
18	50,000	100,000	75,000	0	69	0.00	100.00	0.00	189.66	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30			
19	100,000	500,000	300,000	0	69	0.00	100.00	0.00	189.66	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30			
20	500,000	UP		0	69	0.00	100.00	0.00	189.66	0.00	100.00	0	1	0.00	100.00	0.00	2.47	0.00	100.00	0.00	1.30			
				69					189.66					1					2.47					1.30



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,090	1,090	11.90	11.90	461.70	461.70	1.93	1.93	7	7	7	7	43.13	43.13	0.82	0.82	9.34	9.34			
2	50	100	75	645	1,735	7.04	18.95	896.90	435.20	3.75	1.82	3	10	2.48	8.26	72.23	115.36	1.37	2.19	8.05	26.51			
3	100	200	150	805	2,540	8.79	27.74	436.15	0.95	1.82	0.00	2	12	1.65	9.92	116.68	232.05	2.21	4.40	26.75	24467.46			
4	200	300	250	641	3,181	7.00	34.74	454.07	455.02	1.90	1.90	2	14	1.65	11.57	337.33	569.37	6.40	10.80	74.29	125.13			
5	300	500	400	933	4,114	10.19	44.93	898.47	1,353.49	3.76	5.66	10	24	8.26	19.83	111.06	680.44	2.11	12.91	12.36	50.27			
6	500	750	625	578	4,692	6.31	51.24	853.27	2,206.77	3.57	9.23	3	27	2.48	22.31	52.31	732.75	0.99	13.90	6.13	33.20			
7	750	1,000	875	573	5,265	6.26	57.50	1,234.96	3,441.73	5.17	14.40	4	31	3.31	25.62	124.00	856.74	2.35	16.25	10.04	24.89			
8	1,000	1,500	1,250	692	5,957	7.56	65.05	1,224.54	4,666.28	5.12	19.52	14	45	11.57	37.19	428.75	1,285.50	8.13	24.39	35.01	27.55			
9	1,500	2,000	1,750	450	6,407	4.91	69.97	1,146.31	5,812.58	4.80	24.31	4	49	3.31	40.50	919.19	2,204.68	17.44	41.83	80.19	37.93			
10	2,000	2,500	2,250	354	6,761	3.87	73.83	1,109.11	6,921.69	4.64	28.95	5	54	4.13	44.63	60.49	2,265.18	1.15	42.98	5.45	32.73			
11	2,500	3,000	2,750	290	7,051	3.17	77.00	1,095.11	8,016.80	4.58	33.54	10	64	8.26	52.89	45.05	2,310.22	0.85	43.83	4.11	28.82			
12	3,000	4,000	3,500	352	7,403	3.84	80.85	1,614.13	9,630.94	6.75	40.29	6	70	4.96	57.85	82.09	2,392.31	1.56	45.39	5.09	24.84			
13	4,000	5,000	4,500	225	7,628	2.46	83.30	1,229.88	10,860.82	5.14	45.43	7	77	5.79	63.64	144.21	2,536.52	2.74	48.12	11.73	23.35			
14	5,000	7,500	6,250	391	8,019	4.27	87.57	2,430.35	13,291.16	10.17	55.60	9	86	7.44	71.07	71.33	2,607.85	1.35	49.48	2.93	19.62			
15	7,500	10,000	8,750	231	8,250	2.52	90.10	1,911.18	15,202.34	7.99	63.59	11	97	9.09	80.17	1,337.16	3,945.01	25.37	74.85	69.97	25.95			
16	10,000	20,000	15,000	431	8,681	4.71	94.80	4,191.12	19,393.46	17.53	81.13	14	111	11.57	91.74	1,215.29	5,160.30	23.06	97.90	29.00	26.61			
17	20,000	50,000	35,000	323	9,004	3.53	98.33	3,212.23	22,605.69	13.44	94.56	6	117	4.96	96.69	43.25	5,203.55	0.82	98.72	1.35	23.02			
18	50,000	100,000	75,000	79	9,083	0.86	99.19	804.98	23,410.66	3.37	97.93	0	117	0.00	96.69	0.00	5,203.55	0.00	98.72	0.00	22.23			
19	100,000	500,000	300,000	52	9,135	0.57	99.76	222.08	23,632.74	0.93	98.86	4	121	3.31	100.00	67.35	5,270.89	1.28	100.00	30.32	22.30			
20	500,000	UP		22	9,157	0.24	100.00	272.60	23,905.34	1.14	100.00	0	121	0.00	100.00	0.00	5,270.89	0.00	100.00	0.00	22.05			
				9,157					23,905.34					121					5,270.89					22.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29610 ROADWORTHINESS TESTING PLANT FOR POOLS WITHOUT DISMANTING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	7.25	7.25	0.31	0.31	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	16	4.35	11.59	4.67	4.98	0.83	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	20	36	14.49	26.09	9.15	14.13	1.62	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	42	4.35	30.43	4.88	19.01	0.86	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	45	2.17	32.61	2.27	21.28	0.40	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	54	6.52	39.13	13.14	34.42	2.33	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	7	61	5.07	44.20	18.75	53.17	3.32	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	69	5.80	50.00	17.98	71.14	3.18	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	75	4.35	54.35	34.03	105.17	6.02	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	6	81	4.35	58.70	20.09	125.26	3.56	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	6	87	4.35	63.04	23.76	149.02	4.21	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	14	101	10.14	73.19	50.90	199.92	9.01	35.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	109	5.80	78.99	56.62	256.54	10.02	45.42	2	2	100.00	100.00	109.13	109.13	100.00	100.00	192.76	42.54
14	5,000	7,500	6,250	20	129	14.49	93.48	125.54	382.07	22.22	67.64	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	28.56
15	7,500	10,000	8,750	2	131	1.45	94.93	49.85	431.93	8.83	76.47	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	25.27
16	10,000	20,000	15,000	6	137	4.35	99.28	126.79	558.71	22.45	98.91	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.53
17	20,000	50,000	35,000	1	138	0.72	100.00	6.15	564.86	1.09	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.32
18	50,000	100,000	75,000	0	138	0.00	100.00	0.00	564.86	0.00	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.32
19	100,000	500,000	300,000	0	138	0.00	100.00	0.00	564.86	0.00	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.32
20	500,000	UP		0	138	0.00	100.00	0.00	564.86	0.00	100.00	0	2	0.00	100.00	0.00	109.13	0.00	100.00	0.00	19.32
				138				564.86				2				109.13				19.32	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	203	203	10.18	10.18	87.94	87.94	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	184	387	9.23	19.41	40.20	128.13	0.98	3.11	2	2	9.09	9.09	39.27	39.27	5.11	5.11	97.70	30.65			
3	100	200	150	196	583	9.83	29.24	129.91	258.05	3.15	6.26	0	2	0.00	9.09	0.00	39.27	0.00	5.11	0.00	15.22			
4	200	300	250	184	767	9.23	38.47	109.63	367.68	2.66	8.92	1	3	4.55	13.64	6.76	46.03	0.88	5.99	6.17	12.52			
5	300	500	400	221	988	11.08	49.55	144.83	512.52	3.51	12.44	0	3	0.00	13.64	0.00	46.03	0.00	5.99	0.00	8.98			
6	500	750	625	135	1,123	6.77	56.32	122.02	634.54	2.96	15.40	0	3	0.00	13.64	0.00	46.03	0.00	5.99	0.00	7.25			
7	750	1,000	875	213	1,336	10.68	67.00	209.22	843.76	5.08	20.47	6	9	27.27	40.91	525.69	571.73	68.43	74.42	251.26	67.76			
8	1,000	1,500	1,250	160	1,496	8.02	75.03	265.20	1,108.97	6.44	26.91	0	9	0.00	40.91	0.00	571.73	0.00	74.42	0.00	51.55			
9	1,500	2,000	1,750	103	1,599	5.17	80.19	238.74	1,347.71	5.79	32.70	0	9	0.00	40.91	0.00	571.73	0.00	74.42	0.00	42.42			
10	2,000	2,500	2,250	43	1,642	2.16	82.35	118.56	1,466.27	2.88	35.58	3	12	13.64	54.55	12.53	584.25	1.63	76.05	10.56	39.85			
11	2,500	3,000	2,750	50	1,692	2.51	84.85	195.76	1,662.03	4.75	40.33	4	16	18.18	72.73	68.31	652.56	8.89	84.94	34.89	39.26			
12	3,000	4,000	3,500	57	1,749	2.86	87.71	266.27	1,928.29	6.46	46.79	0	16	0.00	72.73	0.00	652.56	0.00	84.94	0.00	33.84			
13	4,000	5,000	4,500	46	1,795	2.31	90.02	166.55	2,094.84	4.04	50.83	0	16	0.00	72.73	0.00	652.56	0.00	84.94	0.00	31.15			
14	5,000	7,500	6,250	50	1,845	2.51	92.53	283.41	2,378.26	6.88	57.71	0	16	0.00	72.73	0.00	652.56	0.00	84.94	0.00	27.44			
15	7,500	10,000	8,750	35	1,880	1.76	94.28	321.19	2,699.44	7.79	65.50	0	16	0.00	72.73	0.00	652.56	0.00	84.94	0.00	24.17			
16	10,000	20,000	15,000	41	1,921	2.06	96.34	520.92	3,220.37	12.64	78.14	2	18	9.09	81.82	18.75	671.31	2.44	87.38	3.60	20.85			
17	20,000	50,000	35,000	47	1,968	2.36	98.70	691.61	3,911.97	16.78	94.92	4	22	18.18	100.00	96.93	768.24	12.62	100.00	14.01	19.64			
18	50,000	100,000	75,000	14	1,982	0.70	99.40	134.76	4,046.74	3.27	98.19	0	22	0.00	100.00	0.00	768.24	0.00	100.00	0.00	18.98			
19	100,000	500,000	300,000	11	1,993	0.55	99.95	73.96	4,120.70	1.79	99.99	0	22	0.00	100.00	0.00	768.24	0.00	100.00	0.00	18.64			
20	500,000	UP		1	1,994	0.05	100.00	0.53	4,121.23	0.01	100.00	0	22	0.00	100.00	0.00	768.24	0.00	100.00	0.00	18.64			
				1,994					4,121.23					22					768.24					18.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,294	1,294	13.24	13.24	43.96	43.96	0.75	0.75	1	1	2.50	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1,904	3,198	19.47	32.71	39.06	83.02	0.67	1.42	0	1	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1,529	4,727	15.64	48.35	152.91	235.93	2.62	4.04	0	1	0.00	2.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1,076	5,803	11.01	59.35	160.64	396.57	2.75	6.80	10	11	25.00	27.50	5.37	5.37	0.95	0.95	3.34	1.35			
5	300	500	400	821	6,624	8.40	67.75	209.03	605.60	3.58	10.38	3	14	7.50	35.00	39.81	45.18	7.04	7.99	19.04	7.46			
6	500	750	625	585	7,209	5.98	73.73	157.75	763.35	2.70	13.08	0	14	0.00	35.00	0.00	45.18	0.00	7.99	0.00	5.92			
7	750	1,000	875	500	7,709	5.11	78.85	393.07	1,156.42	6.74	19.82	0	14	0.00	35.00	0.00	45.18	0.00	7.99	0.00	3.91			
8	1,000	1,500	1,250	545	8,254	5.57	84.42	279.71	1,436.13	4.79	24.62	1	15	2.50	37.50	1.94	47.12	0.34	8.33	0.69	3.28			
9	1,500	2,000	1,750	314	8,568	3.21	87.63	223.78	1,659.90	3.84	28.45	4	19	10.00	47.50	91.79	138.91	16.24	24.57	41.02	8.37			
10	2,000	2,500	2,250	310	8,878	3.17	90.80	231.71	1,891.61	3.97	32.42	6	25	15.00	62.50	39.17	178.08	6.93	31.50	16.91	9.41			
11	2,500	3,000	2,750	155	9,033	1.59	92.39	161.89	2,053.50	2.77	35.20	2	27	5.00	67.50	5.38	183.46	0.95	32.45	3.32	8.93			
12	3,000	4,000	3,500	178	9,211	1.82	94.21	312.12	2,365.62	5.35	40.55	2	29	5.00	72.50	19.06	202.52	3.37	35.82	6.11	8.56			
13	4,000	5,000	4,500	79	9,290	0.81	95.02	277.44	2,643.06	4.76	45.30	3	32	7.50	80.00	84.86	287.38	15.01	50.83	30.59	10.87			
14	5,000	7,500	6,250	108	9,398	1.10	96.12	405.10	3,048.16	6.94	52.25	2	34	5.00	85.00	1.35	288.73	0.24	51.07	0.33	9.47			
15	7,500	10,000	8,750	54	9,452	0.55	96.68	251.70	3,299.86	4.31	56.56	0	34	0.00	85.00	0.00	288.73	0.00	51.07	0.00	8.75			
16	10,000	20,000	15,000	138	9,590	1.41	98.09	1,003.43	4,303.29	17.20	73.76	3	37	7.50	92.50	58.22	346.94	10.30	61.37	5.80	8.06			
17	20,000	50,000	35,000	127	9,717	1.30	99.39	1,011.35	5,314.64	17.33	91.09	3	40	7.50	100.00	218.40	565.34	38.63	100.00	21.59	10.64			
18	50,000	100,000	75,000	49	9,766	0.50	99.89	423.72	5,738.36	7.26	98.36	0	40	0.00	100.00	0.00	565.34	0.00	100.00	0.00	9.85			
19	100,000	500,000	300,000	11	9,777	0.11	100.00	95.86	5,834.23	1.64	100.00	0	40	0.00	100.00	0.00	565.34	0.00	100.00	0.00	9.69			
20	500,000	UP		0	9,777	0.00	100.00	0.00	5,834.23	0.00	100.00	0	40	0.00	100.00	0.00	565.34	0.00	100.00	0.00	9.69			
				9,777					5,834.23					40					565.34					9.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	230	230	6.03	6.03	187.08	187.08	1.37	1.37	1	1	1.72	1.72	7.58	7.58	0.50	0.50	4.05	4.05			
2	50	100	75	195	425	5.11	11.15	14.20	201.28	0.10	1.48	0	1	0.00	1.72	0.00	7.58	0.00	0.50	0.00	3.76			
3	100	200	150	144	569	3.78	14.92	28.80	230.08	0.21	1.69	1	2	1.72	3.45	119.77	127.35	7.92	8.42	415.88	55.35			
4	200	300	250	158	727	4.14	19.07	31.32	261.40	0.23	1.92	0	2	0.00	3.45	0.00	127.35	0.00	8.42	0.00	48.72			
5	300	500	400	202	929	5.30	24.36	119.98	381.38	0.88	2.80	0	2	0.00	3.45	0.00	127.35	0.00	8.42	0.00	33.39			
6	500	750	625	198	1,127	5.19	29.56	84.17	465.55	0.62	3.41	2	4	3.45	6.90	2.33	129.68	0.15	8.57	2.77	27.86			
7	750	1,000	875	188	1,315	4.93	34.49	198.09	663.64	1.45	4.87	1	5	1.72	8.62	0.01	129.69	0.00	8.57	0.00	19.54			
8	1,000	1,500	1,250	286	1,601	7.50	41.99	346.43	1,010.06	2.54	7.41	2	7	3.45	12.07	21.29	150.98	1.41	9.98	6.15	14.95			
9	1,500	2,000	1,750	228	1,829	5.98	47.97	454.38	1,464.45	3.33	10.74	1	8	1.72	13.79	0.00	150.98	0.00	9.98	0.00	10.31			
10	2,000	2,500	2,250	189	2,018	4.96	52.92	490.56	1,955.01	3.60	14.34	1	9	1.72	15.52	10.62	161.61	0.70	10.68	2.17	8.27			
11	2,500	3,000	2,750	199	2,217	5.22	58.14	490.68	2,445.68	3.60	17.94	0	9	0.00	15.52	0.00	161.61	0.00	10.68	0.00	6.61			
12	3,000	4,000	3,500	263	2,480	6.90	65.04	798.57	3,244.26	5.86	23.80	4	13	6.90	22.41	39.04	200.65	2.58	13.26	4.89	6.18			
13	4,000	5,000	4,500	148	2,628	3.88	68.92	550.03	3,794.29	4.03	27.83	1	14	1.72	24.14	70.13	270.78	4.64	17.90	12.75	7.14			
14	5,000	7,500	6,250	246	2,874	6.45	75.37	1,284.98	5,079.27	9.43	37.26	4	18	6.90	31.03	176.42	447.20	11.66	29.56	13.73	8.80			
15	7,500	10,000	8,750	126	3,000	3.30	78.68	873.47	5,952.74	6.41	43.66	3	21	5.17	36.21	479.42	926.62	31.69	61.25	54.89	15.57			
16	10,000	20,000	15,000	278	3,278	7.29	85.97	3,045.97	8,998.71	22.34	66.00	15	36	25.86	62.07	207.52	1,134.14	13.72	74.96	6.81	12.60			
17	20,000	50,000	35,000	403	3,681	10.57	96.54	3,414.98	12,413.69	25.05	91.05	15	51	25.86	87.93	344.16	1,478.30	22.75	97.71	10.08	11.91			
18	50,000	100,000	75,000	120	3,801	3.15	99.69	1,125.60	13,539.29	8.26	99.31	7	58	12.07	100.00	34.65	1,512.95	2.29	100.00	3.08	11.17			
19	100,000	500,000	300,000	8	3,809	0.21	99.90	85.53	13,624.82	0.63	99.93	0	58	0.00	100.00	0.00	1,512.95	0.00	100.00	0.00	11.10			
20	500,000	UP		4	3,813	0.10	100.00	8.88	13,633.69	0.07	100.00	0	58	0.00	100.00	0.00	1,512.95	0.00	100.00	0.00	11.10			
				3,813					13,633.69					58					1,512.95					11.10





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	560	560	32.15	32.15	40.72	40.72	0.94	0.94	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	88	648	5.05	37.20	7.24	47.96	0.17	1.11	2	2	4.08	4.08	72.03	72.03	0.87	0.87	994.21	150.17			
3	100	200	150	76	724	4.36	41.56	16.43	64.40	0.38	1.49	0	2	0.00	4.08	0.00	72.03	0.00	0.87	0.00	111.85			
4	200	300	250	66	790	3.79	45.35	22.05	86.44	0.51	2.00	0	2	0.00	4.08	0.00	72.03	0.00	0.87	0.00	83.32			
5	300	500	400	75	865	4.31	49.66	31.00	117.45	0.72	2.72	5	7	10.20	14.29	68.90	140.92	0.83	1.69	222.24	119.99			
6	500	750	625	74	939	4.25	53.90	52.14	169.59	1.21	3.92	1	8	2.04	16.33	50.00	190.92	0.60	2.29	95.89	112.58			
7	750	1,000	875	72	1,011	4.13	58.04	71.96	241.54	1.66	5.59	1	9	2.04	18.37	11.05	201.97	0.13	2.43	15.36	83.62			
8	1,000	1,500	1,250	85	1,096	4.88	62.92	113.98	355.53	2.64	8.22	7	16	14.29	32.65	210.11	412.09	2.52	4.95	184.34	115.91			
9	1,500	2,000	1,750	78	1,174	4.48	67.39	111.78	467.30	2.59	10.81	1	17	2.04	34.69	13.15	425.24	0.16	5.11	11.77	91.00			
10	2,000	2,500	2,250	49	1,223	2.81	70.21	142.27	609.58	3.29	14.10	3	20	6.12	40.82	903.65	1,328.89	10.86	15.97	635.15	218.00			
11	2,500	3,000	2,750	40	1,263	2.30	72.50	134.87	744.44	3.12	17.22	8	28	16.33	57.14	974.18	2,303.07	11.70	27.67	722.33	309.37			
12	3,000	4,000	3,500	57	1,320	3.27	75.77	155.55	900.00	3.60	20.81	2	30	4.08	61.22	6.28	2,309.36	0.08	27.75	4.04	256.60			
13	4,000	5,000	4,500	33	1,353	1.89	77.67	169.63	1,069.63	3.92	24.74	2	32	4.08	65.31	294.82	2,604.18	3.54	31.29	173.80	243.47			
14	5,000	7,500	6,250	66	1,419	3.79	81.46	372.56	1,442.18	8.62	33.35	3	35	6.12	71.43	5.04	2,609.22	0.06	31.35	1.35	180.92			
15	7,500	10,000	8,750	41	1,460	2.35	83.81	254.25	1,696.44	5.88	39.23	4	39	8.16	79.59	84.42	2,693.64	1.01	32.36	33.20	158.78			
16	10,000	20,000	15,000	91	1,551	5.22	89.04	1,104.12	2,800.56	25.54	64.77	6	45	12.24	91.84	5,577.57	8,271.20	67.02	99.38	505.16	295.34			
17	20,000	50,000	35,000	110	1,661	6.31	95.35	893.76	3,694.32	20.67	85.44	4	49	8.16	100.00	51.60	8,322.80	0.62	100.00	5.77	225.29			
18	50,000	100,000	75,000	56	1,717	3.21	98.56	417.02	4,111.34	9.64	95.08	0	49	0.00	100.00	0.00	8,322.80	0.00	100.00	0.00	202.44			
19	100,000	500,000	300,000	24	1,741	1.38	99.94	219.60	4,330.94	5.08	100.16	0	49	0.00	100.00	0.00	8,322.80	0.00	100.00	0.00	192.17			
20	500,000	UP		1	1,742	0.06	100.00	7.04	4,323.90	0.16	100.00	0	49	0.00	100.00	0.00	8,322.80	0.00	100.00	0.00	192.48			
				1,742					4,323.90					49					8,322.80					192.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	54	54	30.86	30.86	1.25	1.25	0.21	0.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	63	5.14	36.00	0.22	1.48	0.04	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	77	8.00	44.00	6.32	7.80	1.04	1.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	79	1.14	45.14	1.57	9.37	0.26	1.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	12	91	6.86	52.00	11.04	20.41	1.82	3.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	10	101	5.71	57.71	16.26	36.67	2.69	6.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	5	106	2.86	60.57	9.53	46.20	1.57	7.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	15	121	8.57	69.14	10.85	35.35	1.79	5.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	8	129	4.57	73.71	33.02	68.37	5.46	11.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	10	139	5.71	79.43	98.37	166.74	16.25	27.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	5	144	2.86	82.29	36.93	203.67	6.10	33.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	153	5.14	87.43	118.52	322.19	19.58	53.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	161	4.57	92.00	138.75	460.94	22.92	76.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	6	167	3.43	95.43	57.87	518.81	9.56	85.71	2	2	66.67	66.67	5,452.34	5,452.34	99.96	99.96	9421.03	1050.93		
15	7,500	10,000	8,750	1	168	0.57	96.00	18.84	537.65	3.11	88.82	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	1014.11		
16	10,000	20,000	15,000	1	169	0.57	96.57	28.70	566.34	4.74	93.56	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	962.73		
17	20,000	50,000	35,000	1	170	0.57	97.14	0.00	566.34	0.00	93.56	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	962.73		
18	50,000	100,000	75,000	1	171	0.57	97.71	4.07	570.41	0.67	94.24	0	2	0.00	66.67	0.00	5,452.34	0.00	99.96	0.00	955.86		
19	100,000	500,000	300,000	4	175	2.29	100.00	34.89	605.30	5.76	100.00	1	3	33.33	100.00	1.96	5,454.31	0.04	100.00	5.63	901.09		
20	500,000	UP		0	175	0.00	100.00	0.00	605.30	0.00	100.00	0	3	0.00	100.00	0.00	5,454.31	0.00	100.00	0.00	901.09		
				175				605.30				3				5,454.31				901.09			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	7.14	7.14	22.69	22.69	5.35	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	13	4.46	11.61	1.19	23.88	0.28	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	21	7.14	18.75	3.50	27.38	0.83	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	29	7.14	25.89	5.11	32.49	1.21	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	39	8.93	34.82	16.22	48.71	3.83	11.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	45	5.36	40.18	9.15	57.86	2.16	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	60	13.39	53.57	33.47	91.32	7.90	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	69	8.04	61.61	36.69	128.01	8.66	30.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	70	0.89	62.50	6.15	134.16	1.45	31.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	73	2.68	65.18	22.36	156.53	5.28	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	75	1.79	66.96	11.04	167.57	2.61	39.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	86	9.82	76.79	67.43	235.00	15.92	55.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	89	2.68	79.46	7.56	227.43	1.78	53.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	92	2.68	82.14	13.91	241.35	3.28	56.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	95	2.68	84.82	21.79	263.14	5.14	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	102	6.25	91.07	33.28	296.42	7.86	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	107	4.46	95.54	74.96	371.38	17.69	87.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	108	0.89	96.43	5.78	377.15	1.36	89.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	111	2.68	99.11	36.77	413.93	8.68	97.70	2	2	100.00	100.00	60.79	60.79	100.00	100.00	165.31	14.69			
20	500,000	UP		1	112	0.89	100.00	9.72	423.65	2.30	100.00	0	2	0.00	100.00	0.00	60.79	0.00	100.00	0.00	14.35			
				112					423.65					2					60.79					14.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	9.68	9.68	11.81	11.81	4.76	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	1.08	10.75	0.02	11.83	0.01	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	14	4.30	15.05	1.10	12.93	0.44	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	18	4.30	19.35	1.19	14.12	0.48	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	25	7.53	26.88	2.10	16.23	0.85	6.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	29	4.30	31.18	2.18	18.41	0.88	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	41	12.90	44.09	14.59	33.00	5.88	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	47	6.45	50.54	5.42	38.41	2.18	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	55	8.60	59.14	10.48	48.89	4.23	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	57	2.15	61.29	2.74	51.63	1.10	20.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	62	5.38	66.67	7.11	58.75	2.87	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	66	4.30	70.97	8.48	67.22	3.42	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	76	10.75	81.72	24.96	92.18	10.06	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	83	7.53	89.25	30.35	122.54	12.24	49.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	87	4.30	93.55	54.22	176.75	21.86	71.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	92	5.38	98.92	55.62	232.37	22.42	93.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	93	1.08	100.00	15.70	248.07	6.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	93	0.00	100.00	0.00	248.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	93	0.00	100.00	0.00	248.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	93	0.00	100.00	0.00	248.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				93					248.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	10.53	10.53	0.82	0.82	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	7.02	17.54	0.30	1.11	0.19	0.70	1	1	100.00	100.00	17.72	17.72	100.00	100.00	5958.70	1592.02			
3	100	200	150	9	19	15.79	33.33	3.93	5.05	2.49	3.20	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	351.13			
4	200	300	250	1	20	1.75	35.09	0.61	5.66	0.39	3.58	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	313.14			
5	300	500	400	3	23	5.26	40.35	1.80	7.45	1.14	4.72	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	237.65			
6	500	750	625	9	32	15.79	56.14	5.32	12.77	3.37	8.09	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	138.72			
7	750	1,000	875	1	33	1.75	57.89	1.41	14.19	0.90	8.98	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	124.89			
8	1,000	1,500	1,250	3	36	5.26	63.16	5.93	20.11	3.75	12.74	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	88.09			
9	1,500	2,000	1,750	6	42	10.53	73.68	9.00	29.11	5.70	18.44	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	60.85			
10	2,000	2,500	2,250	1	43	1.75	75.44	0.89	30.01	0.56	19.00	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	59.04			
11	2,500	3,000	2,750	1	44	1.75	77.19	0.59	30.59	0.37	19.37	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	57.91			
12	3,000	4,000	3,500	3	47	5.26	82.46	3.49	34.09	2.21	21.58	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	51.98			
13	4,000	5,000	4,500	1	48	1.75	84.21	0.32	34.41	0.20	21.79	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	51.49			
14	5,000	7,500	6,250	2	50	3.51	87.72	2.90	37.31	1.84	23.63	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	47.48			
15	7,500	10,000	8,750	1	51	1.75	89.47	19.88	57.19	12.59	36.22	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	30.98			
16	10,000	20,000	15,000	1	52	1.75	91.23	20.13	77.32	12.75	48.96	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	22.91			
17	20,000	50,000	35,000	1	53	1.75	92.98	15.78	93.10	9.99	58.96	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	19.03			
18	50,000	100,000	75,000	2	55	3.51	96.49	24.48	117.57	15.50	74.46	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	15.07			
19	100,000	500,000	300,000	1	56	1.75	98.25	17.93	135.51	11.36	85.81	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	13.07			
20	500,000	UP		1	57	1.75	100.00	22.40	157.91	14.19	100.00	0	1	0.00	100.00	0.00	17.72	0.00	100.00	0.00	11.22			
				57					157.91					1					17.72					11.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22,751	22,751	15.03	15.03	4,487.91	4,487.91	2.31	2.31	24	24	1.10	1.10	159.97	159.97	0.61	0.61	3.56	3.56			
2	50	100	75	8,646	31,397	5.71	20.74	1,098.75	5,586.66	0.56	2.87	7	31	0.32	1.42	110.87	270.84	0.42	1.03	10.09	4.85			
3	100	200	150	11,714	43,111	7.74	28.47	2,295.55	7,882.21	1.18	4.05	43	74	1.96	3.38	349.51	620.35	1.33	2.37	15.23	7.87			
4	200	300	250	8,176	51,287	5.40	33.87	2,344.92	10,227.13	1.20	5.25	6	80	0.27	3.65	227.17	847.52	0.87	3.23	9.69	8.29			
5	300	500	400	15,460	66,747	10.21	44.08	6,554.44	16,781.58	3.37	8.62	45	125	2.05	5.71	1,198.62	2,046.14	4.57	7.81	18.29	12.19			
6	500	750	625	13,671	80,418	9.03	53.11	6,768.56	23,550.14	3.48	12.10	42	167	1.92	7.63	639.72	2,685.86	2.44	10.25	9.45	11.40			
7	750	1,000	875	11,478	91,896	7.58	60.69	7,805.78	31,355.92	4.01	16.11	32	199	1.46	9.09	899.21	3,585.07	3.43	13.68	11.52	11.43			
8	1,000	1,500	1,250	12,060	103,956	7.97	68.66	11,342.68	42,698.59	5.83	21.94	62	261	2.83	11.92	1,948.67	5,533.74	7.44	21.12	17.18	12.96			
9	1,500	2,000	1,750	7,753	111,709	5.12	73.78	9,445.46	52,144.06	4.85	26.79	70	331	3.20	15.11	2,485.33	8,019.08	9.48	30.60	26.31	15.38			
10	2,000	2,500	2,250	5,642	117,351	3.73	77.51	6,612.75	58,756.81	3.40	30.19	29	360	1.32	16.44	1,001.38	9,020.45	3.82	34.42	15.14	15.35			
11	2,500	3,000	2,750	4,003	121,354	2.64	80.15	6,505.07	65,261.88	3.34	33.53	25	385	1.14	17.58	1,718.93	10,739.39	6.56	40.98	26.42	16.46			
12	3,000	4,000	3,500	5,459	126,813	3.61	83.76	11,819.86	77,081.74	6.07	39.60	49	434	2.24	19.82	2,371.69	13,111.07	9.05	50.03	20.07	17.01			
13	4,000	5,000	4,500	3,638	130,451	2.40	86.16	9,590.68	86,672.42	4.93	44.53	39	473	1.78	21.60	691.20	13,802.27	2.64	52.67	7.21	15.92			
14	5,000	7,500	6,250	5,447	135,898	3.60	89.76	16,069.45	102,741.87	8.26	52.78	66	539	3.01	24.61	3,779.76	17,582.03	14.42	67.09	23.52	17.11			
15	7,500	10,000	8,750	3,231	139,129	2.13	91.89	13,701.26	116,443.13	7.04	59.82	43	582	1.96	26.58	2,255.65	19,837.68	8.61	75.70	16.46	17.04			
16	10,000	20,000	15,000	4,986	144,115	3.29	95.18	29,512.98	145,956.10	15.16	74.98	88	670	4.02	30.59	2,747.53	22,585.22	10.48	86.19	9.31	15.47			
17	20,000	50,000	35,000	3,496	147,611	2.31	97.49	22,680.21	168,636.32	11.65	86.63	96	766	4.38	34.98	3,063.33	25,648.55	11.69	97.88	13.51	15.21			
18	50,000	100,000	75,000	1,423	149,034	0.94	98.43	6,747.22	175,383.54	3.47	90.10	36	802	1.64	36.62	120.43	25,768.98	0.46	98.34	1.78	14.69			
19	100,000	500,000	300,000	1,378	150,412	0.91	99.34	6,063.95	181,447.49	3.12	93.22	123	925	5.62	42.24	210.65	25,979.63	0.80	99.14	3.47	14.32			
20	500,000	UP		995	151,407	0.66	100.00	13,206.39	194,653.88	6.78	100.00	1,265	2,190	57.76	100.00	225.28	26,204.91	0.86	100.00	1.71	13.46			
				151,407					194,653.88					2,190					26,204.91					13.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,300	1,300	14.20	14.20	421.23	421.23	1.93	1.93	4	4	0.71	0.71	476.67	476.67	26.17	26.17	113.16	113.16	
2	50	100	75	481	1,781	5.26	19.46	48.82	470.06	0.22	2.15	1	5	0.18	0.88	7.87	484.54	0.43	26.60	16.13	103.08	
3	100	200	150	1,107	2,888	12.09	31.55	123.84	593.90	0.57	2.72	1	6	0.18	1.06	0.00	484.54	0.00	26.60	0.00	81.59	
4	200	300	250	459	3,347	5.01	36.57	96.58	690.48	0.44	3.16	0	6	0.00	1.06	0.00	484.54	0.00	26.60	0.00	70.17	
5	300	500	400	799	4,146	8.73	45.30	240.01	930.49	1.10	4.26	1	7	0.18	1.23	17.99	502.53	0.99	27.59	7.49	54.01	
6	500	750	625	430	4,576	4.70	49.99	287.08	1,217.57	1.31	5.57	0	7	0.00	1.23	0.00	502.53	0.00	27.59	0.00	41.27	
7	750	1,000	875	356	4,932	3.89	53.88	361.62	1,579.19	1.66	7.23	0	7	0.00	1.23	0.00	502.53	0.00	27.59	0.00	31.82	
8	1,000	1,500	1,250	489	5,421	5.34	59.23	576.01	2,155.20	2.64	9.87	1	8	0.18	1.41	2.10	504.63	0.12	27.70	0.36	23.41	
9	1,500	2,000	1,750	320	5,741	3.50	62.72	381.85	2,537.05	1.75	11.61	0	8	0.00	1.41	0.00	504.63	0.00	27.70	0.00	19.89	
10	2,000	2,500	2,250	261	6,002	2.85	65.57	344.05	2,881.10	1.57	13.19	0	8	0.00	1.41	0.00	504.63	0.00	27.70	0.00	17.52	
11	2,500	3,000	2,750	188	6,190	2.05	67.63	314.47	3,195.57	1.44	14.63	1	9	0.18	1.59	0.59	505.21	0.03	27.74	0.19	15.81	
12	3,000	4,000	3,500	330	6,520	3.61	71.23	443.18	3,638.75	2.03	16.66	0	9	0.00	1.59	0.00	505.21	0.00	27.74	0.00	13.88	
13	4,000	5,000	4,500	154	6,674	1.68	72.92	417.62	4,056.37	1.91	18.57	2	11	0.35	1.94	4.94	510.15	0.27	28.01	1.18	12.58	
14	5,000	7,500	6,250	288	6,962	3.15	76.06	783.64	4,840.01	3.59	22.16	12	23	2.12	4.06	86.29	596.45	4.74	32.74	11.01	12.32	
15	7,500	10,000	8,750	178	7,140	1.94	78.01	637.54	5,477.55	2.92	25.07	2	25	0.35	4.41	11.79	608.24	0.65	33.39	1.85	11.10	
16	10,000	20,000	15,000	379	7,519	4.14	82.15	2,538.77	8,016.33	11.62	36.70	10	35	1.76	6.17	45.42	653.66	2.49	35.89	1.79	8.15	
17	20,000	50,000	35,000	542	8,061	5.92	88.07	5,272.65	13,288.97	24.14	60.83	9	44	1.59	7.76	10.13	663.79	0.56	36.44	0.19	5.00	
18	50,000	100,000	75,000	384	8,445	4.20	92.26	3,743.55	17,032.52	17.14	77.97	24	68	4.23	11.99	431.95	1,095.74	23.71	60.15	11.54	6.43	
19	100,000	500,000	300,000	610	9,055	6.66	98.93	4,460.53	21,493.05	20.42	98.39	49	117	8.64	20.63	709.92	1,805.66	38.97	99.13	15.92	8.40	
20	500,000	<b>UP</b>		98	9,153	1.07	100.00	351.83	21,844.88	1.61	100.00	450	567	79.37	100.00	15.88	1,821.53	0.87	100.00	4.51	8.34	
				9,153					21,844.88					567					1,821.53			8.34



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	746	746	17.22	17.22	644.95	644.95	6.47	6.47	5	5	4.00	4.00	18.29	18.29	0.84	0.84	2.84	2.84			
2	50	100	75	233	979	5.38	22.60	33.55	678.50	0.34	6.80	0	5	0.00	4.00	0.00	18.29	0.00	0.84	0.00	2.70			
3	100	200	150	286	1,265	6.60	29.21	46.77	725.27	0.47	7.27	0	5	0.00	4.00	0.00	18.29	0.00	0.84	0.00	2.52			
4	200	300	250	281	1,546	6.49	35.70	61.88	787.15	0.62	7.89	0	5	0.00	4.00	0.00	18.29	0.00	0.84	0.00	2.32			
5	300	500	400	402	1,948	9.28	44.98	158.04	945.19	1.58	9.48	1	6	0.80	4.80	0.00	18.29	0.00	0.84	0.00	1.94			
6	500	750	625	249	2,197	5.75	50.73	147.52	1,092.71	1.48	10.96	0	6	0.00	4.80	0.00	18.29	0.00	0.84	0.00	1.67			
7	750	1,000	875	205	2,402	4.73	55.46	216.68	1,309.39	2.17	13.13	0	6	0.00	4.80	0.00	18.29	0.00	0.84	0.00	1.40			
8	1,000	1,500	1,250	235	2,637	5.43	60.89	242.52	1,551.90	2.43	15.56	6	12	4.80	9.60	10.87	29.17	0.50	1.34	4.48	1.88			
9	1,500	2,000	1,750	231	2,868	5.33	66.22	368.97	1,920.87	3.70	19.26	0	12	0.00	9.60	0.00	29.17	0.00	1.34	0.00	1.52			
10	2,000	2,500	2,250	121	2,989	2.79	69.01	115.88	2,036.75	1.16	20.42	0	12	0.00	9.60	0.00	29.17	0.00	1.34	0.00	1.43			
11	2,500	3,000	2,750	91	3,080	2.10	71.12	178.56	2,215.31	1.79	22.21	4	16	3.20	12.80	70.41	99.58	3.24	4.59	39.43	4.49			
12	3,000	4,000	3,500	119	3,199	2.75	73.86	361.62	2,576.93	3.63	25.84	0	16	0.00	12.80	0.00	99.58	0.00	4.59	0.00	3.86			
13	4,000	5,000	4,500	77	3,276	1.78	75.64	329.52	2,906.45	3.30	29.14	0	16	0.00	12.80	0.00	99.58	0.00	4.59	0.00	3.43			
14	5,000	7,500	6,250	128	3,404	2.96	78.60	378.93	3,285.37	3.80	32.94	2	18	1.60	14.40	1,514.52	1,614.09	69.77	74.36	399.69	49.13			
15	7,500	10,000	8,750	91	3,495	2.10	80.70	403.94	3,689.31	4.05	36.99	2	20	1.60	16.00	13.99	1,628.08	0.64	75.00	3.46	44.13			
16	10,000	20,000	15,000	150	3,645	3.46	84.16	771.15	4,460.46	7.73	44.73	1	21	0.80	16.80	0.35	1,628.43	0.02	75.02	0.05	36.51			
17	20,000	50,000	35,000	120	3,765	2.77	86.93	1,045.11	5,505.57	10.48	55.21	1	22	0.80	17.60	10.49	1,638.92	0.48	75.50	1.00	29.77			
18	50,000	100,000	75,000	104	3,869	2.40	89.33	1,111.98	6,617.55	11.15	66.36	16	38	12.80	30.40	107.36	1,746.28	4.95	80.45	9.66	26.39			
19	100,000	500,000	300,000	359	4,228	8.29	97.62	2,666.94	9,284.49	26.74	93.10	63	101	50.40	80.80	261.93	2,008.21	12.07	92.51	9.82	21.63			
20	500,000	UP		103	4,331	2.38	100.00	688.01	9,972.50	6.90	100.00	24	125	19.20	100.00	162.51	2,170.72	7.49	100.00	23.62	21.77			
				4,331					9,972.50					125					2,170.72					21.77





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2974

CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	117	117	10.05	10.05	26.99	26.99	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	48	165	4.12	14.18	6.90	33.88	0.26	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	60	225	5.15	19.33	26.56	60.44	1.02	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	42	267	3.61	22.94	8.13	68.58	0.31	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	92	359	7.90	30.84	56.95	125.53	2.19	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	89	448	7.65	38.49	39.22	164.75	1.50	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	67	515	5.76	44.24	70.99	235.74	2.72	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	580	5.58	49.83	1,062.98	827.24	40.79	31.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	632	4.47	54.30	89.40	737.84	3.43	28.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	37	669	3.18	57.47	78.86	658.98	3.03	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	33	702	2.84	60.31	166.42	492.56	6.39	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	68	770	5.84	66.15	192.26	300.31	7.38	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	39	809	3.35	69.50	166.82	133.48	6.40	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	854	3.87	73.37	230.80	97.31	8.86	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	40	894	3.44	76.80	284.80	382.12	10.93	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	103	997	8.85	85.65	753.36	1,135.47	28.91	43.57	3	3	25.00	25.00	52.82	52.82	69.39	69.39	7.01	4.65			
17	20,000	50,000	35,000	80	1,077	6.87	92.53	842.61	1,978.08	32.33	75.90	0	3	0.00	25.00	0.00	52.82	0.00	69.39	0.00	2.67			
18	50,000	100,000	75,000	27	1,104	2.32	94.85	338.28	2,316.37	12.98	88.88	2	5	16.67	41.67	22.71	75.53	29.84	99.23	6.71	3.26			
19	100,000	500,000	300,000	44	1,148	3.78	98.63	167.61	2,483.97	6.43	95.31	5	10	41.67	83.33	0.40	75.92	0.52	99.75	0.24	3.06			
20	500,000	UP		16	1,164	1.37	100.00	122.32	2,606.30	4.69	100.00	2	12	16.67	100.00	0.19	76.11	0.25	100.00	0.15	2.92			
				1,164					2,606.30					12					76.11					2.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,016	1,016	10.26	10.26	466.97	466.97	2.38	2.38	7	7	1.94	1.94	3.64	3.64	0.18	0.18	0.78	0.78			
2	50	100	75	512	1,528	5.17	15.43	44.30	511.27	0.23	2.61	6	13	1.67	3.61	2.64	6.29	0.13	0.30	5.97	1.23			
3	100	200	150	928	2,456	9.37	24.80	221.84	733.10	1.13	3.74	3	16	0.83	4.44	53.57	59.86	2.58	2.88	24.15	8.16			
4	200	300	250	781	3,237	7.89	32.69	183.50	916.61	0.94	4.68	0	16	0.00	4.44	0.00	59.86	0.00	2.88	0.00	6.53			
5	300	500	400	1,107	4,344	11.18	43.87	491.48	1,408.09	2.51	7.18	2	18	0.56	5.00	27.75	87.61	1.33	4.21	5.65	6.22			
6	500	750	625	754	5,098	7.61	51.48	591.41	1,999.50	3.02	10.20	2	20	0.56	5.56	20.42	108.03	0.98	5.19	3.45	5.40			
7	750	1,000	875	665	5,763	6.72	58.19	668.62	2,668.12	3.41	13.61	2	22	0.56	6.11	34.56	142.59	1.66	6.86	5.17	5.34			
8	1,000	1,500	1,250	617	6,380	6.23	64.42	744.84	3,412.95	3.80	17.41	0	22	0.00	6.11	0.00	142.59	0.00	6.86	0.00	4.18			
9	1,500	2,000	1,750	402	6,782	4.06	68.48	615.81	4,028.77	3.14	20.55	0	22	0.00	6.11	0.00	142.59	0.00	6.86	0.00	3.54			
10	2,000	2,500	2,250	271	7,053	2.74	71.22	536.13	4,564.90	2.73	23.28	2	24	0.56	6.67	14.15	156.74	0.68	7.54	2.64	3.43			
11	2,500	3,000	2,750	211	7,264	2.13	73.35	376.60	4,941.50	1.92	25.20	5	29	1.39	8.06	4.37	161.11	0.21	7.75	1.16	3.26			
12	3,000	4,000	3,500	320	7,584	3.23	76.58	681.54	5,623.04	3.48	28.68	6	35	1.67	9.72	31.05	192.15	1.49	9.24	4.56	3.42			
13	4,000	5,000	4,500	187	7,771	1.89	78.47	617.14	6,240.18	3.15	31.83	3	38	0.83	10.56	6.89	199.05	0.33	9.57	1.12	3.19			
14	5,000	7,500	6,250	291	8,062	2.94	81.41	953.16	7,193.33	4.86	36.69	2	40	0.56	11.11	1.61	200.66	0.08	9.65	0.17	2.79			
15	7,500	10,000	8,750	195	8,257	1.97	83.38	941.29	8,134.63	4.80	41.49	9	49	2.50	13.61	1.71	202.37	0.08	9.73	0.18	2.49			
16	10,000	20,000	15,000	343	8,600	3.46	86.84	2,429.23	10,563.85	12.39	53.88	8	57	2.22	15.83	37.21	239.58	1.79	11.52	1.53	2.27			
17	20,000	50,000	35,000	259	8,859	2.62	89.46	1,804.07	12,367.93	9.20	63.08	3	60	0.83	16.67	1.77	241.35	0.08	11.60	0.10	1.95			
18	50,000	100,000	75,000	145	9,004	1.46	90.92	1,187.44	13,555.36	6.06	69.14	11	71	3.06	19.72	146.24	387.59	7.03	18.64	12.32	2.86			
19	100,000	500,000	300,000	512	9,516	5.17	96.09	3,984.45	17,539.81	20.32	89.46	142	213	39.44	59.17	1,237.47	1,625.06	59.50	78.13	31.06	9.26			
20	500,000	UP		387	9,903	3.91	100.00	2,065.72	19,605.53	10.54	100.00	147	360	40.83	100.00	454.77	2,079.83	21.87	100.00	22.01	10.61			
				9,903					19,605.53					360					2,079.83					10.61



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	126,988	126,988	13.93	13.93	14,616.52	14,616.52	3.22	3.22	1,775	1,775	44.46	44.46	36,033.65	36,033.65	36.64	36.64	246.53	246.53			
2	50	100	75	93,357	220,345	10.24	24.17	15,451.08	30,067.60	3.41	6.63	49	1,824	1.23	45.69	1,101.03	37,134.68	1.12	37.76	7.13	123.50			
3	100	200	150	187,026	407,371	20.52	44.69	71,228.43	101,296.04	15.71	22.34	102	1,926	2.56	48.25	2,024.00	39,158.68	2.06	39.82	2.84	38.66			
4	200	300	250	106,795	514,166	11.72	56.40	37,831.46	139,127.49	8.34	30.68	113	2,039	2.83	51.08	3,058.99	42,217.67	3.11	42.93	8.09	30.34			
5	300	500	400	128,886	643,052	14.14	70.54	56,690.34	195,817.83	12.50	43.18	271	2,310	6.79	57.87	6,984.91	49,202.58	7.10	50.04	12.32	25.13			
6	500	750	625	80,764	723,816	8.86	79.40	40,589.95	236,407.77	8.95	52.13	257	2,567	6.44	64.30	7,361.23	56,563.81	7.49	57.52	18.14	23.93			
7	750	1,000	875	55,313	779,129	6.07	85.47	34,855.55	271,263.33	7.69	59.82	291	2,858	7.29	71.59	7,939.91	64,503.72	8.07	65.60	22.78	23.78			
8	1,000	1,500	1,250	45,674	824,803	5.01	90.48	36,945.58	308,208.90	8.15	67.96	260	3,118	6.51	78.11	7,395.12	71,898.84	7.52	73.12	20.02	23.33			
9	1,500	2,000	1,750	23,259	848,062	2.55	93.03	26,187.86	334,396.76	5.77	73.74	144	3,262	3.61	81.71	5,140.64	77,039.48	5.23	78.35	19.63	23.04			
10	2,000	2,500	2,250	11,911	859,973	1.31	94.34	17,077.46	351,474.22	3.77	77.51	67	3,329	1.68	83.39	2,282.85	79,322.33	2.32	80.67	13.37	22.57			
11	2,500	3,000	2,750	8,744	868,717	0.96	95.30	13,946.52	365,420.74	3.08	80.58	82	3,411	2.05	85.45	3,869.16	83,191.49	3.93	84.60	27.74	22.77			
12	3,000	4,000	3,500	9,220	877,937	1.01	96.31	16,417.35	381,838.09	3.62	84.20	84	3,495	2.10	87.55	4,125.42	87,316.91	4.20	88.80	25.13	22.87			
13	4,000	5,000	4,500	5,382	883,319	0.59	96.90	12,632.57	394,470.66	2.79	86.99	67	3,562	1.68	89.23	1,448.24	88,765.15	1.47	90.27	11.46	22.50			
14	5,000	7,500	6,250	6,448	889,767	0.71	97.61	16,070.40	410,541.06	3.54	90.53	82	3,644	2.05	91.28	2,691.34	91,456.49	2.74	93.01	16.75	22.28			
15	7,500	10,000	8,750	4,190	893,957	0.46	98.07	10,968.58	421,509.64	2.42	92.95	50	3,694	1.25	92.54	1,483.04	92,939.53	1.51	94.52	13.52	22.05			
16	10,000	20,000	15,000	6,781	900,738	0.74	98.81	16,420.88	437,930.52	3.62	96.57	152	3,846	3.81	96.34	2,484.09	95,423.62	2.53	97.04	15.13	21.79			
17	20,000	50,000	35,000	6,104	906,842	0.67	99.48	7,347.08	445,277.60	1.62	98.19	72	3,918	1.80	98.15	2,739.47	98,163.09	2.79	99.83	37.29	22.05			
18	50,000	100,000	75,000	2,324	909,166	0.25	99.74	2,087.22	447,364.83	0.46	98.65	35	3,953	0.88	99.02	117.74	98,280.83	0.12	99.95	5.64	21.97			
19	100,000	500,000	300,000	1,944	911,110	0.21	99.95	2,226.22	449,591.05	0.49	99.14	32	3,985	0.80	99.82	50.73	98,331.56	0.05	100.00	2.28	21.87			
20	500,000	UP		456	911,566	0.05	100.00	3,894.80	453,485.85	0.86	100.00	7	3,992	0.18	100.00	1.38	98,332.93	0.00	100.00	0.04	21.68			
				911,566					453,485.85					3,992					98,332.93					21.68



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,456	1,456	7.42	7.42	303.25	303.25	1.30	1.30	4	4	10.81	10.81	57.13	57.13	3.20	3.20	18.84	18.84			
2	50	100	75	995	2,451	5.07	12.49	431.83	735.08	1.86	3.16	0	4	0.00	10.81	0.00	57.13	0.00	3.20	0.00	7.77			
3	100	200	150	2,408	4,859	12.27	24.76	1,862.63	2,597.70	8.01	11.17	1	5	2.70	13.51	2.48	59.61	0.14	3.34	0.13	2.29			
4	200	300	250	2,322	7,181	11.83	36.60	1,844.35	4,442.05	7.93	19.09	3	8	8.11	21.62	335.35	394.97	18.76	22.10	18.18	8.89			
5	300	500	400	3,278	10,459	16.71	53.30	3,129.89	7,571.94	13.45	32.55	5	13	13.51	35.14	529.48	924.44	29.62	51.72	16.92	12.21			
6	500	750	625	2,314	12,773	11.79	65.10	2,841.66	10,413.60	12.21	44.76	3	16	8.11	43.24	130.66	1,055.10	7.31	59.03	4.60	10.13			
7	750	1,000	875	1,959	14,732	9.98	75.08	2,475.10	12,888.70	10.64	55.40	2	18	5.41	48.65	25.70	1,080.81	1.44	60.47	1.04	8.39			
8	1,000	1,500	1,250	1,637	16,369	8.34	83.42	2,435.90	15,324.60	10.47	65.87	0	18	0.00	48.65	0.00	1,080.81	0.00	60.47	0.00	7.05			
9	1,500	2,000	1,750	957	17,326	4.88	88.30	1,922.28	17,246.88	8.26	74.13	6	24	16.22	64.86	55.99	1,136.80	3.13	63.60	2.91	6.59			
10	2,000	2,500	2,250	462	17,788	2.35	90.65	832.13	18,079.01	3.58	77.71	0	24	0.00	64.86	0.00	1,136.80	0.00	63.60	0.00	6.29			
11	2,500	3,000	2,750	386	18,174	1.97	92.62	723.56	18,802.57	3.11	80.82	1	25	2.70	67.57	14.87	1,151.67	0.83	64.43	2.06	6.13			
12	3,000	4,000	3,500	415	18,589	2.11	94.74	1,124.85	19,927.43	4.83	85.65	2	27	5.41	72.97	7.50	1,159.17	0.42	64.85	0.67	5.82			
13	4,000	5,000	4,500	219	18,808	1.12	95.85	893.41	20,820.84	3.84	89.49	0	27	0.00	72.97	0.00	1,159.17	0.00	64.85	0.00	5.57			
14	5,000	7,500	6,250	230	19,038	1.17	97.02	761.03	21,581.87	3.27	92.76	1	28	2.70	75.68	0.00	1,159.17	0.00	64.85	0.00	5.37			
15	7,500	10,000	8,750	139	19,177	0.71	97.73	580.54	22,162.41	2.50	95.26	6	34	16.22	91.89	620.08	1,779.26	34.69	99.54	106.81	8.03			
16	10,000	20,000	15,000	170	19,347	0.87	98.60	733.37	22,895.77	3.15	98.41	0	34	0.00	91.89	0.00	1,779.26	0.00	99.54	0.00	7.77			
17	20,000	50,000	35,000	146	19,493	0.74	99.34	321.50	23,217.28	1.38	99.79	3	37	8.11	100.00	8.22	1,787.48	0.46	100.00	2.56	7.70			
18	50,000	100,000	75,000	67	19,560	0.34	99.68	0.19	23,217.46	0.00	99.79	0	37	0.00	100.00	0.00	1,787.48	0.00	100.00	0.00	7.70			
19	100,000	500,000	300,000	45	19,605	0.23	99.91	28.38	23,245.84	0.12	99.92	0	37	0.00	100.00	0.00	1,787.48	0.00	100.00	0.00	7.69			
20	500,000	UP		17	19,622	0.09	100.00	19.55	23,265.39	0.08	100.00	0	37	0.00	100.00	0.00	1,787.48	0.00	100.00	0.00	7.68			
				19,622					23,265.39					37					1,787.48					7.68



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	139	139	39.49	39.49	37.32	37.32	18.73	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	205	18.75	58.24	35.48	72.80	17.81	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	60	265	17.05	75.28	35.37	108.17	17.76	54.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	287	6.25	81.53	28.14	136.31	14.13	68.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	306	5.40	86.93	15.86	152.17	7.96	76.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	312	1.70	88.64	8.85	161.02	4.44	80.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	321	2.56	91.19	11.31	172.33	5.68	86.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	327	1.70	92.90	0.37	172.70	0.18	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	329	0.57	93.47	7.00	179.70	3.51	90.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	334	1.42	94.89	13.18	192.87	6.62	96.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	335	0.28	95.17	6.81	199.69	3.42	100.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	336	0.28	95.45	0.00	199.69	0.00	100.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	337	0.28	95.74	1.23	198.45	0.62	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	338	0.28	96.02	0.00	198.45	0.00	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	339	0.28	96.31	0.00	198.45	0.00	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	340	0.28	96.59	0.00	198.45	0.00	99.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	346	1.70	98.30	5.11	203.56	2.56	102.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	352	1.70	100.00	4.35	199.21	2.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	352	0.00	100.00	0.00	199.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	352	0.00	100.00	0.00	199.21	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				352					199.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	201	201	14.71	14.71	436.54	436.54	8.32	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	33	234	2.42	17.13	10.57	447.10	0.20	8.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	36	270	2.64	19.77	45.42	492.52	0.87	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	37	307	2.71	22.47	19.02	511.54	0.36	9.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	70	377	5.12	27.60	53.09	564.63	1.01	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	84	461	6.15	33.75	56.56	621.19	1.08	11.84	3	3	11.11	11.11	106.97	106.97	29.40	29.40	189.13	17.22
7	750	1,000	875	102	563	7.47	41.22	107.70	728.89	2.05	13.89	2	5	7.41	18.52	12.40	119.37	3.41	32.81	11.51	16.38
8	1,000	1,500	1,250	105	668	7.69	48.90	260.80	989.68	4.97	18.86	0	5	0.00	18.52	0.00	119.37	0.00	32.81	0.00	12.06
9	1,500	2,000	1,750	85	753	6.22	55.12	176.94	1,166.63	3.37	22.23	0	5	0.00	18.52	0.00	119.37	0.00	32.81	0.00	10.23
10	2,000	2,500	2,250	60	813	4.39	59.52	219.34	1,385.96	4.18	26.41	0	5	0.00	18.52	0.00	119.37	0.00	32.81	0.00	8.61
11	2,500	3,000	2,750	35	848	2.56	62.08	126.44	1,512.41	2.41	28.82	0	5	0.00	18.52	0.00	119.37	0.00	32.81	0.00	7.89
12	3,000	4,000	3,500	76	924	5.56	67.64	322.88	1,835.28	6.15	34.97	0	5	0.00	18.52	0.00	119.37	0.00	32.81	0.00	6.50
13	4,000	5,000	4,500	141	1,065	10.32	77.96	519.39	2,354.67	9.90	44.87	1	6	3.70	22.22	20.72	140.09	5.70	38.50	3.99	5.95
14	5,000	7,500	6,250	57	1,122	4.17	82.14	326.59	2,681.26	6.22	51.09	1	7	3.70	25.93	0.79	140.88	0.22	38.72	0.24	5.25
15	7,500	10,000	8,750	73	1,195	5.34	87.48	457.25	3,138.51	8.71	59.80	4	11	14.81	40.74	35.91	176.78	9.87	48.59	7.85	5.63
16	10,000	20,000	15,000	76	1,271	5.56	93.05	1,082.47	4,220.98	20.63	80.43	2	13	7.41	48.15	27.22	204.00	7.48	56.07	2.51	4.83
17	20,000	50,000	35,000	64	1,335	4.69	97.73	717.55	4,938.53	13.67	94.10	9	22	33.33	81.48	102.84	306.84	28.26	84.33	14.33	6.21
18	50,000	100,000	75,000	18	1,353	1.32	99.05	93.95	5,032.49	1.79	95.89	0	22	0.00	81.48	0.00	306.84	0.00	84.33	0.00	6.10
19	100,000	500,000	300,000	10	1,363	0.73	99.78	206.76	5,239.25	3.94	99.83	1	23	3.70	85.19	0.06	306.90	0.02	84.35	0.03	5.86
20	500,000	<b>UP</b>		3	1,366	0.22	100.00	8.99	5,248.24	0.17	100.00	4	27	14.81	100.00	56.96	363.86	15.65	100.00	633.53	6.93
				1,366				5,248.24				27				363.86				6.93	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	15.49	15.49	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	15.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					15.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	184	184	17.76	17.76	28.28	28.28	1.35	1.35	1	1	2.00	2.00	7.22	7.22	1.88	1.88	25.54	25.54			
2	50	100	75	63	247	6.08	23.84	6.15	34.43	0.29	1.64	0	1	0.00	2.00	0.00	7.22	0.00	1.88	0.00	20.98			
3	100	200	150	317	564	30.60	54.44	87.68	122.11	4.19	5.83	0	1	0.00	2.00	0.00	7.22	0.00	1.88	0.00	5.92			
4	200	300	250	25	589	2.41	56.85	3.31	125.42	0.16	5.99	0	1	0.00	2.00	0.00	7.22	0.00	1.88	0.00	5.76			
5	300	500	400	39	628	3.76	60.62	15.68	141.10	0.75	6.74	0	1	0.00	2.00	0.00	7.22	0.00	1.88	0.00	5.12			
6	500	750	625	20	648	1.93	62.55	11.28	152.38	0.54	7.27	0	1	0.00	2.00	0.00	7.22	0.00	1.88	0.00	4.74			
7	750	1,000	875	40	688	3.86	66.41	26.41	178.79	1.26	8.53	8	9	16.00	18.00	5.32	12.54	1.38	3.26	20.13	7.01			
8	1,000	1,500	1,250	71	759	6.85	73.26	19.91	198.70	0.95	9.48	6	15	12.00	30.00	4.97	17.51	1.29	4.55	24.94	8.81			
9	1,500	2,000	1,750	27	786	2.61	75.87	18.80	217.50	0.90	10.38	0	15	0.00	30.00	0.00	17.51	0.00	4.55	0.00	8.05			
10	2,000	2,500	2,250	6	792	0.58	76.45	13.06	230.56	0.62	11.00	1	16	2.00	32.00	0.00	17.51	0.00	4.55	0.00	7.59			
11	2,500	3,000	2,750	6	798	0.58	77.03	14.21	244.77	0.68	11.68	0	16	0.00	32.00	0.00	17.51	0.00	4.55	0.00	7.15			
12	3,000	4,000	3,500	25	823	2.41	79.44	27.79	272.55	1.33	13.01	0	16	0.00	32.00	0.00	17.51	0.00	4.55	0.00	6.42			
13	4,000	5,000	4,500	22	845	2.12	81.56	35.55	308.10	1.70	14.71	0	16	0.00	32.00	0.00	17.51	0.00	4.55	0.00	5.68			
14	5,000	7,500	6,250	27	872	2.61	84.17	24.62	332.72	1.18	15.88	28	44	56.00	88.00	105.86	123.37	27.49	32.03	429.97	37.08			
15	7,500	10,000	8,750	15	887	1.45	85.62	85.16	417.88	4.06	19.95	0	44	0.00	88.00	0.00	123.37	0.00	32.03	0.00	29.52			
16	10,000	20,000	15,000	62	949	5.98	91.60	397.91	815.79	18.99	38.94	1	45	2.00	90.00	0.00	123.37	0.00	32.03	0.00	15.12			
17	20,000	50,000	35,000	50	999	4.83	96.43	247.70	1,063.50	11.82	50.76	2	47	4.00	94.00	19.21	142.57	4.99	37.02	7.75	13.41			
18	50,000	100,000	75,000	7	1,006	0.68	97.10	34.89	1,098.39	1.67	52.43	1	48	2.00	96.00	0.22	142.80	0.06	37.08	0.64	13.00			
19	100,000	500,000	300,000	20	1,026	1.93	99.03	51.32	1,149.71	2.45	54.88	0	48	0.00	96.00	0.00	142.80	0.00	37.08	0.00	12.42			
20	500,000	UP		10	1,036	0.97	100.00	945.34	2,095.06	45.12	100.00	2	50	4.00	100.00	242.32	385.11	62.92	100.00	25.63	18.38			
				1,036					2,095.06					50					385.11					18.38





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	38	38	15.14	15.14	0.82	0.82	4.89	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	152	190	60.56	75.70	9.31	10.13	55.51	60.39	5	5	100.00	100.00	94.88	94.88	100.00	100.00	1019.14	936.67			
3	100	200	150	56	246	22.31	98.01	4.55	14.68	27.14	87.54	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	646.23			
4	200	300	250	1	247	0.40	98.41	0.18	14.86	1.07	88.61	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	638.41			
5	300	500	400	2	249	0.80	99.20	1.52	16.38	9.05	97.66	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	579.25			
6	500	750	625	1	250	0.40	99.60	0.28	16.66	1.68	99.33	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	569.47			
7	750	1,000	875	1	251	0.40	100.00	0.11	16.77	0.67	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
8	1,000	1,500	1,250	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
9	1,500	2,000	1,750	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
10	2,000	2,500	2,500	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
11	2,500	3,000	2,750	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
12	3,000	4,000	3,500	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
13	4,000	5,000	4,500	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
14	5,000	7,500	6,250	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
15	7,500	10,000	8,750	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
16	10,000	20,000	15,000	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
17	20,000	50,000	35,000	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
18	50,000	100,000	75,000	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
19	100,000	500,000	300,000	0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
20	500,000	UP		0	251	0.00	100.00	0.00	16.77	0.00	100.00	0	5	0.00	100.00	0.00	94.88	0.00	100.00	0.00	565.68			
				251					16.77					5					94.88					565.68



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	40.00	40.00	0.04	0.04	9.28	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	20.00	60.00	0.35	0.38	87.92	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	40.00	100.00	0.01	0.40	2.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	5	0.00	100.00	0.00	0.40	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					0.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	9.80	9.80	0.73	0.73	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	4.90	14.71	2.46	3.18	0.74	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	27	11.76	26.47	7.21	10.40	2.16	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	47	19.61	46.08	15.42	25.82	4.62	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	52	4.90	50.98	4.31	30.14	1.29	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	56	3.92	54.90	5.45	35.59	1.63	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	64	7.84	62.75	14.51	50.10	4.35	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	75	10.78	73.53	34.91	85.00	10.46	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	80	4.90	78.43	16.95	101.95	5.08	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	82	1.96	80.39	10.17	112.13	3.05	33.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	92	9.80	90.20	2.00	110.12	0.60	33.01	1	1	100.00	100.00	9.66	9.66	100.00	100.00	482.04	8.77			
12	3,000	4,000	3,500	1	93	0.98	91.18	0.38	110.51	0.11	33.12	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	8.74			
13	4,000	5,000	4,500	5	98	4.90	96.08	95.37	205.87	28.59	61.71	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	4.69			
14	5,000	7,500	6,250	1	99	0.98	97.06	6.78	212.66	2.03	63.74	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	4.54			
15	7,500	10,000	8,750	1	100	0.98	98.04	120.96	333.61	36.26	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89			
16	10,000	20,000	15,000	1	101	0.98	99.02	0.83	332.78	0.25	99.75	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.90			
17	20,000	50,000	35,000	1	102	0.98	100.00	0.83	333.61	0.25	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89			
18	50,000	100,000	75,000	0	102	0.00	100.00	0.00	333.61	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89			
19	100,000	500,000	300,000	0	102	0.00	100.00	0.00	333.61	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89			
20	500,000	UP		0	102	0.00	100.00	0.00	333.61	0.00	100.00	0	1	0.00	100.00	0.00	9.66	0.00	100.00	0.00	2.89			
				102					333.61					1					9.66					2.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 299 SPECIAL COVERS FOR BUILDINGS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	33.33	66.67	0.06	0.06	5.82	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	33.33	100.00	0.95	1.01	94.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	1.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				1.01				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	15.05	15.05	129.01	129.01	6.42	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	136	1.87	16.92	5.46	134.47	0.27	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	54	190	6.72	23.63	31.11	165.57	1.55	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	96	286	11.94	35.57	22.38	187.96	1.11	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	117	403	14.55	50.12	32.05	220.01	1.60	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	424	2.61	52.74	12.87	232.88	0.64	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	455	3.86	56.59	22.74	255.63	1.13	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	473	2.24	58.83	22.11	277.73	1.10	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	493	2.49	61.32	20.55	298.28	1.02	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	508	1.87	63.18	58.42	356.70	2.91	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	530	2.74	65.92	32.65	389.35	1.63	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	552	2.74	68.66	43.61	432.96	2.17	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	561	1.12	69.78	17.86	450.82	0.89	22.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	586	3.11	72.89	82.52	533.34	4.11	26.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	621	4.35	77.24	139.96	673.30	6.97	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	44	665	5.47	82.71	252.32	925.62	12.56	46.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	60	725	7.46	90.17	407.12	1,332.74	20.27	66.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	739	1.74	91.92	128.20	1,460.94	6.38	72.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	52	791	6.47	98.38	501.40	1,962.34	24.96	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	804	1.62	100.00	46.54	2,008.89	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				804					2,008.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	25.00	25.00	0.24	0.24	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	3.13	28.13	0.04	0.29	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	12.50	40.63	0.42	0.71	1.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	16	9.38	50.00	1.50	2.21	3.60	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	19	9.38	59.38	0.19	2.40	0.45	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	3.13	62.50	0.25	2.64	0.59	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	25	15.63	78.13	1.25	3.89	3.00	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	26	3.13	81.25	0.12	4.01	0.28	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	27	3.13	84.38	4.07	8.08	9.79	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	28	3.13	87.50	0.11	8.19	0.26	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	29	3.13	90.63	1.44	9.63	3.46	23.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	30	3.13	93.75	3.02	12.65	7.25	30.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	31	3.13	96.88	20.02	32.67	48.11	78.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	32	3.13	100.00	8.95	41.61	21.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	41.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					41.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	5.00	5.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	5.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					5.00					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.25	0.25	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	0.85	1.11	0.63	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	8.62	9.73	6.40	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	28.96	38.69	21.50	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	96.00	134.69	71.28	100.00	1	1	100.00	100.00	59.09	59.09	100.00	100.00	61.55	43.87			
7	750	1,000	875	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
20	500,000	UP		0	5	0.00	100.00	0.00	134.69	0.00	100.00	0	1	0.00	100.00	0.00	59.09	0.00	100.00	0.00	43.87			
				5					134.69					1					59.09					43.87





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	11.76	11.76	0.72	0.72	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.94	14.71	1.04	1.75	1.75	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	13	23.53	38.24	8.90	10.65	15.05	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	19	17.65	55.88	6.67	17.32	11.29	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	27	23.53	79.41	20.45	37.77	34.60	63.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	28	2.94	82.35	0.31	38.08	0.53	64.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	31	8.82	91.18	10.92	49.00	18.49	82.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	32	2.94	94.12	0.18	49.19	0.31	83.23	0	0	0.00	0.00	1.22	1.22	100.00	100.00	669.73	2.49	
9	1,500	2,000	1,750	1	33	2.94	97.06	0.20	49.39	0.35	83.58	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.48	
10	2,000	2,500	2,500	1	34	2.94	100.00	9.71	59.10	16.42	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
11	2,500	3,000	2,750	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
12	3,000	4,000	3,500	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
13	4,000	5,000	4,500	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
14	5,000	7,500	6,250	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
15	7,500	10,000	8,750	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
16	10,000	20,000	15,000	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
17	20,000	50,000	35,000	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
20	500,000	UP		0	34	0.00	100.00	0.00	59.10	0.00	100.00	0	0	0.00	0.00	0.00	1.22	0.00	100.00	0.00	2.07	
				34					59.10					0					1.22			2.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	0.94	0.94	36.65	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.07	1.01	2.69	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	4	50.00	100.00	1.56	2.57	60.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.57				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	8.38	8.38	95.78	95.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.37	8.75	4.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	8.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				8.75				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	16.98	16.98	0.39	0.39	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	10	1.89	18.87	0.64	1.02	0.77	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	1.89	20.75	0.83	1.85	1.01	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	3.77	24.53	1.08	2.94	1.32	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	29	30.19	54.72	10.19	13.13	12.38	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	30	1.89	56.60	1.82	14.95	2.21	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	31	1.89	58.49	2.20	17.15	2.67	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	44	24.53	83.02	20.37	37.52	24.74	45.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	45	1.89	84.91	3.81	41.34	4.63	50.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	46	1.89	86.79	3.43	44.77	4.17	54.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	50	7.55	94.34	10.37	55.14	12.59	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	51	1.89	96.23	6.92	62.06	8.40	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	52	1.89	98.11	20.25	82.30	24.58	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	53	1.89	100.00	0.05	82.36	0.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	82.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					82.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	0.42	0.42	1.33	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	7	50.00	58.33	5.61	6.04	17.67	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	16.67	75.00	5.12	11.16	16.12	35.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	8.33	83.33	0.53	11.68	1.66	36.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	8.33	91.67	7.69	19.37	24.20	60.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	8.33	100.00	12.39	31.77	39.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	31.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					31.77					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	0.64	0.64	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	0.64	1.28	0.07	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	8	10	5.13	6.41	0.81	0.91	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	11	0.64	7.05	0.35	1.25	0.04	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	12	0.64	7.69	0.41	1.67	0.05	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	13	0.64	8.33	0.34	2.01	0.04	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	2	15	1.28	9.62	1.82	3.83	0.23	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	6	21	3.85	13.46	4.12	7.95	0.53	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	23	1.28	14.74	1.55	9.50	0.20	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	5	28	3.21	17.95	7.79	17.29	1.00	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	6	34	3.85	21.79	10.94	28.23	1.41	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	8	42	5.13	26.92	23.01	51.24	2.96	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	32	74	20.51	47.44	118.36	169.61	15.20	21.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	12	86	7.69	55.13	65.61	235.22	8.43	30.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	38	124	24.36	79.49	311.62	546.83	40.03	70.24	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	22	146	14.10	93.59	145.00	691.83	18.62	88.86	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	5	151	3.21	96.79	55.51	747.34	7.13	95.99	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	5	156	3.21	100.00	31.19	778.53	4.01	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	156	0.00	100.00	0.00	778.53	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				156					778.53					1					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.20	1.20	0.03	0.03	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.20	2.41	0.24	0.27	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	5	3.61	6.02	0.02	0.29	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.20	7.23	0.24	0.53	0.13	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	9	3.61	10.84	0.65	1.18	0.35	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.20	12.05	0.66	1.83	0.36	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	2.41	14.46	2.56	4.39	1.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	17	6.02	20.48	4.88	9.27	2.66	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	20	3.61	24.10	3.38	12.65	1.84	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	22	2.41	26.51	0.17	12.82	0.09	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	24	2.41	28.92	4.67	17.49	2.55	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	28	4.82	33.73	0.66	18.15	0.36	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	44	19.28	53.01	3.38	21.53	1.84	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	50	7.23	60.24	1.87	23.40	1.02	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	72	26.51	86.75	122.14	145.55	66.65	79.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	80	9.64	96.39	35.26	180.81	19.24	98.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	83	3.61	100.00	2.44	183.25	1.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	83	0.00	100.00	0.00	183.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	83	0.00	100.00	0.00	183.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				83					183.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.99	0.99	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.24	1.24	0.28	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	3.34	4.58	3.88	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	9.36	13.94	10.86	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	13.95	27.89	16.19	32.36	6	6	60.00	60.00	466.61	466.61	60.00	60.00	3344.89	1673.04	
7	750	1,000	875	1	6	12.50	75.00	9.30	37.19	10.79	43.15	4	10	40.00	100.00	311.07	777.69	40.00	100.00	3344.89	2091.11	
8	1,000	1,500	1,250	1	7	12.50	87.50	6.82	44.01	7.92	51.07	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	1766.91	
9	1,500	2,000	1,750	1	8	12.50	100.00	42.16	86.18	48.93	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
20	500,000	UP		0	8	0.00	100.00	0.00	86.18	0.00	100.00	0	10	0.00	100.00	0.00	777.69	0.00	100.00	0.00	902.41	
					8				86.18				10				777.69				902.41	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	20.46	20.46	13.45	13.45	3	3	17.65	17.65	544.38	544.38	32.33	32.33	2660.71	2660.71			
3	100	200	150	1	2	5.88	11.76	28.36	48.82	18.65	32.10	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	1115.04			
4	200	300	250	1	3	5.88	17.65	28.36	20.46	18.65	13.45	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	2660.71			
5	300	500	400	1	4	5.88	23.53	17.73	38.19	11.65	25.11	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	1425.60			
6	500	750	625	1	5	5.88	29.41	36.25	1.93	23.84	1.27	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	28188.78			
7	750	1,000	875	1	6	5.88	35.29	22.66	24.59	14.90	16.17	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	2213.79			
8	1,000	1,500	1,250	1	7	5.88	41.18	36.25	60.85	23.84	40.00	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	894.70			
9	1,500	2,000	1,750	1	8	5.88	47.06	23.25	84.09	15.29	55.29	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	647.35			
10	2,000	2,500	2,250	1	9	5.88	52.94	37.20	121.29	24.46	79.75	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	448.82			
11	2,500	3,000	2,750	1	10	5.88	58.82	37.20	84.09	24.46	55.29	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	647.35			
12	3,000	4,000	3,500	1	11	5.88	64.71	53.86	30.23	35.41	19.88	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	1800.69			
13	4,000	5,000	4,500	1	12	5.88	70.59	33.66	63.90	22.13	42.01	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	851.99			
14	5,000	7,500	6,250	1	13	5.88	76.47	53.86	117.76	35.41	77.42	0	3	0.00	17.65	0.00	544.38	0.00	32.33	0.00	462.29			
15	7,500	10,000	8,750	1	14	5.88	82.35	18.60	136.36	12.23	89.65	4	7	23.53	41.18	622.15	1,166.53	36.95	69.28	3344.89	855.50			
16	10,000	20,000	15,000	1	15	5.88	88.24	9.30	145.66	6.11	95.77	4	11	23.53	64.71	311.19	1,477.73	18.48	87.76	3346.17	1014.52			
17	20,000	50,000	35,000	1	16	5.88	94.12	1.79	147.45	1.18	96.94	2	13	11.76	76.47	50.61	1,528.33	3.01	90.76	2830.62	1036.54			
18	50,000	100,000	75,000	1	17	5.88	100.00	4.65	152.10	3.06	100.00	4	17	23.53	100.00	155.54	1,683.87	9.24	100.00	3344.89	1107.12			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	152.10	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1107.12			
20	500,000	UP		0	17	0.00	100.00	0.00	152.10	0.00	100.00	0	17	0.00	100.00	0.00	1,683.87	0.00	100.00	0.00	1107.12			
				17					152.10					17					1,683.87					1107.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.48	1.48	90.12	90.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.16	1.64	9.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.64				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3070

KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN )

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	11.20	11.20	13.10	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	1.80	13.00	2.11	15.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	4.09	17.09	4.78	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	25.43	42.52	29.73	49.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	35.00	77.52	40.93	90.65	1	1	100.00	100.00	43.81	43.81	100.00	100.00	125.17	56.51			
7	750	1,000	875	1	6	16.67	100.00	8.00	85.52	9.35	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
20	500,000	UP		0	6	0.00	100.00	0.00	85.52	0.00	100.00	0	1	0.00	100.00	0.00	43.81	0.00	100.00	0.00	51.23			
				6					85.52					1					43.81					51.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	68.75	68.75	18.57	18.57	9.39	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	57	2.50	71.25	0.43	18.99	0.22	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	60	3.75	75.00	0.72	19.71	0.36	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	61	1.25	76.25	2.91	22.62	1.47	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	62	1.25	77.50	2.91	25.53	1.47	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	63	1.25	78.75	2.91	28.44	1.47	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	64	1.25	80.00	7.46	35.90	3.77	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	65	1.25	81.25	8.29	44.20	4.19	22.35	3	3	60.00	60.00	85.27	85.27	99.75	99.75	1028.12	192.93			
9	1,500	2,000	1,750	1	66	1.25	82.50	8.99	53.19	4.55	26.90	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	160.32			
10	2,000	2,500	2,250	1	67	1.25	83.75	38.08	91.27	19.26	46.15	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	93.42			
11	2,500	3,000	2,750	1	68	1.25	85.00	76.49	167.76	38.68	84.84	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	50.83			
12	3,000	4,000	3,500	1	69	1.25	86.25	76.17	91.59	38.52	46.32	0	3	0.00	60.00	0.00	85.27	0.00	99.75	0.00	93.09			
13	4,000	5,000	4,500	1	70	1.25	87.50	0.34	91.93	0.17	46.49	2	5	40.00	100.00	0.22	85.48	0.25	100.00	63.61	92.98			
14	5,000	7,500	6,250	1	71	1.25	88.75	7.26	99.20	3.67	50.16	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	86.18			
15	7,500	10,000	8,750	1	72	1.25	90.00	17.06	116.26	8.63	58.79	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	73.53			
16	10,000	20,000	15,000	1	73	1.25	91.25	2.73	118.99	1.38	60.17	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	71.84			
17	20,000	50,000	35,000	1	74	1.25	92.50	19.54	138.53	9.88	70.06	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	61.71			
18	50,000	100,000	75,000	6	80	7.50	100.00	59.22	197.75	29.94	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	43.23			
19	100,000	500,000	300,000	0	80	0.00	100.00	0.00	197.75	0.00	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	43.23			
20	500,000	UP		0	80	0.00	100.00	0.00	197.75	0.00	100.00	0	5	0.00	100.00	0.00	85.48	0.00	100.00	0.00	43.23			
				80					197.75					5					85.48					43.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3073

GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	5.00	5.00	50.00	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	5.00	10.00	50.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					10.00					0					0.00					0.00		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 308 GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.14				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	0.22	0.22	2.29	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	0.06	0.28	0.61	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	0.03	0.31	0.26	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	0.11	0.42	1.16	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.56	27.78	0.05	0.47	0.49	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.56	33.33	0.07	0.54	0.69	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.56	38.89	0.17	0.71	1.77	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.56	44.44	0.21	0.92	2.18	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.56	50.00	0.09	1.01	0.92	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	12	16.67	66.67	0.44	1.45	4.54	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.56	72.22	0.61	2.07	6.29	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.56	77.78	0.24	2.31	2.47	23.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.56	83.33	2.72	5.03	27.87	51.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	3.51	8.54	36.02	87.57	1	1	100.00	100.00	1.88	1.88	100.00	100.00	53.64	22.07			
16	10,000	20,000	15,000	1	17	5.56	94.44	0.65	9.19	6.70	94.26	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	20.50			
17	20,000	50,000	35,000	1	18	5.56	100.00	0.56	9.75	5.74	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	19.32			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	9.75	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	19.32			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	9.75	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	19.32			
20	500,000	UP		0	18	0.00	100.00	0.00	9.75	0.00	100.00	0	1	0.00	100.00	0.00	1.88	0.00	100.00	0.00	19.32			
				18					9.75					1					1.88					19.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	8.00	8.00	2.83	2.83	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	51	4.75	12.75	4.79	7.62	0.28	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	66	3.75	16.50	4.88	12.50	0.29	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	86	5.00	21.50	11.19	23.70	0.66	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	106	5.00	26.50	20.61	44.31	1.21	2.61	1	1	33.33	33.33	21.13	21.13	86.46	86.46	102.51	47.69			
6	500	750	625	14	120	3.50	30.00	28.65	72.96	1.69	4.30	0	1	0.00	33.33	0.00	21.13	0.00	86.46	0.00	28.96			
7	750	1,000	875	16	136	4.00	34.00	21.67	94.64	1.28	5.57	0	1	0.00	33.33	0.00	21.13	0.00	86.46	0.00	22.33			
8	1,000	1,500	1,250	16	152	4.00	38.00	25.69	120.33	1.51	7.08	1	2	33.33	66.67	0.00	21.13	0.00	86.46	0.00	17.56			
9	1,500	2,000	1,750	30	182	7.50	45.50	56.61	176.94	3.33	10.42	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	11.94			
10	2,000	2,500	2,250	21	203	5.25	50.75	41.41	218.35	2.44	12.85	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	9.68			
11	2,500	3,000	2,750	24	227	6.00	56.75	71.45	289.81	4.21	17.06	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	7.29			
12	3,000	4,000	3,500	21	248	5.25	62.00	82.00	371.81	4.83	21.89	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	5.68			
13	4,000	5,000	4,500	18	266	4.50	66.50	79.76	451.57	4.70	26.58	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	4.68			
14	5,000	7,500	6,250	55	321	13.75	80.25	346.03	797.60	20.37	46.96	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	2.65			
15	7,500	10,000	8,750	9	330	2.25	82.50	101.75	899.35	5.99	52.95	0	2	0.00	66.67	0.00	21.13	0.00	86.46	0.00	2.35			
16	10,000	20,000	15,000	47	377	11.75	94.25	516.29	1,415.64	30.39	83.34	1	3	33.33	100.00	3.31	24.44	13.54	100.00	0.64	1.73			
17	20,000	50,000	35,000	20	397	5.00	99.25	231.38	1,647.02	13.62	96.96	0	3	0.00	100.00	0.00	24.44	0.00	100.00	0.00	1.48			
18	50,000	100,000	75,000	2	399	0.50	99.75	51.59	1,698.61	3.04	100.00	0	3	0.00	100.00	0.00	24.44	0.00	100.00	0.00	1.44			
19	100,000	500,000	300,000	1	400	0.25	100.00	0.00	1,698.61	0.00	100.00	0	3	0.00	100.00	0.00	24.44	0.00	100.00	0.00	1.44			
20	500,000	UP		0	400	0.00	100.00	0.00	1,698.61	0.00	100.00	0	3	0.00	100.00	0.00	24.44	0.00	100.00	0.00	1.44			
				400					1,698.61					3					24.44					1.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.15	2.15	0.35	0.35	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	11	3.76	5.91	2.10	2.44	0.16	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	26	8.06	13.98	10.52	12.97	0.82	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	28	1.08	15.05	5.33	18.30	0.42	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	36	4.30	19.35	16.60	34.90	1.30	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	48	6.45	25.81	20.93	55.83	1.64	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	50	1.08	26.88	8.22	64.05	0.64	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	64	7.53	34.41	57.90	121.95	4.53	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	66	1.08	35.48	7.95	129.90	0.62	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	78	6.45	41.94	96.74	226.64	7.57	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	46	124	24.73	66.67	206.32	432.96	16.14	33.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	145	11.29	77.96	125.04	558.00	9.78	43.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	146	0.54	78.49	58.60	616.60	4.58	48.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	157	5.91	84.41	92.86	709.45	7.26	55.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	161	2.15	86.56	70.53	779.99	5.52	61.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	179	9.68	96.24	385.92	1,165.91	30.19	91.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	185	3.23	99.46	111.72	1,277.63	8.74	99.94	3	3	100.00	100.00	39.74	39.74	100.00	100.00	35.57	3.11			
18	50,000	100,000	75,000	1	186	0.54	100.00	0.82	1,278.45	0.06	100.00	0	3	0.00	100.00	0.00	39.74	0.00	100.00	0.00	3.11			
19	100,000	500,000	300,000	0	186	0.00	100.00	0.00	1,278.45	0.00	100.00	0	3	0.00	100.00	0.00	39.74	0.00	100.00	0.00	3.11			
20	500,000	UP		0	186	0.00	100.00	0.00	1,278.45	0.00	100.00	0	3	0.00	100.00	0.00	39.74	0.00	100.00	0.00	3.11			
				186					1,278.45					3					39.74					3.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	7.69	7.69	0.15	0.15	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.69	15.38	0.05	0.21	0.55	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	7.69	23.08	0.22	0.42	2.20	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	7.69	30.77	0.33	0.75	3.30	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	7.69	38.46	0.33	1.08	3.30	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	7.69	46.15	0.45	1.54	4.53	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	8	15.38	61.54	1.02	2.55	10.17	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	7.69	69.23	0.58	3.14	5.84	31.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	7.69	76.92	1.05	4.19	10.55	41.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	7.69	84.62	1.18	5.37	11.81	53.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	7.69	92.31	1.58	6.96	15.85	69.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	7.69	100.00	3.04	10.00	30.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					10.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	3.66	3.66	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	3.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					3.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	39.29	39.29	7.11	7.11	19.20	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	55	26.19	65.48	6.99	14.11	18.88	38.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	60	5.95	71.43	4.61	18.72	12.45	50.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	61	1.19	72.62	3.36	22.08	9.06	59.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	69	9.52	82.14	4.09	26.17	11.04	70.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	70	1.19	83.33	4.05	30.22	10.94	81.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	79	10.71	94.05	1.82	32.04	4.91	86.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	80	1.19	95.24	0.74	32.79	2.01	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	81	1.19	96.43	0.74	33.53	2.01	90.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	82	1.19	97.62	0.42	33.95	1.13	91.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	83	1.19	98.81	0.62	34.57	1.67	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	84	1.19	100.00	2.48	37.05	6.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	84	0.00	100.00	0.00	37.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				84					37.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	9.09	9.09	3.60	3.60	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	9.09	18.18	0.14	3.74	0.14	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	18.18	36.36	0.83	4.57	0.83	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	9.09	45.45	1.97	6.54	1.96	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	9.09	54.55	3.86	10.40	3.86	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	9.09	63.64	7.09	17.48	7.08	17.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	9.09	72.73	13.62	31.10	13.61	31.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	9.09	81.82	1.51	32.62	1.51	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	9.09	90.91	3.03	35.65	3.03	35.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	11	9.09	100.00	64.42	100.07	64.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	100.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					100.07					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3110 PABRIK TAPIOKA DI PERKEBUNAN

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.69	7.69	7.37	7.37	4.82	4.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	9.06	16.43	5.93	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	56.54	72.98	36.98	47.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	66.03	139.01	43.19	90.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	90.60	229.61	59.26	150.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	12.55	217.06	8.21	141.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	45.30	262.36	29.63	171.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	13.22	249.14	8.65	162.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	14.38	234.76	9.41	153.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	14.59	220.17	9.54	144.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	16.00	204.17	10.46	133.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	16.79	187.38	10.98	122.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	34.48	152.90	22.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	152.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					152.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.70	2.70	0.26	0.26	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.70	5.41	0.91	1.17	0.76	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.70	8.11	3.11	4.28	2.61	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.70	10.81	3.14	7.41	2.63	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.70	13.51	3.30	10.72	2.78	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.70	16.22	3.60	14.31	3.02	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.70	18.92	3.65	17.96	3.06	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.70	21.62	4.00	21.96	3.36	18.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.70	24.32	4.20	26.16	3.52	21.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.70	27.03	21.68	47.84	18.21	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	12	5.41	32.43	0.00	47.84	0.00	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.70	35.14	6.80	54.64	5.71	45.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.70	37.84	6.80	61.43	5.71	51.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	23	24.32	62.16	141.28	202.71	118.63	170.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	32	24.32	86.49	82.55	120.16	69.32	100.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	36	10.81	97.30	16.18	103.99	13.58	87.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	37	2.70	100.00	15.10	119.09	12.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	119.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	119.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	119.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					119.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	28.57	28.57	0.86	0.86	4.18	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	14.29	42.86	0.13	0.99	0.63	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	14.29	57.14	1.98	2.98	9.63	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	14.29	71.43	0.30	3.27	1.44	15.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	14.29	85.71	1.32	4.60	6.42	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	14.29	100.00	16.02	20.61	77.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	20.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				20.61				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.19	1.19	7.73	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	7.77	8.96	50.42	58.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	6.45	15.41	41.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	15.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					15.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 314 PADI, TANPA Pengerjaan

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	1.19	1.19	43.38	43.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.55	2.74	56.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	2.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					2.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	20.99	20.99	3.31	3.31	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	25	9.88	30.86	5.09	8.40	1.38	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	37	14.81	45.68	13.25	21.65	3.60	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	43	7.41	53.09	3.06	24.71	0.83	6.71	1	1	33.33	33.33	0.05	0.05	26.96	26.96	1.53	0.19			
5	300	500	400	5	48	6.17	59.26	20.64	45.35	5.61	12.32	0	1	0.00	33.33	0.00	0.05	0.00	26.96	0.00	0.10			
6	500	750	625	3	51	3.70	62.96	8.25	53.60	2.24	14.56	0	1	0.00	33.33	0.00	0.05	0.00	26.96	0.00	0.09			
7	750	1,000	875	3	54	3.70	66.67	5.78	59.38	1.57	16.13	0	1	0.00	33.33	0.00	0.05	0.00	26.96	0.00	0.08			
8	1,000	1,500	1,250	6	60	7.41	74.07	2.05	61.43	0.56	16.68	1	2	33.33	66.67	0.00	0.05	0.00	26.96	0.00	0.08			
9	1,500	2,000	1,750	4	64	4.94	79.01	19.71	81.14	5.35	22.04	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.06			
10	2,000	2,500	2,250	1	65	1.23	80.25	4.24	85.38	1.15	23.19	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.05			
11	2,500	3,000	2,750	1	66	1.23	81.48	10.56	95.94	2.87	26.06	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.05			
12	3,000	4,000	3,500	4	70	4.94	86.42	26.77	122.70	7.27	33.33	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.04			
13	4,000	5,000	4,500	1	71	1.23	87.65	25.43	148.13	6.91	40.23	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.03			
14	5,000	7,500	6,250	2	73	2.47	90.12	5.64	153.77	1.53	41.77	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.03			
15	7,500	10,000	8,750	1	74	1.23	91.36	64.38	218.15	17.49	59.25	0	2	0.00	66.67	0.00	0.05	0.00	26.96	0.00	0.02			
16	10,000	20,000	15,000	1	75	1.23	92.59	0.20	218.35	0.05	59.31	1	3	33.33	100.00	0.13	0.17	73.04	100.00	63.66	0.08			
17	20,000	50,000	35,000	3	78	3.70	96.30	119.73	338.08	32.52	91.83	0	3	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.05			
18	50,000	100,000	75,000	1	79	1.23	97.53	0.00	338.08	0.00	91.83	0	3	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.05			
19	100,000	500,000	300,000	2	81	2.47	100.00	30.09	368.17	8.17	100.00	0	3	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.05			
20	500,000	UP		0	81	0.00	100.00	0.00	368.17	0.00	100.00	0	3	0.00	100.00	0.00	0.17	0.00	100.00	0.00	0.05			
				81					368.17					3					0.17					0.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	202	202	76.23	76.23	2.03	2.03	3.17	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	220	6.79	83.02	5.37	7.40	8.41	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	19	239	7.17	90.19	7.57	14.97	11.85	23.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	246	2.64	92.83	1.41	16.38	2.21	25.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	256	3.77	96.60	7.74	8.64	12.11	13.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	257	0.38	96.98	2.36	11.00	3.70	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	258	0.38	97.36	3.16	14.17	4.95	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	260	0.75	98.11	4.48	18.64	7.01	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	261	0.38	98.49	0.00	18.64	0.00	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	262	0.38	98.87	11.10	29.74	17.38	46.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	263	0.38	99.25	13.43	43.18	21.03	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	264	0.38	99.62	16.94	60.12	26.52	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	265	0.38	100.00	3.76	63.88	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	265	0.00	100.00	0.00	63.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				265					63.88					0					0.00					0.00





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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	846	846	30.52	30.52	231.98	231.98	3.09	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	273	1,119	9.85	40.37	118.77	350.74	1.58	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	120	1,239	4.33	44.70	63.18	413.92	0.84	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	73	1,312	2.63	47.33	30.51	444.44	0.41	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	64	1,376	2.31	49.64	13.42	457.85	0.18	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	43	1,419	1.55	51.19	14.76	472.61	0.20	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	1,461	1.52	52.71	30.31	502.92	0.40	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	73	1,534	2.63	55.34	38.38	541.31	0.51	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	62	1,596	2.24	57.58	121.41	662.72	1.62	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	67	1,663	2.42	59.99	71.78	734.50	0.96	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	40	1,703	1.44	61.44	59.63	794.13	0.79	10.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	64	1,767	2.31	63.74	158.70	952.83	2.12	12.70	4	4	5.71	5.71	321.20	321.20	14.77	14.77	202.40	33.71			
13	4,000	5,000	4,500	29	1,796	1.05	64.79	64.54	1,017.37	0.86	13.56	0	4	0.00	5.71	0.00	321.20	0.00	14.77	0.00	31.57			
14	5,000	7,500	6,250	63	1,859	2.27	67.06	144.62	1,161.99	1.93	15.49	0	4	0.00	5.71	0.00	321.20	0.00	14.77	0.00	27.64			
15	7,500	10,000	8,750	59	1,918	2.13	69.19	134.42	1,296.41	1.79	17.28	0	4	0.00	5.71	0.00	321.20	0.00	14.77	0.00	24.78			
16	10,000	20,000	15,000	108	2,026	3.90	73.09	576.76	1,873.17	7.69	24.97	2	6	2.86	8.57	88.75	409.95	4.08	18.85	15.39	21.89			
17	20,000	50,000	35,000	269	2,295	9.70	82.79	1,668.06	3,541.23	22.24	47.21	18	24	25.71	34.29	202.70	612.65	9.32	28.18	12.15	17.30			
18	50,000	100,000	75,000	222	2,517	8.01	90.80	1,873.48	5,414.71	24.98	72.18	18	42	25.71	60.00	507.06	1,119.70	23.32	51.50	27.06	20.68			
19	100,000	500,000	300,000	231	2,748	8.33	99.13	1,956.74	7,371.45	26.09	98.27	20	62	28.57	88.57	576.35	1,696.05	26.51	78.01	29.45	23.01			
20	500,000	UP		24	2,772	0.87	100.00	129.95	7,501.40	1.73	100.00	8	70	11.43	100.00	478.17	2,174.23	21.99	100.00	367.97	28.98			
				2,772					7,501.40					70					2,174.23					28.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	27	27	4.40	4.40	48.11	48.11	2.92	2.92	1	1	1	1	7.14	7.14	4,616.88	4,616.88	97.42	97.42	9596.35	9596.35	
2	50	100	75	14	41	2.28	6.69	3.90	44.21	0.24	2.69	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	10443.09	10443.09
3	100	200	150	9	50	1.47	8.16	1.41	45.62	0.09	2.77	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	10119.81	10119.81
4	200	300	250	1	51	0.16	8.32	0.01	45.63	0.00	2.77	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	10117.15	10117.15
5	300	500	400	7	58	1.14	9.46	0.76	46.39	0.05	2.82	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	9952.18	9952.18
6	500	750	625	3	61	0.49	9.95	0.86	47.25	0.05	2.87	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	9771.27	9771.27
7	750	1,000	875	15	76	2.45	12.40	4.00	51.25	0.24	3.11	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	9008.70	9008.70
8	1,000	1,500	1,250	24	100	3.92	16.31	14.07	65.32	0.85	3.97	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	7068.39	7068.39
9	1,500	2,000	1,750	29	129	4.73	21.04	13.18	78.50	0.80	4.77	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	5881.62	5881.62
10	2,000	2,500	2,250	38	167	6.20	27.24	19.54	98.03	1.19	5.96	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	4709.52	4709.52
11	2,500	3,000	2,750	7	174	1.14	28.38	5.06	103.09	0.31	6.26	0	1	0.00	7.14	0.00	4,616.88	0.00	4,616.88	0.00	97.42	0.00	4478.27	4478.27
12	3,000	4,000	3,500	56	230	9.14	37.52	9.93	113.03	0.60	6.87	1	2	7.14	14.29	1.03	4,617.91	0.02	4,617.91	0.02	97.44	10.39	4085.74	4085.74
13	4,000	5,000	4,500	15	245	2.45	39.97	28.36	141.39	1.72	8.59	0	2	0.00	14.29	0.00	4,617.91	0.00	4,617.91	0.00	97.44	0.00	3266.09	3266.09
14	5,000	7,500	6,250	36	281	5.87	45.84	126.40	267.79	7.68	16.27	0	2	0.00	14.29	0.00	4,617.91	0.00	4,617.91	0.00	97.44	0.00	1724.43	1724.43
15	7,500	10,000	8,750	16	297	2.61	48.45	35.46	303.25	2.15	18.42	0	2	0.00	14.29	0.00	4,617.91	0.00	4,617.91	0.00	97.44	0.00	1522.80	1522.80
16	10,000	20,000	15,000	43	340	7.01	55.46	114.03	417.28	6.93	25.35	2	4	14.29	28.57	53.85	4,671.75	1.14	4,671.75	1.14	98.58	47.22	1119.57	1119.57
17	20,000	50,000	35,000	105	445	17.13	72.59	223.55	640.83	13.58	38.93	9	13	64.29	92.86	30.17	4,701.92	0.64	4,701.92	0.64	99.22	13.50	733.72	733.72
18	50,000	100,000	75,000	113	558	18.43	91.03	542.90	1,183.73	32.98	71.92	0	13	0.00	92.86	0.00	4,701.92	0.00	4,701.92	0.00	99.22	0.00	397.21	397.21
19	100,000	500,000	300,000	50	608	8.16	99.18	447.98	1,631.71	27.22	99.13	1	14	7.14	100.00	37.19	4,739.12	0.78	4,739.12	0.78	100.00	8.30	290.44	290.44
20	500,000	UP		5	613	0.82	100.00	14.27	1,645.98	0.87	100.00	0	14	0.00	100.00	0.00	4,739.12	0.00	4,739.12	0.00	100.00	0.00	287.92	287.92
				613					1,645.98					14					4,739.12					287.92



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 317      TEMBAKAU

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	845	845	74.45	74.45	2,324.17	2,324.17	48.96	48.96	54	54	70.13	70.13	1,340.56	1,340.56	63.75	63.75	57.68	57.68	
2	50	100	75	280	1,125	24.67	99.12	2,330.78	4,654.95	49.09	98.05	2	56	2.60	72.73	112.32	1,452.88	5.34	69.09	4.82	31.21	
3	100	200	150	8	1,133	0.70	99.82	81.04	4,735.99	1.71	99.76	3	59	3.90	76.62	110.00	1,562.88	5.23	74.32	135.74	33.00	
4	200	300	250	1	1,134	0.09	99.91	6.75	4,742.74	0.14	99.90	18	77	23.38	100.00	540.00	2,102.88	25.68	100.00	8000.00	44.34	
5	300	500	400	1	1,135	0.09	100.00	4.80	4,747.54	0.10	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
6	500	750	625	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
7	750	1,000	875	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
8	1,000	1,500	1,250	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
9	1,500	2,000	1,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
10	2,000	2,500	2,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
11	2,500	3,000	2,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
12	3,000	4,000	3,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
13	4,000	5,000	4,500	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
14	5,000	7,500	6,250	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
15	7,500	10,000	8,750	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
16	10,000	20,000	15,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
17	20,000	50,000	35,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
18	50,000	100,000	75,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
19	100,000	500,000	300,000	0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
20	500,000	<b>UP</b>		0	1,135	0.00	100.00	0.00	4,747.54	0.00	100.00	0	77	0.00	100.00	0.00	2,102.88	0.00	100.00	0.00	44.29	
				1,135					4,747.54					77					2,102.88			44.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					4.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

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

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	9.77	9.77	15.24	15.24	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	20	1.72	11.49	0.49	15.73	0.02	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	25	2.87	14.37	1.64	17.37	0.07	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	28	1.72	16.09	0.88	18.25	0.04	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	31	1.72	17.82	24.29	42.53	1.06	1.85	1	1	6.25	6.25	1.06	1.06	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	32	0.57	18.39	1.92	44.45	0.08	1.94	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	33	0.57	18.97	1.12	45.57	0.05	1.98	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	35	1.15	20.11	0.95	46.53	0.04	2.03	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	36	0.57	20.69	0.63	47.15	0.03	2.05	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	37	0.57	21.26	8.04	55.20	0.35	2.40	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	38	0.57	21.84	3.67	58.87	0.16	2.56	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	39	0.57	22.41	4.71	63.58	0.21	2.77	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	40	0.57	22.99	12.70	76.28	0.55	3.32	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	41	0.57	23.56	0.14	76.42	0.01	3.33	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	52	6.32	29.89	127.39	203.81	5.55	8.87	1	2	6.25	12.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	68	9.20	39.08	375.13	578.94	16.33	25.20	1	3	6.25	18.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	26	94	14.94	54.02	669.98	1,248.92	29.17	54.37	0	3	0.00	18.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	19	113	10.92	64.94	295.10	1,544.02	12.85	67.22	1	4	6.25	25.00	30.84	30.84	11.74	11.74	10.45	10.45	2.00	2.00	
19	100,000	500,000	300,000	52	165	29.89	94.83	709.31	2,253.33	30.88	98.10	2	6	12.50	37.50	206.76	237.60	78.72	90.46	29.15	29.15	10.54	10.54	
20	500,000	<b>UP</b>		9	174	5.17	100.00	43.61	2,296.94	1.90	100.00	10	16	62.50	100.00	25.06	262.66	9.54	100.00	57.46	57.46	11.44	11.44	
				174					2,296.94					16					262.66					11.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2019

DATA POSITION TO : 31/12/2019

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.22	2.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2.22	4.44	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	2.22	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	2.22	8.89	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	2.22	11.11	0.01	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	2.22	13.33	0.01	0.03	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	2.22	15.56	0.02	0.04	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	2.22	17.78	0.03	0.07	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	2.22	20.00	0.03	0.10	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	2.22	22.22	0.03	0.12	0.01	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	2.22	24.44	0.04	0.17	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	15	8.89	33.33	0.20	0.36	0.06	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	3	18	6.67	40.00	1.71	2.07	0.54	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	2	20	4.44	44.44	2.53	4.60	0.81	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	3	23	6.67	51.11	33.35	37.95	10.62	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	3	26	6.67	57.78	78.00	115.95	24.84	36.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	28	4.44	62.22	10.64	126.59	3.39	40.32	2	2	33.33	33.33	10.57	10.57	5.25	5.25	99.34	8.35			
19	100,000	500,000	300,000	17	45	37.78	100.00	187.36	313.95	59.68	100.00	4	6	66.67	100.00	190.76	201.33	94.75	100.00	101.81	64.13			
20	500,000	UP		0	45	0.00	100.00	0.00	313.95	0.00	100.00	0	6	0.00	100.00	0.00	201.33	0.00	100.00	0.00	64.13			
				45					313.95					6					201.33					64.13



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	528	528	46.44	46.44	125.22	125.22	5.68	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	214	742	18.82	65.26	76.50	201.72	3.47	9.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	130	872	11.43	76.69	54.03	255.76	2.45	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	882	0.88	77.57	4.10	259.86	0.19	11.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	34	916	2.99	80.56	22.64	282.50	1.03	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	923	0.62	81.18	14.75	297.25	0.67	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	929	0.53	81.71	6.16	303.41	0.28	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	936	0.62	82.32	51.99	355.41	2.36	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	942	0.53	82.85	4.47	359.88	0.20	16.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	947	0.44	83.29	23.05	382.93	1.05	17.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	949	0.18	83.47	1.37	384.29	0.06	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	950	0.09	83.55	5.47	389.76	0.25	17.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	951	0.09	83.64	4.50	394.26	0.20	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	960	0.79	84.43	61.10	455.36	2.77	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	967	0.62	85.05	45.41	500.77	2.06	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	986	1.67	86.72	142.07	642.84	6.45	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	23	1,009	2.02	88.74	307.52	950.36	13.96	43.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	44	1,053	3.87	92.61	374.27	1,324.63	16.99	60.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	80	1,133	7.04	99.65	858.48	2,183.11	38.97	99.09	12	12	60.00	60.00	1,077.65	1,077.65	99.91	99.91	125.53	49.36			
20	500,000	<b>UP</b>		4	1,137	0.35	100.00	20.10	2,203.21	0.91	100.00	8	20	40.00	100.00	1.00	1,078.65	0.09	100.00	4.96	48.96			
				1,137					2,203.21					20					1,078.65					48.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	54	54	75.00	75.00	9.59	9.59	17.28	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	61	9.72	84.72	4.60	14.19	8.28	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	63	2.78	87.50	0.47	14.66	0.86	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	64	1.39	88.89	0.02	14.68	0.03	26.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	65	1.39	90.28	0.28	14.96	0.50	26.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	66	1.39	91.67	1.91	16.87	3.43	30.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	67	1.39	93.06	0.32	17.18	0.57	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	68	1.39	94.44	0.32	17.51	0.58	31.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	69	1.39	95.83	0.45	17.95	0.81	32.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	70	1.39	97.22	0.57	18.53	1.03	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	71	1.39	98.61	27.00	45.53	48.63	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	72	1.39	100.00	10.00	55.53	18.01	100.00	12	12	100.00	100.00	140.48	140.48	100.00	100.00	1404.81	253.00			
13	4,000	5,000	4,500	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
14	5,000	7,500	6,250	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
15	7,500	10,000	8,750	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
16	10,000	20,000	15,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
17	20,000	50,000	35,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
18	50,000	100,000	75,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
19	100,000	500,000	300,000	0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
20	500,000	UP		0	72	0.00	100.00	0.00	55.53	0.00	100.00	0	12	0.00	100.00	0.00	140.48	0.00	100.00	0.00	253.00			
				72					55.53					12					140.48					253.00





**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	31.25	31.25	1.15	1.15	6.07	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	18.75	50.00	1.39	2.54	7.35	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	12.50	62.50	1.00	3.54	5.28	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	6.25	68.75	2.15	5.69	11.33	30.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	6.25	75.00	2.76	8.45	14.60	44.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	6.25	81.25	2.54	11.00	13.43	58.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	6.25	87.50	2.33	13.33	12.32	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	6.25	93.75	3.04	16.37	16.06	86.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	6.25	100.00	2.57	18.94	13.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	18.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					18.94					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2019  
OCCUPATION CODE : 4022 VEGETABLES/SAYUR2AN

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	100.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					0.00					0					0.00					0.00
<b>GRANT TOTAL</b>				2,522,034.0					3,534,743.17					31,608.0					1,225,367.33					

## 3.5 GROUP BY PROVINCE CODE



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 01 NANGGROE ACEH DARUSSALAM  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,989	4,989	17.24	17.24	896.79	896.79	2.77	2.77	5	5	4.59	4.59	278.51	278.51	9.34	9.34	31.06	31.06			
2	50	100	75	2,646	7,635	9.14	26.39	691.31	1,588.10	2.13	4.90	2	7	1.83	6.42	68.70	347.21	2.30	11.64	9.94	21.86			
3	100	200	150	6,228	13,863	21.52	47.91	3,151.26	4,739.36	9.72	14.62	1	8	0.92	7.34	139.57	486.77	4.68	16.32	4.43	10.27			
4	200	300	250	2,910	16,773	10.06	57.97	3,301.09	8,040.45	10.19	24.81	2	10	1.83	9.17	33.21	519.98	1.11	17.43	1.01	6.47			
5	300	500	400	3,252	20,025	11.24	69.21	4,198.01	12,238.47	12.95	37.76	4	14	3.67	12.84	656.86	1,176.84	22.02	39.45	15.65	9.62			
6	500	750	625	1,592	21,617	5.50	74.71	2,260.29	14,498.76	6.97	44.74	11	25	10.09	22.94	615.75	1,792.59	20.64	60.10	27.24	12.36			
7	750	1,000	875	1,063	22,680	3.67	78.39	1,765.87	16,264.63	5.45	50.18	5	30	4.59	27.52	27.83	1,820.42	0.93	61.03	1.58	11.19			
8	1,000	1,500	1,250	1,174	23,854	4.06	82.44	1,702.26	17,966.89	5.25	55.44	7	37	6.42	33.94	59.09	1,879.51	1.98	63.01	3.47	10.46			
9	1,500	2,000	1,750	613	24,467	2.12	84.56	1,332.63	19,299.52	4.11	59.55	9	46	8.26	42.20	20.41	1,899.92	0.68	63.70	1.53	9.84			
10	2,000	2,500	2,250	383	24,850	1.32	85.89	774.84	20,074.37	2.39	61.94	2	48	1.83	44.04	0.03	1,899.95	0.00	63.70	0.00	9.46			
11	2,500	3,000	2,750	289	25,139	1.00	86.88	879.12	20,953.48	2.71	64.65	3	51	2.75	46.79	7.43	1,907.38	0.25	63.95	0.85	9.10			
12	3,000	4,000	3,500	527	25,666	1.82	88.71	813.64	21,767.12	2.51	67.16	6	57	5.50	52.29	1.46	1,908.84	0.05	64.00	0.18	8.77			
13	4,000	5,000	4,500	271	25,937	0.94	89.64	1,471.65	23,238.78	4.54	71.70	6	63	5.50	57.80	8.03	1,916.88	0.27	64.26	0.55	8.25			
14	5,000	7,500	6,250	456	26,393	1.58	91.22	1,149.85	24,388.62	3.55	75.25	3	66	2.75	60.55	689.21	2,606.09	23.11	87.37	59.94	10.69			
15	7,500	10,000	8,750	307	26,700	1.06	92.28	911.92	25,300.54	2.81	78.06	8	74	7.34	67.89	6.98	2,613.07	0.23	87.60	0.77	10.33			
16	10,000	20,000	15,000	818	27,518	2.83	95.11	2,688.69	27,989.23	8.30	86.36	9	83	8.26	76.15	89.97	2,703.04	3.02	90.62	3.35	9.66			
17	20,000	50,000	35,000	889	28,407	3.07	98.18	2,020.76	30,009.99	6.23	92.59	13	96	11.93	88.07	47.41	2,750.45	1.59	92.21	2.35	9.17			
18	50,000	100,000	75,000	254	28,661	0.88	99.06	1,213.67	31,223.66	3.74	96.34	7	103	6.42	94.50	163.84	2,914.29	5.49	97.70	13.50	9.33			
19	100,000	500,000	300,000	191	28,852	0.66	99.72	886.05	32,109.70	2.73	99.07	4	107	3.67	98.17	47.11	2,961.40	1.58	99.28	5.32	9.22			
20	500,000	UP		82	28,934	0.28	100.00	300.47	32,410.17	0.93	100.00	2	109	1.83	100.00	21.39	2,982.79	0.72	100.00	7.12	9.20			
				28,934					32,410.17					109					2,982.79					9.20



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 02 SUMATERA UTARA  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18,084	18,084	13.38	13.38	4,133.45	4,133.45	2.20	2.20	31	31	3.60	3.60	264.08	264.08	0.57	0.57	6.39	6.39			
2	50	100	75	10,228	28,312	7.56	20.94	1,610.87	5,744.32	0.86	3.06	12	43	1.40	5.00	192.94	457.01	0.42	0.99	11.98	7.96			
3	100	200	150	16,621	44,933	12.29	33.23	4,371.68	10,116.00	2.33	5.39	20	63	2.33	7.33	329.06	786.07	0.71	1.70	7.53	7.77			
4	200	300	250	12,184	57,117	9.01	42.25	5,008.89	15,124.89	2.67	8.06	19	82	2.21	9.53	1,048.44	1,834.51	2.27	3.98	20.93	12.13			
5	300	500	400	17,804	74,921	13.17	55.41	12,391.16	27,516.05	6.60	14.66	44	126	5.12	14.65	1,633.51	3,468.02	3.54	7.52	13.18	12.60			
6	500	750	625	11,898	86,819	8.80	64.21	10,159.30	37,675.35	5.41	20.07	34	160	3.95	18.60	1,444.86	4,912.88	3.13	10.65	14.22	13.04			
7	750	1,000	875	9,642	96,461	7.13	71.35	11,542.31	49,217.66	6.15	26.21	74	234	8.60	27.21	5,204.00	10,116.88	11.28	21.93	45.09	20.56			
8	1,000	1,500	1,250	8,461	104,922	6.26	77.60	12,993.33	62,211.00	6.92	33.13	82	316	9.53	36.74	1,302.33	11,419.21	2.82	24.75	10.02	18.36			
9	1,500	2,000	1,750	5,086	110,008	3.76	81.37	10,073.41	72,284.41	5.37	38.50	45	361	5.23	41.98	1,999.53	13,418.73	4.33	29.09	19.85	18.56			
10	2,000	2,500	2,250	3,038	113,046	2.25	83.61	6,836.10	79,120.51	3.64	42.14	24	385	2.79	44.77	4,116.46	17,535.19	8.92	38.01	60.22	22.16			
11	2,500	3,000	2,750	2,474	115,520	1.83	85.44	6,805.44	85,925.95	3.62	45.77	24	409	2.79	47.56	5,576.16	23,111.35	12.09	50.10	81.94	26.90			
12	3,000	4,000	3,500	3,108	118,628	2.30	87.74	9,012.71	94,938.66	4.80	50.57	37	446	4.30	51.86	962.99	24,074.34	2.09	52.19	10.68	25.36			
13	4,000	5,000	4,500	2,037	120,665	1.51	89.25	7,999.14	102,937.79	4.26	54.83	43	489	5.00	56.86	343.05	24,417.39	0.74	52.93	4.29	23.72			
14	5,000	7,500	6,250	2,969	123,634	2.20	91.44	12,621.49	115,559.29	6.72	61.55	39	528	4.53	61.40	3,160.00	27,577.39	6.85	59.78	25.04	23.86			
15	7,500	10,000	8,750	1,828	125,462	1.35	92.80	10,809.80	126,369.09	5.76	67.31	13	541	1.51	62.91	7,462.42	35,039.82	16.18	75.96	69.03	27.73			
16	10,000	20,000	15,000	3,318	128,780	2.45	95.25	22,186.27	148,555.36	11.82	79.12	77	618	8.95	71.86	3,815.17	38,854.99	8.27	84.23	17.20	26.16			
17	20,000	50,000	35,000	2,946	131,726	2.18	97.43	22,313.29	170,868.65	11.88	91.01	85	703	9.88	81.74	4,886.25	43,741.24	10.59	94.82	21.90	25.60			
18	50,000	100,000	75,000	1,670	133,396	1.24	98.66	10,822.85	181,691.50	5.76	96.77	64	767	7.44	89.19	498.41	44,239.65	1.08	95.90	4.61	24.35			
19	100,000	500,000	300,000	1,389	134,785	1.03	99.69	9,068.99	190,760.50	4.83	101.60	84	851	9.77	98.95	1,761.39	46,001.04	3.82	99.72	19.42	24.11			
20	500,000	UP		417	135,202	0.31	100.00	3,010.08	187,750.42	1.60	100.00	9	860	1.05	100.00	128.69	46,129.74	0.28	100.00	4.28	24.57			
				135,202					187,750.42					860					46,129.74					24.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 03 SUMATERA BARAT  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,832	6,832	11.13	11.13	1,581.66	1,581.66	2.29	2.29	2	2	0.50	0.50	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5,014	11,846	8.17	19.31	1,262.20	2,843.86	1.83	4.12	5	7	1.24	1.74	65.52	65.52	0.54	0.54	5.19	2.30			
3	100	200	150	8,214	20,060	13.39	32.69	3,480.80	6,324.66	5.04	9.16	8	15	1.99	3.72	213.35	278.88	1.75	2.29	6.13	4.41			
4	200	300	250	7,034	27,094	11.46	44.16	4,179.85	10,504.51	6.05	15.21	7	22	1.74	5.46	375.74	654.62	3.08	5.37	8.99	6.23			
5	300	500	400	10,597	37,691	17.27	61.43	8,733.48	19,237.99	12.64	27.85	16	38	3.97	9.43	399.84	1,054.46	3.28	8.66	4.58	5.48			
6	500	750	625	5,591	43,282	9.11	70.54	5,495.34	24,733.33	7.96	35.80	8	46	1.99	11.41	626.20	1,680.66	5.14	13.80	11.40	6.80			
7	750	1,000	875	4,098	47,380	6.68	77.22	5,337.25	30,070.58	7.73	43.53	161	207	39.95	51.36	1,589.84	3,270.50	13.05	26.85	29.79	10.88			
8	1,000	1,500	1,250	2,999	50,379	4.89	82.10	5,150.47	35,221.05	7.46	50.99	17	224	4.22	55.58	1,569.62	4,840.12	12.89	39.74	30.48	13.74			
9	1,500	2,000	1,750	1,707	52,086	2.78	84.88	4,318.90	39,539.94	6.25	57.24	23	247	5.71	61.29	2,914.47	7,754.59	23.93	63.66	67.48	19.61			
10	2,000	2,500	2,250	807	52,893	1.32	86.20	2,399.12	41,939.06	3.47	60.71	1	248	0.25	61.54	34.97	7,789.56	0.29	63.95	1.46	18.57			
11	2,500	3,000	2,750	682	53,575	1.11	87.31	2,381.00	44,320.06	3.45	64.16	4	252	0.99	62.53	75.13	7,864.69	0.62	64.57	3.16	17.75			
12	3,000	4,000	3,500	991	54,566	1.62	88.93	3,507.08	47,827.13	5.08	69.24	18	270	4.47	67.00	2,837.54	10,702.23	23.30	87.86	80.91	22.38			
13	4,000	5,000	4,500	794	55,360	1.29	90.22	2,843.12	50,670.25	4.12	73.35	8	278	1.99	68.98	78.72	10,780.95	0.65	88.51	2.77	21.28			
14	5,000	7,500	6,250	2,414	57,774	3.93	94.15	4,422.94	55,093.19	6.40	79.75	42	320	10.42	79.40	617.19	11,398.14	5.07	93.58	13.95	20.69			
15	7,500	10,000	8,750	529	58,303	0.86	95.02	2,603.44	57,696.63	3.77	83.52	12	332	2.98	82.38	125.37	11,523.51	1.03	94.61	4.82	19.97			
16	10,000	20,000	15,000	1,178	59,481	1.92	96.94	4,764.69	62,461.31	6.90	90.42	26	358	6.45	88.83	181.86	11,705.37	1.49	96.10	3.82	18.74			
17	20,000	50,000	35,000	892	60,373	1.45	98.39	3,465.91	65,927.22	5.02	95.44	11	369	2.73	91.56	179.05	11,884.42	1.47	97.57	5.17	18.03			
18	50,000	100,000	75,000	371	60,744	0.60	98.99	1,428.34	67,355.55	2.07	97.51	3	372	0.74	92.31	1.72	11,886.14	0.01	97.58	0.12	17.65			
19	100,000	500,000	300,000	416	61,160	0.68	99.67	1,710.32	69,065.88	2.48	99.98	30	402	7.44	99.75	223.47	12,109.61	1.83	99.42	13.07	17.53			
20	500,000	UP		201	61,361	0.33	100.00	12.56	69,078.43	0.02	100.00	1	403	0.25	100.00	70.82	12,180.42	0.58	100.00	563.95	17.63			
				61,361					69,078.43					403					12,180.42					17.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 04 RIAU  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,213	9,213	14.32	14.32	2,277.85	2,277.85	3.49	3.49	15	15	3.93	3.93	117.18	117.18	0.75	0.75	5.14	5.14			
2	50	100	75	5,356	14,569	8.32	22.64	987.78	3,265.63	1.52	5.01	10	25	2.62	6.54	306.19	423.37	1.96	2.71	31.00	12.96			
3	100	200	150	8,690	23,259	13.50	36.14	2,525.45	5,791.08	3.87	8.88	4	29	1.05	7.59	157.14	580.51	1.01	3.71	6.22	10.02			
4	200	300	250	6,155	29,414	9.56	45.71	2,592.13	8,383.21	3.98	12.86	10	39	2.62	10.21	284.61	865.12	1.82	5.53	10.98	10.32			
5	300	500	400	8,949	38,363	13.91	59.61	6,248.03	14,631.24	9.58	22.44	7	46	1.83	12.04	377.50	1,242.62	2.41	7.95	6.04	8.49			
6	500	750	625	6,163	44,526	9.58	69.19	5,518.14	20,149.38	8.46	30.91	31	77	8.12	20.16	554.86	1,797.48	3.55	11.50	10.06	8.92			
7	750	1,000	875	4,754	49,280	7.39	76.58	5,761.06	25,910.43	8.84	39.75	34	111	8.90	29.06	1,164.37	2,961.85	7.45	18.95	20.21	11.43			
8	1,000	1,500	1,250	3,683	52,963	5.72	82.30	5,743.33	31,653.77	8.81	48.56	29	140	7.59	36.65	2,925.07	5,886.92	18.71	37.66	50.93	18.60			
9	1,500	2,000	1,750	1,850	54,813	2.87	85.18	4,022.57	35,676.34	6.17	54.73	12	152	3.14	39.79	2,883.26	8,770.18	18.44	56.10	71.68	24.58			
10	2,000	2,500	2,250	1,018	55,831	1.58	86.76	2,555.67	38,232.01	3.92	58.65	7	159	1.83	41.62	208.36	8,978.54	1.33	57.43	8.15	23.48			
11	2,500	3,000	2,750	815	56,646	1.27	88.02	2,173.16	40,405.16	3.33	61.98	1	160	0.26	41.88	49.39	9,027.93	0.32	57.75	2.27	22.34			
12	3,000	4,000	3,500	1,191	57,837	1.85	89.87	3,388.55	43,793.72	5.20	67.18	25	185	6.54	48.43	191.46	9,219.39	1.22	58.97	5.65	21.05			
13	4,000	5,000	4,500	715	58,552	1.11	90.99	2,912.96	46,706.68	4.47	71.65	11	196	2.88	51.31	245.68	9,465.07	1.57	60.54	8.43	20.26			
14	5,000	7,500	6,250	1,011	59,563	1.57	92.56	4,325.45	51,032.13	6.64	78.28	4	200	1.05	52.36	16.57	9,481.63	0.11	60.65	0.38	18.58			
15	7,500	10,000	8,750	728	60,291	1.13	93.69	3,496.35	54,528.48	5.36	83.65	14	214	3.66	56.02	338.85	9,820.48	2.17	62.82	9.69	18.01			
16	10,000	20,000	15,000	1,171	61,462	1.82	95.51	6,503.05	61,031.53	9.98	93.62	34	248	8.90	64.92	226.70	10,047.18	1.45	64.27	3.49	16.46			
17	20,000	50,000	35,000	1,141	62,603	1.77	97.28	5,652.69	66,684.22	8.67	102.29	18	266	4.71	69.63	383.85	10,431.03	2.46	66.72	6.79	15.64			
18	50,000	100,000	75,000	586	63,189	0.91	98.19	3,523.39	70,207.62	5.40	107.70	39	305	10.21	79.84	2,488.53	12,919.56	15.92	82.64	70.63	18.40			
19	100,000	500,000	300,000	892	64,081	1.39	99.58	4,740.71	74,948.33	7.27	114.97	65	370	17.02	96.86	2,710.36	15,629.92	17.34	99.98	57.17	20.85			
20	500,000	UP		272	64,353	0.42	100.00	9,759.96	65,188.37	14.97	100.00	12	382	3.14	100.00	3.70	15,633.63	0.02	100.00	0.04	23.98			
				64,353					65,188.37					382					15,633.63					23.98



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 05 JAMBI  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,712	4,712	15.80	15.80	840.14	840.14	1.93	1.93	8	8	2.50	2.50	94.07	94.07	1.35	1.35	11.20	11.20			
2	50	100	75	2,386	7,098	8.00	23.79	720.00	1,560.14	1.65	3.58	0	8	0.00	2.50	0.00	94.07	0.00	1.35	0.00	6.03			
3	100	200	150	5,139	12,237	17.23	41.02	10,318.53	11,878.67	23.70	27.28	3	11	0.94	3.44	205.71	299.78	2.96	4.31	1.99	2.52			
4	200	300	250	3,276	15,513	10.98	52.00	1,924.36	13,803.03	4.42	31.70	7	18	2.19	5.63	93.28	393.06	1.34	5.65	4.85	2.85			
5	300	500	400	3,830	19,343	12.84	64.84	3,766.48	17,569.51	8.65	40.35	7	25	2.19	7.81	320.98	714.04	4.62	10.27	8.52	4.06			
6	500	750	625	2,509	21,852	8.41	73.25	2,286.44	19,855.95	5.25	45.60	40	65	12.50	20.31	472.53	1,186.57	6.80	17.06	20.67	5.98			
7	750	1,000	875	1,902	23,754	6.38	79.63	2,185.69	22,041.64	5.02	50.62	85	150	26.56	46.88	892.58	2,079.15	12.84	29.90	40.84	9.43			
8	1,000	1,500	1,250	1,476	25,230	4.95	84.57	2,735.96	24,777.60	6.28	56.90	28	178	8.75	55.63	1,645.20	3,724.36	23.66	53.56	60.13	15.03			
9	1,500	2,000	1,750	735	25,965	2.46	87.04	1,840.35	26,617.96	4.23	61.13	3	181	0.94	56.56	38.01	3,762.37	0.55	54.11	2.07	14.13			
10	2,000	2,500	2,250	362	26,327	1.21	88.25	1,008.54	27,626.50	2.32	63.44	1	182	0.31	56.88	2.00	3,764.38	0.03	54.14	0.20	13.63			
11	2,500	3,000	2,750	424	26,751	1.42	89.67	1,049.61	28,676.11	2.41	65.85	10	192	3.13	60.00	611.97	4,376.35	8.80	62.94	58.30	15.26			
12	3,000	4,000	3,500	518	27,269	1.74	91.41	1,315.68	29,991.78	3.02	68.87	10	202	3.13	63.13	75.05	4,451.39	1.08	64.02	5.70	14.84			
13	4,000	5,000	4,500	310	27,579	1.04	92.45	1,397.96	31,389.74	3.21	72.08	4	206	1.25	64.38	132.49	4,583.88	1.91	65.92	9.48	14.60			
14	5,000	7,500	6,250	391	27,970	1.31	93.76	1,919.87	33,309.60	4.41	76.49	4	210	1.25	65.63	14.87	4,598.76	0.21	66.14	0.77	13.81			
15	7,500	10,000	8,750	222	28,192	0.74	94.50	1,193.08	34,502.68	2.74	79.23	0	210	0.00	65.63	0.00	4,598.76	0.00	66.14	0.00	13.33			
16	10,000	20,000	15,000	526	28,718	1.76	96.27	3,373.45	37,876.13	7.75	86.98	17	227	5.31	70.94	626.72	5,225.48	9.01	75.15	18.58	13.80			
17	20,000	50,000	35,000	485	29,203	1.63	97.89	2,914.41	40,790.54	6.69	93.67	20	247	6.25	77.19	1,151.23	6,376.71	16.56	91.71	39.50	15.63			
18	50,000	100,000	75,000	231	29,434	0.77	98.67	1,632.11	42,422.65	3.75	97.42	6	253	1.88	79.06	17.63	6,394.34	0.25	91.96	1.08	15.07			
19	100,000	500,000	300,000	340	29,774	1.14	99.81	1,747.71	44,170.36	4.01	101.43	67	320	20.94	100.00	558.92	6,953.27	8.04	100.00	31.98	15.74			
20	500,000	UP		58	29,832	0.19	100.00	623.93	43,546.43	1.43	100.00	0	320	0.00	100.00	0.00	6,953.27	0.00	100.00	0.00	15.97			
				29,832					43,546.43					320					6,953.27					15.97





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 06 SUMATERA SELATAN  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,830	8,830	14.87	14.87	1,590.30	1,590.30	2.25	2.25	10	10	1.63	1.63	47.64	47.64	0.19	0.19	3.00	3.00			
2	50	100	75	4,566	13,396	7.69	22.56	849.88	2,440.18	1.20	3.45	1	11	0.16	1.79	8.43	56.07	0.03	0.22	0.99	2.30			
3	100	200	150	7,717	21,113	12.99	35.55	3,152.81	5,592.99	4.46	7.90	4	15	0.65	2.44	57.97	114.03	0.23	0.46	1.84	2.04			
4	200	300	250	5,151	26,264	8.67	44.22	2,035.12	7,628.10	2.88	10.78	7	22	1.14	3.58	195.91	309.95	0.79	1.24	9.63	4.06			
5	300	500	400	7,218	33,482	12.15	56.37	4,184.55	11,812.65	5.91	16.69	26	48	4.23	7.82	235.14	545.09	0.94	2.19	5.62	4.61			
6	500	750	625	5,144	38,626	8.66	65.04	3,774.59	15,587.24	5.33	22.03	52	100	8.47	16.29	302.67	847.76	1.21	3.40	8.02	5.44			
7	750	1,000	875	4,081	42,707	6.87	71.91	4,026.45	19,613.69	5.69	27.72	103	203	16.78	33.06	1,199.07	2,046.84	4.81	8.21	29.78	10.44			
8	1,000	1,500	1,250	4,122	46,829	6.94	78.85	5,962.85	25,576.53	8.43	36.14	131	334	21.34	54.40	913.45	2,960.29	3.66	11.88	15.32	11.57			
9	1,500	2,000	1,750	2,302	49,131	3.88	82.72	4,565.96	30,142.49	6.45	42.59	42	376	6.84	61.24	309.78	3,270.07	1.24	13.12	6.78	10.85			
10	2,000	2,500	2,250	1,217	50,348	2.05	84.77	3,053.41	33,195.91	4.31	46.91	11	387	1.79	63.03	97.70	3,367.77	0.39	13.51	3.20	10.15			
11	2,500	3,000	2,750	1,200	51,548	2.02	86.79	2,641.74	35,837.65	3.73	50.64	14	401	2.28	65.31	243.04	3,610.81	0.97	14.49	9.20	10.08			
12	3,000	4,000	3,500	1,295	52,843	2.18	88.97	3,116.27	38,953.92	4.40	55.05	5	406	0.81	66.12	25.99	3,636.80	0.10	14.59	0.83	9.34			
13	4,000	5,000	4,500	738	53,581	1.24	90.22	2,662.98	41,616.90	3.76	58.81	17	423	2.77	68.89	102.07	3,738.87	0.41	15.00	3.83	8.98			
14	5,000	7,500	6,250	1,011	54,592	1.70	91.92	3,942.07	45,558.97	5.57	64.38	11	434	1.79	70.68	784.62	4,523.49	3.15	18.15	19.90	9.93			
15	7,500	10,000	8,750	611	55,203	1.03	92.95	3,420.55	48,979.52	4.83	69.21	7	441	1.14	71.82	221.50	4,744.99	0.89	19.04	6.48	9.69			
16	10,000	20,000	15,000	1,380	56,583	2.32	95.27	7,381.73	56,361.25	10.43	79.64	37	478	6.03	77.85	875.75	5,620.74	3.51	22.55	11.86	9.97			
17	20,000	50,000	35,000	1,205	57,788	2.03	97.30	7,801.73	64,162.98	11.02	90.67	48	526	7.82	85.67	17,720.54	23,341.28	71.09	93.64	227.14	36.38			
18	50,000	100,000	75,000	600	58,388	1.01	98.31	2,344.32	66,507.30	3.31	93.98	19	545	3.09	88.76	695.93	24,037.21	2.79	96.43	29.69	36.14			
19	100,000	500,000	300,000	761	59,149	1.28	99.59	3,163.84	69,671.14	4.47	98.45	56	601	9.12	97.88	863.99	24,901.19	3.47	99.89	27.31	35.74			
20	500,000	UP		243	59,392	0.41	100.00	1,094.98	70,766.12	1.55	100.00	13	614	2.12	100.00	26.38	24,927.58	0.11	100.00	2.41	35.23			
				59,392					70,766.12					614					24,927.58					35.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 07 BENGKULU  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2,059	2,059	13.72	13.72	583.41	583.41	3.14	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,534	3,593	10.22	23.93	324.68	908.10	1.75	4.88	1	1	1.96	1.96	5.89	5.89	0.17	0.17	1.81	0.65			
3	100	200	150	2,394	5,987	15.95	39.88	1,131.87	2,039.96	6.09	10.97	2	3	3.92	5.88	52.73	58.62	1.57	1.74	4.66	2.87			
4	200	300	250	1,699	7,686	11.32	51.20	1,496.95	3,536.91	8.05	19.02	4	7	7.84	13.73	74.83	133.45	2.22	3.96	5.00	3.77			
5	300	500	400	2,328	10,014	15.51	66.71	2,429.97	5,966.88	13.07	32.09	3	10	5.88	19.61	154.74	288.19	4.60	8.56	6.37	4.83			
6	500	750	625	1,222	11,236	8.14	74.85	1,519.91	7,486.79	8.17	40.27	3	13	5.88	25.49	22.54	310.73	0.67	9.23	1.48	4.15			
7	750	1,000	875	900	12,136	6.00	80.84	1,349.01	8,835.80	7.26	47.52	14	27	27.45	52.94	894.73	1,205.47	26.58	35.81	66.33	13.64			
8	1,000	1,500	1,250	949	13,085	6.32	87.16	1,880.70	10,716.50	10.12	57.64	4	31	7.84	60.78	42.44	1,247.91	1.26	37.07	2.26	11.64			
9	1,500	2,000	1,750	388	13,473	2.58	89.75	1,087.92	11,804.42	5.85	63.49	2	33	3.92	64.71	31.54	1,279.45	0.94	38.00	2.90	10.84			
10	2,000	2,500	2,250	207	13,680	1.38	91.13	563.50	12,367.93	3.03	66.52	1	34	1.96	66.67	0.00	1,279.45	0.00	38.00	0.00	10.34			
11	2,500	3,000	2,750	168	13,848	1.12	92.25	783.86	13,151.79	4.22	70.74	0	34	0.00	66.67	0.00	1,279.45	0.00	38.00	0.00	9.73			
12	3,000	4,000	3,500	148	13,996	0.99	93.23	607.72	13,759.51	3.27	74.01	2	36	3.92	70.59	1,893.37	3,172.82	56.24	94.24	311.55	23.06			
13	4,000	5,000	4,500	123	14,119	0.82	94.05	675.77	14,435.28	3.63	77.64	0	36	0.00	70.59	0.00	3,172.82	0.00	94.24	0.00	21.98			
14	5,000	7,500	6,250	191	14,310	1.27	95.32	409.31	14,844.59	2.20	79.84	1	37	1.96	72.55	77.33	3,250.15	2.30	96.54	18.89	21.89			
15	7,500	10,000	8,750	128	14,438	0.85	96.18	665.97	15,510.56	3.58	83.42	0	37	0.00	72.55	0.00	3,250.15	0.00	96.54	0.00	20.95			
16	10,000	20,000	15,000	203	14,641	1.35	97.53	859.57	16,370.13	4.62	88.05	1	38	1.96	74.51	14.71	3,264.85	0.44	96.98	1.71	19.94			
17	20,000	50,000	35,000	159	14,800	1.06	98.59	1,157.64	17,527.76	6.23	94.27	2	40	3.92	78.43	0.52	3,265.37	0.02	96.99	0.04	18.63			
18	50,000	100,000	75,000	94	14,894	0.63	99.21	785.34	18,313.11	4.22	98.50	9	49	17.65	96.08	99.87	3,365.25	2.97	99.96	12.72	18.38			
19	100,000	500,000	300,000	100	14,994	0.67	99.88	413.18	18,726.28	2.22	100.72	2	51	3.92	100.00	1.32	3,366.56	0.04	100.00	0.32	17.98			
20	500,000	UP		18	15,012	0.12	100.00	133.83	18,592.46	0.72	100.00	0	51	0.00	100.00	0.00	3,366.56	0.00	100.00	0.00	18.11			
				15,012					18,592.46					51					3,366.56					18.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 08 LAMPUNG  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,725	9,725	9.87	9.87	2,344.61	2,344.61	3.27	3.27	12	12	0.50	0.50	407.30	407.30	0.97	0.97	17.37	17.37			
2	50	100	75	5,870	15,595	5.96	15.83	765.27	3,109.88	1.07	4.34	17	29	0.71	1.21	76.52	483.81	0.18	1.15	10.00	15.56			
3	100	200	150	10,041	25,636	10.19	26.02	1,907.88	5,017.76	2.66	7.00	23	52	0.96	2.18	238.37	722.18	0.57	1.72	12.49	14.39			
4	200	300	250	6,435	32,071	6.53	32.55	2,275.33	7,293.09	3.17	10.18	13	65	0.54	2.72	242.66	964.84	0.58	2.30	10.66	13.23			
5	300	500	400	9,022	41,093	9.16	41.71	3,517.23	10,810.32	4.91	15.08	78	143	3.27	5.99	827.14	1,791.98	1.97	4.27	23.52	16.58			
6	500	750	625	12,496	53,589	12.68	54.39	4,137.38	14,947.70	5.77	20.86	505	648	21.16	27.15	5,101.61	6,893.59	12.15	16.42	123.31	46.12			
7	750	1,000	875	13,584	67,173	13.79	68.18	5,548.04	20,495.74	7.74	28.60	666	1,314	27.90	55.05	8,901.05	15,794.64	21.20	37.62	160.44	77.06			
8	1,000	1,500	1,250	11,104	78,277	11.27	79.45	6,137.09	26,632.83	8.56	37.16	447	1,761	18.73	73.77	5,144.45	20,939.09	12.25	49.87	83.83	78.62			
9	1,500	2,000	1,750	3,800	82,077	3.86	83.31	4,183.61	30,816.44	5.84	43.00	82	1,843	3.44	77.21	698.56	21,637.64	1.66	51.54	16.70	70.21			
10	2,000	2,500	2,250	2,230	84,307	2.26	85.57	2,522.82	33,339.27	3.52	46.52	65	1,908	2.72	79.93	285.83	21,923.47	0.68	52.22	11.33	65.76			
11	2,500	3,000	2,750	2,160	86,467	2.19	87.77	2,436.56	35,775.82	3.40	49.92	41	1,949	1.72	81.65	417.90	22,341.37	1.00	53.21	17.15	62.45			
12	3,000	4,000	3,500	3,196	89,663	3.24	91.01	2,296.56	38,072.38	3.20	53.12	40	1,989	1.68	83.33	535.20	22,876.58	1.27	54.49	23.30	60.09			
13	4,000	5,000	4,500	1,220	90,883	1.24	92.25	2,593.93	40,666.31	3.62	56.74	16	2,005	0.67	84.00	1,476.86	24,353.44	3.52	58.00	56.94	59.89			
14	5,000	7,500	6,250	1,582	92,465	1.61	93.85	4,063.95	44,730.26	5.67	62.41	17	2,022	0.71	84.71	240.19	24,593.64	0.57	58.58	5.91	54.98			
15	7,500	10,000	8,750	756	93,221	0.77	94.62	3,220.08	47,950.34	4.49	66.90	15	2,037	0.63	85.34	1,872.52	26,466.16	4.46	63.04	58.15	55.19			
16	10,000	20,000	15,000	1,640	94,861	1.66	96.29	8,077.12	56,027.46	11.27	78.17	45	2,082	1.89	87.22	6,972.49	33,438.65	16.61	79.64	86.32	59.68			
17	20,000	50,000	35,000	1,407	96,268	1.43	97.71	8,746.85	64,774.31	12.20	90.37	57	2,139	2.39	89.61	1,338.63	34,777.28	3.19	82.83	15.30	53.69			
18	50,000	100,000	75,000	700	96,968	0.71	98.42	4,130.66	68,904.97	5.76	96.14	36	2,175	1.51	91.12	3,139.96	37,917.24	7.48	90.31	76.02	55.03			
19	100,000	500,000	300,000	1,042	98,010	1.06	99.48	3,922.81	72,827.78	5.47	101.61	135	2,310	5.66	96.77	3,296.37	41,213.61	7.85	98.16	84.03	56.59			
20	500,000	UP		511	98,521	0.52	100.00	1,154.72	71,673.06	1.61	100.00	77	2,387	3.23	100.00	771.60	41,985.20	1.84	100.00	66.82	58.58			
				98,521					71,673.06					2,387					41,985.20					58.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 09 DKI JAKARTA  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	62,815	62,815	14.40	14.40	17,126.04	17,126.04	2.83	2.83	1,844	1,844	16.80	16.80	37,398.91	37,398.91	11.40	11.40	218.37	218.37			
2	50	100	75	21,763	84,578	4.99	19.38	3,528.26	20,654.30	0.58	3.41	55	1,899	0.50	17.30	929.91	38,328.82	0.28	11.68	26.36	185.57			
3	100	200	150	45,951	130,529	10.53	29.92	13,864.64	34,518.94	2.29	5.70	101	2,000	0.92	18.22	2,738.81	41,067.62	0.83	12.52	19.75	118.97			
4	200	300	250	25,683	156,212	5.89	35.80	7,085.59	41,604.53	1.17	6.87	77	2,077	0.70	18.92	1,844.71	42,912.34	0.56	13.08	26.03	103.14			
5	300	500	400	43,728	199,940	10.02	45.82	18,658.88	60,263.41	3.08	9.95	535	2,612	4.87	23.79	4,502.39	47,414.73	1.37	14.45	24.13	78.68			
6	500	750	625	45,558	245,498	10.44	56.27	22,108.04	82,371.45	3.65	13.60	885	3,497	8.06	31.85	6,675.78	54,090.51	2.03	16.48	30.20	65.67			
7	750	1,000	875	39,031	284,529	8.95	65.21	30,295.09	112,666.54	5.00	18.60	839	4,336	7.64	39.49	10,634.96	64,725.47	3.24	19.73	35.10	57.45			
8	1,000	1,500	1,250	39,532	324,061	9.06	74.27	40,988.24	153,654.78	6.77	25.37	871	5,207	7.93	47.43	20,997.22	85,722.69	6.40	26.12	51.23	55.79			
9	1,500	2,000	1,750	22,277	346,338	5.11	79.38	33,352.75	187,007.53	5.51	30.87	408	5,615	3.72	51.14	10,930.28	96,652.97	3.33	29.46	32.77	51.68			
10	2,000	2,500	2,250	12,626	358,964	2.89	82.27	25,101.76	212,109.29	4.14	35.01	249	5,864	2.27	53.41	11,126.53	107,779.51	3.39	32.85	44.33	50.81			
11	2,500	3,000	2,750	10,330	369,294	2.37	84.64	23,858.46	235,967.76	3.94	38.95	345	6,209	3.14	56.55	12,042.86	119,822.37	3.67	36.52	50.48	50.78			
12	3,000	4,000	3,500	12,231	381,525	2.80	87.44	35,804.50	271,772.26	5.91	44.86	331	6,540	3.01	59.57	23,895.94	143,718.30	7.28	43.80	66.74	52.88			
13	4,000	5,000	4,500	8,057	389,582	1.85	89.29	29,534.94	301,307.20	4.88	49.74	206	6,746	1.88	61.44	8,643.56	152,361.86	2.63	46.43	29.27	50.57			
14	5,000	7,500	6,250	10,611	400,193	2.43	91.72	45,480.85	346,788.05	7.51	57.25	312	7,058	2.84	64.29	30,157.71	182,519.57	9.19	55.62	66.31	52.63			
15	7,500	10,000	8,750	6,738	406,931	1.54	93.26	40,905.76	387,693.80	6.75	64.00	207	7,265	1.89	66.17	28,009.36	210,528.94	8.54	64.16	68.47	54.30			
16	10,000	20,000	15,000	10,315	417,246	2.36	95.63	78,702.32	466,396.12	12.99	76.99	388	7,653	3.53	69.71	50,199.86	260,728.80	15.30	79.46	63.78	55.90			
17	20,000	50,000	35,000	8,213	425,459	1.88	97.51	66,252.42	532,648.54	10.94	87.93	435	8,088	3.96	73.67	35,101.03	295,829.82	10.70	90.16	52.98	55.54			
18	50,000	100,000	75,000	4,073	429,532	0.93	98.44	25,921.16	558,569.70	4.28	92.21	286	8,374	2.60	76.27	17,640.20	313,470.02	5.38	95.53	68.05	56.12			
19	100,000	500,000	300,000	4,574	434,106	1.05	99.49	26,329.50	584,899.20	4.35	96.55	586	8,960	5.34	81.61	12,216.13	325,686.15	3.72	99.26	46.40	55.68			
20	500,000	UP		2,214	436,320	0.51	100.00	20,871.58	605,770.78	3.45	100.00	2,019	10,979	18.39	100.00	2,439.85	328,126.00	0.74	100.00	11.69	54.17			
				436,320					605,770.78					10,979					328,126.00					54.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 10 JAWA BARAT  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55,065	55,065	13.99	13.99	13,914.30	13,914.30	2.40	2.40	85	85	1.28	1.28	1,263.09	1,263.09	0.52	0.52	9.08	9.08			
2	50	100	75	28,693	83,758	7.29	21.28	4,821.40	18,735.70	0.83	3.24	46	131	0.69	1.97	1,019.85	2,282.94	0.42	0.95	21.15	12.18			
3	100	200	150	52,673	136,431	13.38	34.66	11,076.04	29,811.74	1.91	5.15	65	196	0.98	2.95	940.31	3,223.24	0.39	1.33	8.49	10.81			
4	200	300	250	33,048	169,479	8.40	43.06	11,705.77	41,517.51	2.02	7.17	82	278	1.23	4.18	2,008.05	5,231.29	0.83	2.17	17.15	12.60			
5	300	500	400	42,711	212,190	10.85	53.91	22,987.86	64,505.37	3.97	11.14	210	488	3.16	7.34	4,034.74	9,266.03	1.67	3.84	17.55	14.36			
6	500	750	625	31,336	243,526	7.96	61.87	21,544.67	86,050.04	3.72	14.86	584	1,072	8.78	16.12	5,575.98	14,842.01	2.31	6.15	25.88	17.25			
7	750	1,000	875	27,607	271,133	7.01	68.89	25,053.58	111,103.62	4.33	19.19	1,101	2,173	16.55	32.67	12,409.79	27,251.80	5.14	11.28	49.53	24.53			
8	1,000	1,500	1,250	28,495	299,628	7.24	76.13	29,501.20	140,604.82	5.10	24.28	1,225	3,398	18.42	51.09	15,355.09	42,606.89	6.36	17.64	52.05	30.30			
9	1,500	2,000	1,750	15,081	314,709	3.83	79.96	22,326.09	162,930.91	3.86	28.14	507	3,905	7.62	58.71	7,304.57	49,911.47	3.02	20.67	32.72	30.63			
10	2,000	2,500	2,250	8,616	323,325	2.19	82.15	16,894.56	179,825.47	2.92	31.06	188	4,093	2.83	61.54	2,197.65	52,109.12	0.91	21.58	13.01	28.98			
11	2,500	3,000	2,750	6,556	329,881	1.67	83.81	16,478.42	196,303.89	2.85	33.90	109	4,202	1.64	63.18	4,185.59	56,294.71	1.73	23.31	25.40	28.68			
12	3,000	4,000	3,500	8,634	338,515	2.19	86.01	24,064.99	220,368.88	4.16	38.06	250	4,452	3.76	66.94	9,664.36	65,959.07	4.00	27.31	40.16	29.93			
13	4,000	5,000	4,500	6,023	344,538	1.53	87.54	21,604.67	241,973.56	3.73	41.79	126	4,578	1.89	68.83	4,346.50	70,305.57	1.80	29.11	20.12	29.06			
14	5,000	7,500	6,250	8,009	352,547	2.03	89.57	36,101.70	278,075.26	6.24	48.03	162	4,740	2.44	71.27	24,318.54	94,624.11	10.07	39.18	67.36	34.03			
15	7,500	10,000	8,750	5,987	358,534	1.52	91.09	32,848.88	310,924.14	5.67	53.70	181	4,921	2.72	73.99	15,153.00	109,777.11	6.27	45.45	46.13	35.31			
16	10,000	20,000	15,000	10,240	368,774	2.60	93.69	77,603.60	388,527.73	13.40	67.11	280	5,201	4.21	78.20	28,111.24	137,888.34	11.64	57.09	36.22	35.49			
17	20,000	50,000	35,000	10,281	379,055	2.61	96.31	85,615.17	474,142.90	14.79	81.89	403	5,604	6.06	84.26	63,942.97	201,831.31	26.48	83.57	74.69	42.57			
18	50,000	100,000	75,000	5,695	384,750	1.45	97.75	43,644.74	517,787.64	7.54	89.43	284	5,888	4.27	88.53	21,460.78	223,292.09	8.89	92.45	49.17	43.12			
19	100,000	500,000	300,000	6,429	391,179	1.63	99.39	54,202.60	571,990.24	9.36	98.79	454	6,342	6.83	95.35	13,428.61	236,720.70	5.56	98.01	24.77	41.39			
20	500,000	UP		2,411	393,590	0.61	100.00	6,993.79	578,984.03	1.21	100.00	309	6,651	4.65	100.00	4,795.67	241,516.36	1.99	100.00	68.57	41.71			
				393,590					578,984.03					6,651					241,516.36					41.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 11 JAWA TENGAH  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33,598	33,598	15.84	15.84	7,209.01	7,209.01	2.64	2.64	42	42	2.87	2.87	760.77	760.77	1.84	1.84	10.55	10.55			
2	50	100	75	20,722	54,320	9.77	25.61	4,840.63	12,049.64	1.77	4.41	20	62	1.37	4.24	683.62	1,444.38	1.65	3.49	14.12	11.99			
3	100	200	150	32,962	87,282	15.54	41.15	11,302.44	23,352.08	4.14	8.54	22	84	1.50	5.75	748.60	2,192.98	1.81	5.30	6.62	9.39			
4	200	300	250	18,683	105,965	8.81	49.96	7,893.11	31,245.19	2.89	11.43	14	98	0.96	6.70	416.42	2,609.41	1.01	6.31	5.28	8.35			
5	300	500	400	21,177	127,142	9.98	59.94	11,751.51	42,996.69	4.30	15.73	27	125	1.85	8.55	1,489.76	4,099.17	3.60	9.91	12.68	9.53			
6	500	750	625	14,476	141,618	6.82	66.77	9,254.76	52,251.45	3.39	19.12	59	184	4.04	12.59	1,708.17	5,807.33	4.13	14.04	18.46	11.11			
7	750	1,000	875	11,579	153,197	5.46	72.23	10,927.43	63,178.89	4.00	23.12	158	342	10.81	23.39	1,849.17	7,656.50	4.47	18.50	16.92	12.12			
8	1,000	1,500	1,250	13,062	166,259	6.16	78.39	15,839.97	79,018.86	5.80	28.91	200	542	13.68	37.07	3,629.64	11,286.14	8.77	27.28	22.91	14.28			
9	1,500	2,000	1,750	6,977	173,236	3.29	81.68	11,389.59	90,408.44	4.17	33.08	96	638	6.57	43.64	3,134.36	14,420.50	7.58	34.85	27.52	15.95			
10	2,000	2,500	2,250	3,954	177,190	1.86	83.54	9,480.22	99,888.66	3.47	36.55	41	679	2.80	46.44	1,708.22	16,128.72	4.13	38.98	18.02	16.15			
11	2,500	3,000	2,750	3,251	180,441	1.53	85.07	8,810.33	108,699.00	3.22	39.77	22	701	1.50	47.95	681.04	16,809.75	1.65	40.63	7.73	15.46			
12	3,000	4,000	3,500	4,613	185,054	2.17	87.25	13,266.54	121,965.54	4.85	44.62	37	738	2.53	50.48	1,140.13	17,949.89	2.76	43.38	8.59	14.72			
13	4,000	5,000	4,500	3,031	188,085	1.43	88.68	11,139.43	133,104.96	4.08	48.70	36	774	2.46	52.94	1,769.54	19,719.42	4.28	47.66	15.89	14.81			
14	5,000	7,500	6,250	4,393	192,478	2.07	90.75	18,891.27	151,996.24	6.91	55.61	68	842	4.65	57.59	1,457.71	21,177.13	3.52	51.18	7.72	13.93			
15	7,500	10,000	8,750	2,935	195,413	1.38	92.13	15,459.32	167,455.56	5.66	61.27	40	882	2.74	60.33	5,771.68	26,948.81	13.95	65.13	37.33	16.09			
16	10,000	20,000	15,000	5,133	200,546	2.42	94.55	33,062.26	200,517.82	12.10	73.36	80	962	5.47	65.80	7,033.29	33,982.11	17.00	82.13	21.27	16.95			
17	20,000	50,000	35,000	4,935	205,481	2.33	96.88	35,545.76	236,063.59	13.01	86.37	94	1,056	6.43	72.23	2,633.15	36,615.26	6.36	88.49	7.41	15.51			
18	50,000	100,000	75,000	2,490	207,971	1.17	98.05	16,885.82	252,949.40	6.18	92.55	129	1,185	8.82	81.05	3,146.68	39,761.94	7.60	96.10	18.64	15.72			
19	100,000	500,000	300,000	2,836	210,807	1.34	99.39	12,683.36	265,632.77	4.64	97.19	226	1,411	15.46	96.51	1,157.71	40,919.65	2.80	98.89	9.13	15.40			
20	500,000	UP		1,297	212,104	0.61	100.00	7,688.77	273,321.54	2.81	100.00	51	1,462	3.49	100.00	457.47	41,377.12	1.11	100.00	5.95	15.14			
				212,104					273,321.54					1,462					41,377.12					15.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 12 DIY YOGYAKARTA  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,380	4,380	15.00	15.00	883.84	883.84	2.08	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,532	6,912	8.67	23.67	366.42	1,250.26	0.86	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,151	11,063	14.22	37.89	1,925.87	3,176.12	4.54	7.48	3	3	2.44	2.44	5.05	5.05	0.54	0.54	0.26	0.16			
4	200	300	250	2,350	13,413	8.05	45.94	1,392.08	4,568.21	3.28	10.77	0	3	0.00	2.44	0.00	5.05	0.00	0.54	0.00	0.11			
5	300	500	400	3,055	16,468	10.46	56.40	1,761.17	6,329.38	4.15	14.92	3	6	2.44	4.88	29.92	34.97	3.22	3.77	1.70	0.55			
6	500	750	625	2,146	18,614	7.35	63.75	1,477.23	7,806.62	3.48	18.40	4	10	3.25	8.13	28.62	63.59	3.08	6.85	1.94	0.81			
7	750	1,000	875	1,935	20,549	6.63	70.38	1,818.24	9,624.85	4.28	22.68	11	21	8.94	17.07	145.01	208.60	15.62	22.46	7.98	2.17			
8	1,000	1,500	1,250	2,293	22,842	7.85	78.23	3,112.46	12,737.31	7.33	30.02	7	28	5.69	22.76	44.24	252.84	4.76	27.23	1.42	1.99			
9	1,500	2,000	1,750	1,148	23,990	3.93	82.17	2,318.57	15,055.88	5.46	35.48	1	29	0.81	23.58	0.00	252.84	0.00	27.23	0.00	1.68			
10	2,000	2,500	2,250	657	24,647	2.25	84.42	1,628.27	16,684.15	3.84	39.32	2	31	1.63	25.20	5.65	258.49	0.61	27.83	0.35	1.55			
11	2,500	3,000	2,750	517	25,164	1.77	86.19	1,448.00	18,132.15	3.41	42.73	4	35	3.25	28.46	39.61	298.09	4.26	32.10	2.74	1.64			
12	3,000	4,000	3,500	709	25,873	2.43	88.62	2,581.48	20,713.63	6.08	48.81	6	41	4.88	33.33	43.43	341.53	4.68	36.78	1.68	1.65			
13	4,000	5,000	4,500	480	26,353	1.64	90.26	1,949.05	22,662.68	4.59	53.40	1	42	0.81	34.15	11.41	352.93	1.23	38.00	0.59	1.56			
14	5,000	7,500	6,250	620	26,973	2.12	92.38	3,150.49	25,813.17	7.42	60.83	6	48	4.88	39.02	268.60	621.53	28.92	66.93	8.53	2.41			
15	7,500	10,000	8,750	416	27,389	1.42	93.81	2,173.86	27,987.03	5.12	65.95	5	53	4.07	43.09	91.37	712.90	9.84	76.77	4.20	2.55			
16	10,000	20,000	15,000	664	28,053	2.27	96.08	5,507.49	33,494.52	12.98	78.93	7	60	5.69	48.78	39.66	752.56	4.27	81.04	0.72	2.25			
17	20,000	50,000	35,000	515	28,568	1.76	97.85	4,787.53	38,282.05	11.28	90.21	3	63	2.44	51.22	45.13	797.69	4.86	85.90	0.94	2.08			
18	50,000	100,000	75,000	361	28,929	1.24	99.08	2,412.18	40,694.23	5.68	95.90	13	76	10.57	61.79	52.69	850.38	5.67	91.57	2.18	2.09			
19	100,000	500,000	300,000	178	29,107	0.61	99.69	1,347.26	42,041.49	3.17	99.07	21	97	17.07	78.86	71.93	922.31	7.75	99.32	5.34	2.19			
20	500,000	UP		90	29,197	0.31	100.00	394.06	42,435.55	0.93	100.00	26	123	21.14	100.00	6.34	928.66	0.68	100.00	1.61	2.19			
				29,197					42,435.55					123					928.66					2.19



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 13 JAWA TIMUR  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42,367	42,367	13.86	13.86	13,333.26	13,333.26	3.10	3.10	99	99	4.44	4.44	1,932.86	1,932.86	1.25	1.25	14.50	14.50			
2	50	100	75	23,596	65,963	7.72	21.58	7,731.17	21,064.43	1.80	4.90	15	114	0.67	5.11	730.17	2,663.03	0.47	1.72	9.44	12.64			
3	100	200	150	42,814	108,777	14.01	35.59	15,836.52	36,900.95	3.68	8.58	30	144	1.34	6.45	349.92	3,012.96	0.23	1.95	2.21	8.16			
4	200	300	250	25,299	134,076	8.28	43.87	10,225.58	47,126.53	2.38	10.96	20	164	0.90	7.35	840.79	3,853.75	0.54	2.49	8.22	8.18			
5	300	500	400	32,403	166,479	10.60	54.47	19,003.38	66,129.90	4.42	15.38	32	196	1.43	8.78	1,579.62	5,433.37	1.02	3.51	8.31	8.22			
6	500	750	625	23,730	190,209	7.76	62.24	16,295.34	82,425.24	3.79	19.17	100	296	4.48	13.26	4,118.00	9,551.37	2.66	6.18	25.27	11.59			
7	750	1,000	875	18,509	208,718	6.06	68.30	16,205.97	98,631.22	3.77	22.94	112	408	5.02	18.28	2,117.56	11,668.93	1.37	7.54	13.07	11.83			
8	1,000	1,500	1,250	20,073	228,791	6.57	74.86	24,568.90	123,200.11	5.71	28.65	156	564	6.99	25.27	5,121.81	16,790.75	3.31	10.86	20.85	13.63			
9	1,500	2,000	1,750	12,001	240,792	3.93	78.79	18,682.56	141,882.67	4.35	33.00	76	640	3.41	28.67	1,501.21	18,291.95	0.97	11.83	8.04	12.89			
10	2,000	2,500	2,250	7,424	248,216	2.43	81.22	14,548.60	156,431.27	3.38	36.38	30	670	1.34	30.02	791.73	19,083.68	0.51	12.34	5.44	12.20			
11	2,500	3,000	2,750	5,614	253,830	1.84	83.06	14,350.92	170,782.20	3.34	39.72	45	715	2.02	32.03	5,600.24	24,683.92	3.62	15.96	39.02	14.45			
12	3,000	4,000	3,500	7,202	261,032	2.36	85.41	19,368.20	190,150.40	4.50	44.22	53	768	2.37	34.41	5,478.08	30,162.00	3.54	19.50	28.28	15.86			
13	4,000	5,000	4,500	5,040	266,072	1.65	87.06	18,437.29	208,587.69	4.29	48.51	67	835	3.00	37.41	3,581.85	33,743.86	2.32	21.82	19.43	16.18			
14	5,000	7,500	6,250	7,632	273,704	2.50	89.56	31,259.78	239,847.47	7.27	55.78	155	990	6.94	44.35	20,059.73	53,803.59	12.97	34.79	64.17	22.43			
15	7,500	10,000	8,750	4,916	278,620	1.61	91.17	24,868.58	264,716.04	5.78	61.57	192	1,182	8.60	52.96	9,924.59	63,728.18	6.42	41.20	39.91	24.07			
16	10,000	20,000	15,000	9,137	287,757	2.99	94.16	56,449.74	321,165.78	13.13	74.70	224	1,406	10.04	62.99	51,384.37	115,112.55	33.22	74.43	91.03	35.84			
17	20,000	50,000	35,000	8,505	296,262	2.78	96.94	55,868.98	377,034.76	12.99	87.69	346	1,752	15.50	78.49	14,196.60	129,309.15	9.18	83.60	25.41	34.30			
18	50,000	100,000	75,000	3,889	300,151	1.27	98.21	22,812.95	399,847.71	5.31	93.00	171	1,923	7.66	86.16	14,555.94	143,865.09	9.41	93.02	63.81	35.98			
19	100,000	500,000	300,000	3,930	304,081	1.29	99.50	23,371.77	423,219.48	5.44	98.43	194	2,117	8.69	94.85	9,190.24	153,055.33	5.94	98.96	39.32	36.16			
20	500,000	UP		1,529	305,610	0.50	100.00	6,747.10	429,966.57	1.57	100.00	115	2,232	5.15	100.00	1,611.54	154,666.87	1.04	100.00	23.88	35.97			
				305,610					429,966.57					2,232					154,666.87					35.97





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 14 KALIMANTAN BARAT  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,010	8,010	12.98	12.98	2,716.64	2,716.64	3.63	3.63	2	2	0.73	0.73	687.06	687.06	2.86	2.86	25.29	25.29			
2	50	100	75	6,215	14,225	10.07	23.04	2,061.21	4,777.86	2.76	6.39	9	11	3.27	4.00	441.88	1,128.93	1.84	4.69	21.44	23.63			
3	100	200	150	12,388	26,613	20.07	43.11	6,938.81	11,716.67	9.28	15.67	13	24	4.73	8.73	860.09	1,989.02	3.57	8.27	12.40	16.98			
4	200	300	250	8,072	34,685	13.08	56.18	7,291.30	19,007.97	9.75	25.42	18	42	6.55	15.27	2,092.93	4,081.95	8.70	16.97	28.70	21.47			
5	300	500	400	8,667	43,352	14.04	70.22	9,492.85	28,500.82	12.69	38.11	14	56	5.09	20.36	1,790.66	5,872.62	7.44	24.41	18.86	20.61			
6	500	750	625	4,452	47,804	7.21	77.44	5,475.75	33,976.57	7.32	45.43	19	75	6.91	27.27	1,522.86	7,395.48	6.33	30.74	27.81	21.77			
7	750	1,000	875	3,567	51,371	5.78	83.21	6,423.39	40,399.95	8.59	54.02	23	98	8.36	35.64	1,484.70	8,880.17	6.17	36.91	23.11	21.98			
8	1,000	1,500	1,250	2,598	53,969	4.21	87.42	5,691.11	46,091.06	7.61	61.63	26	124	9.45	45.09	2,463.69	11,343.87	10.24	47.15	43.29	24.61			
9	1,500	2,000	1,750	1,350	55,319	2.19	89.61	3,663.76	49,754.83	4.90	66.53	6	130	2.18	47.27	2,897.98	14,241.84	12.05	59.20	79.10	28.62			
10	2,000	2,500	2,250	802	56,121	1.30	90.91	1,105.12	50,859.94	1.48	68.01	4	134	1.45	48.73	206.00	14,447.84	0.86	60.05	18.64	28.41			
11	2,500	3,000	2,750	640	56,761	1.04	91.94	2,238.13	53,098.08	2.99	71.00	0	134	0.00	48.73	0.00	14,447.84	0.00	60.05	0.00	27.21			
12	3,000	4,000	3,500	842	57,603	1.36	93.31	2,006.59	55,104.67	2.68	73.68	6	140	2.18	50.91	382.88	14,830.73	1.59	61.64	19.08	26.91			
13	4,000	5,000	4,500	465	58,068	0.75	94.06	1,802.81	56,907.48	2.41	76.09	0	140	0.00	50.91	0.00	14,830.73	0.00	61.64	0.00	26.06			
14	5,000	7,500	6,250	743	58,811	1.20	95.27	2,715.06	59,622.55	3.63	79.73	15	155	5.45	56.36	976.71	15,807.44	4.06	65.70	35.97	26.51			
15	7,500	10,000	8,750	460	59,271	0.75	96.01	1,657.94	61,280.49	2.22	81.94	0	155	0.00	56.36	0.00	15,807.44	0.00	65.70	0.00	25.80			
16	10,000	20,000	15,000	676	59,947	1.10	97.11	3,413.72	64,694.21	4.56	86.51	9	164	3.27	59.64	613.10	16,420.54	2.55	68.25	17.96	25.38			
17	20,000	50,000	35,000	699	60,646	1.13	98.24	3,283.79	67,977.99	4.39	90.90	32	196	11.64	71.27	910.36	17,330.90	3.78	72.03	27.72	25.49			
18	50,000	100,000	75,000	366	61,012	0.59	98.83	2,423.95	70,401.94	3.24	94.14	17	213	6.18	77.45	332.96	17,663.86	1.38	73.42	13.74	25.09			
19	100,000	500,000	300,000	590	61,602	0.96	99.79	3,753.81	74,155.75	5.02	99.16	35	248	12.73	90.18	5,890.83	23,554.69	24.48	97.90	156.93	31.76			
20	500,000	UP		132	61,734	0.21	100.00	629.45	74,785.20	0.84	100.00	27	275	9.82	100.00	504.33	24,059.03	2.10	100.00	80.12	32.17			
				61,734					74,785.20					275					24,059.03					32.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 15 KALIMANTAN TENGAH  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,133	2,133	11.97	11.97	493.19	493.19	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,346	3,479	7.55	19.53	1,120.13	1,613.32	3.90	5.62	1	1	1.54	1.54	51.52	51.52	10.62	10.62	4.60	3.19			
3	100	200	150	2,478	5,957	13.91	33.43	2,072.56	3,685.88	7.22	12.83	0	1	0.00	1.54	0.00	51.52	0.00	10.62	0.00	1.40			
4	200	300	250	1,668	7,625	9.36	42.79	1,986.75	5,672.63	6.92	19.75	1	2	1.54	3.08	148.38	199.90	30.58	41.19	7.47	3.52			
5	300	500	400	2,162	9,787	12.13	54.93	2,822.83	8,495.45	9.83	29.58	0	2	0.00	3.08	0.00	199.90	0.00	41.19	0.00	2.35			
6	500	750	625	1,338	11,125	7.51	62.44	1,827.02	10,322.47	6.36	35.94	1	3	1.54	4.62	27.74	227.64	5.72	46.91	1.52	2.21			
7	750	1,000	875	1,114	12,239	6.25	68.69	2,161.88	12,484.35	7.53	43.46	6	9	9.23	13.85	68.30	295.94	14.08	60.98	3.16	2.37			
8	1,000	1,500	1,250	1,162	13,401	6.52	75.21	1,515.22	13,999.57	5.27	48.74	3	12	4.62	18.46	24.15	320.09	4.98	65.96	1.59	2.29			
9	1,500	2,000	1,750	608	14,009	3.41	78.62	1,213.13	15,212.71	4.22	52.96	2	14	3.08	21.54	16.19	336.28	3.34	69.30	1.33	2.21			
10	2,000	2,500	2,250	348	14,357	1.95	80.58	694.78	15,907.48	2.42	55.38	0	14	0.00	21.54	0.00	336.28	0.00	69.30	0.00	2.11			
11	2,500	3,000	2,750	285	14,642	1.60	82.18	617.23	16,524.71	2.15	57.53	0	14	0.00	21.54	0.00	336.28	0.00	69.30	0.00	2.04			
12	3,000	4,000	3,500	375	15,017	2.10	84.28	1,424.20	17,948.91	4.96	62.49	4	18	6.15	27.69	8.50	344.78	1.75	71.05	0.60	1.92			
13	4,000	5,000	4,500	258	15,275	1.45	85.73	803.66	18,752.57	2.80	65.28	0	18	0.00	27.69	0.00	344.78	0.00	71.05	0.00	1.84			
14	5,000	7,500	6,250	332	15,607	1.86	87.59	1,123.87	19,876.44	3.91	69.20	2	20	3.08	30.77	1.17	345.95	0.24	71.29	0.10	1.74			
15	7,500	10,000	8,750	214	15,821	1.20	88.79	928.24	20,804.68	3.23	72.43	0	20	0.00	30.77	0.00	345.95	0.00	71.29	0.00	1.66			
16	10,000	20,000	15,000	506	16,327	2.84	91.63	1,631.36	22,436.04	5.68	78.11	4	24	6.15	36.92	15.76	361.70	3.25	74.54	0.97	1.61			
17	20,000	50,000	35,000	552	16,879	3.10	94.73	1,542.03	23,978.07	5.37	83.48	7	31	10.77	47.69	28.58	390.29	5.89	80.43	1.85	1.63			
18	50,000	100,000	75,000	333	17,212	1.87	96.60	1,155.11	25,133.19	4.02	87.50	9	40	13.85	61.54	25.50	415.79	5.26	85.68	2.21	1.65			
19	100,000	500,000	300,000	483	17,695	2.71	99.31	2,658.64	27,791.83	9.26	96.75	19	59	29.23	90.77	61.07	476.85	12.58	98.27	2.30	1.72			
20	500,000	UP		123	17,818	0.69	100.00	932.91	28,724.73	3.25	100.00	6	65	9.23	100.00	8.42	485.27	1.73	100.00	0.90	1.69			
				17,818					28,724.73					65					485.27					1.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 16 KALIMANTAN SELATAN  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,204	5,204	14.63	14.63	1,080.77	1,080.77	3.84	3.84	11	11	6.29	6.29	105.53	105.53	0.94	0.94	9.76	9.76			
2	50	100	75	3,321	8,525	9.34	23.97	1,176.60	2,257.37	4.18	8.01	7	18	4.00	10.29	110.56	216.09	0.99	1.93	9.40	9.57			
3	100	200	150	5,777	14,302	16.25	40.22	2,697.33	4,954.70	9.57	17.58	11	29	6.29	16.57	635.09	851.17	5.67	7.60	23.55	17.18			
4	200	300	250	3,929	18,231	11.05	51.27	1,888.29	6,842.99	6.70	24.28	2	31	1.14	17.71	105.33	956.51	0.94	8.54	5.58	13.98			
5	300	500	400	4,234	22,465	11.91	63.17	2,840.94	9,683.93	10.08	34.37	9	40	5.14	22.86	311.81	1,268.32	2.78	11.32	10.98	13.10			
6	500	750	625	2,353	24,818	6.62	69.79	1,741.65	11,425.58	6.18	40.55	2	42	1.14	24.00	6.08	1,274.40	0.05	11.38	0.35	11.15			
7	750	1,000	875	1,731	26,549	4.87	74.66	1,633.47	13,059.05	5.80	46.34	4	46	2.29	26.29	733.26	2,007.66	6.55	17.92	44.89	15.37			
8	1,000	1,500	1,250	1,875	28,424	5.27	79.93	1,844.50	14,903.55	6.55	52.89	9	55	5.14	31.43	1,298.99	3,306.64	11.60	29.52	70.43	22.19			
9	1,500	2,000	1,750	1,067	29,491	3.00	82.93	1,650.14	16,553.69	5.86	58.75	10	65	5.71	37.14	447.20	3,753.85	3.99	33.51	27.10	22.68			
10	2,000	2,500	2,250	587	30,078	1.65	84.58	970.68	17,524.37	3.44	62.19	2	67	1.14	38.29	0.00	3,753.85	0.00	33.51	0.00	21.42			
11	2,500	3,000	2,750	532	30,610	1.50	86.08	1,163.90	18,688.27	4.13	66.32	0	67	0.00	38.29	0.00	3,753.85	0.00	33.51	0.00	20.09			
12	3,000	4,000	3,500	608	31,218	1.71	87.79	1,733.64	20,421.91	6.15	72.47	8	75	4.57	42.86	19.72	3,773.57	0.18	33.69	1.14	18.48			
13	4,000	5,000	4,500	413	31,631	1.16	88.95	1,222.29	21,644.20	4.34	76.81	9	84	5.14	48.00	18.01	3,791.58	0.16	33.85	1.47	17.52			
14	5,000	7,500	6,250	692	32,323	1.95	90.90	2,060.84	23,705.04	7.31	84.13	3	87	1.71	49.71	30.97	3,822.55	0.28	34.12	1.50	16.13			
15	7,500	10,000	8,750	429	32,752	1.21	92.10	1,557.64	25,262.68	5.53	89.65	3	90	1.71	51.43	549.09	4,371.64	4.90	39.03	35.25	17.30			
16	10,000	20,000	15,000	868	33,620	2.44	94.54	3,428.33	28,691.02	12.17	101.82	9	99	5.14	56.57	370.67	4,742.31	3.31	42.34	10.81	16.53			
17	20,000	50,000	35,000	831	34,451	2.34	96.88	3,685.45	32,376.47	13.08	114.90	18	117	10.29	66.86	781.75	5,524.07	6.98	49.31	21.21	17.06			
18	50,000	100,000	75,000	428	34,879	1.20	98.08	1,651.86	34,028.34	5.86	120.76	15	132	8.57	75.43	1,767.64	7,291.70	15.78	65.09	107.01	21.43			
19	100,000	500,000	300,000	429	35,308	1.21	99.29	2,140.58	36,168.92	7.60	128.36	34	166	19.43	94.86	40.07	7,331.77	0.36	65.45	1.87	20.27			
20	500,000	UP		252	35,560	0.71	100.00	7,990.83	28,178.08	28.36	100.00	9	175	5.14	100.00	3,870.02	11,201.79	34.55	100.00	48.43	39.75			
				35,560					28,178.08					175					11,201.79					39.75



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 17 KALIMANTAN TIMUR  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,261	8,261	15.92	15.92	1,297.35	1,297.35	1.70	1.70	22	22	7.46	7.46	90.75	90.75	0.65	0.65	7.00	7.00			
2	50	100	75	3,453	11,714	6.66	22.58	867.72	2,165.07	1.14	2.84	7	29	2.37	9.83	63.13	153.88	0.45	1.10	7.27	7.11			
3	100	200	150	5,263	16,977	10.14	32.72	2,248.84	4,413.91	2.95	5.79	5	34	1.69	11.53	34.68	188.55	0.25	1.34	1.54	4.27			
4	200	300	250	4,116	21,093	7.93	40.66	2,240.79	6,654.70	2.94	8.73	0	34	0.00	11.53	0.00	188.55	0.00	1.34	0.00	2.83			
5	300	500	400	6,157	27,250	11.87	52.52	4,477.78	11,132.48	5.87	14.60	10	44	3.39	14.92	390.59	579.14	2.78	4.13	8.72	5.20			
6	500	750	625	4,299	31,549	8.29	60.81	3,616.29	14,748.77	4.74	19.34	9	53	3.05	17.97	561.25	1,140.39	4.00	8.13	15.52	7.73			
7	750	1,000	875	3,699	35,248	7.13	67.94	4,662.74	19,411.51	6.11	25.45	6	59	2.03	20.00	39.96	1,180.35	0.28	8.41	0.86	6.08			
8	1,000	1,500	1,250	3,358	38,606	6.47	74.41	5,137.66	24,549.17	6.74	32.19	23	82	7.80	27.80	505.40	1,685.75	3.60	12.01	9.84	6.87			
9	1,500	2,000	1,750	2,117	40,723	4.08	78.49	4,216.23	28,765.40	5.53	37.72	9	91	3.05	30.85	164.39	1,850.15	1.17	13.18	3.90	6.43			
10	2,000	2,500	2,250	1,383	42,106	2.67	81.16	3,577.38	32,342.78	4.69	42.41	21	112	7.12	37.97	857.50	2,707.65	6.11	19.29	23.97	8.37			
11	2,500	3,000	2,750	1,055	43,161	2.03	83.19	3,023.56	35,366.34	3.96	46.38	20	132	6.78	44.75	999.64	3,707.28	7.12	26.42	33.06	10.48			
12	3,000	4,000	3,500	1,374	44,535	2.65	85.84	3,924.07	39,290.40	5.15	51.52	6	138	2.03	46.78	42.58	3,749.87	0.30	26.72	1.09	9.54			
13	4,000	5,000	4,500	899	45,434	1.73	87.57	3,263.07	42,553.48	4.28	55.80	3	141	1.02	47.80	71.63	3,821.50	0.51	27.23	2.20	8.98			
14	5,000	7,500	6,250	1,128	46,562	2.17	89.75	4,696.31	47,249.79	6.16	61.96	10	151	3.39	51.19	130.74	3,952.24	0.93	28.16	2.78	8.36			
15	7,500	10,000	8,750	729	47,291	1.41	91.15	4,054.90	51,304.69	5.32	67.28	8	159	2.71	53.90	442.29	4,394.52	3.15	31.31	10.91	8.57			
16	10,000	20,000	15,000	1,245	48,536	2.40	93.55	6,590.11	57,894.80	8.64	75.92	33	192	11.19	65.08	148.83	4,543.35	1.06	32.37	2.26	7.85			
17	20,000	50,000	35,000	1,332	49,868	2.57	96.12	6,651.57	64,546.36	8.72	84.64	29	221	9.83	74.92	1,270.45	5,813.80	9.05	41.43	19.10	9.01			
18	50,000	100,000	75,000	672	50,540	1.30	97.42	3,523.97	68,070.34	4.62	89.26	16	237	5.42	80.34	627.82	6,441.63	4.47	45.90	17.82	9.46			
19	100,000	500,000	300,000	954	51,494	1.84	99.25	5,891.27	73,961.61	7.73	96.99	45	282	15.25	95.59	7,195.48	13,637.11	51.27	97.17	122.14	18.44			
20	500,000	UP		387	51,881	0.75	100.00	2,296.87	76,258.48	3.01	100.00	13	295	4.41	100.00	396.94	14,034.05	2.83	100.00	17.28	18.40			
				51,881					76,258.48					295					14,034.05					18.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 18 SULAWESI UTARA  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,413	3,413	11.81	11.81	1,176.70	1,176.70	2.36	2.36	5	5	3.40	3.40	7,200.51	7,200.51	61.71	61.71	611.93	611.93			
2	50	100	75	2,090	5,503	7.23	19.05	483.80	1,660.50	0.97	3.33	1	6	0.68	4.08	39.01	7,239.52	0.33	62.04	8.06	435.98			
3	100	200	150	3,419	8,922	11.84	30.88	960.74	2,621.24	1.93	5.26	5	11	3.40	7.48	344.85	7,584.37	2.96	65.00	35.89	289.34			
4	200	300	250	2,395	11,317	8.29	39.18	1,686.50	4,307.74	3.39	8.65	1	12	0.68	8.16	10.07	7,594.44	0.09	65.08	0.60	176.30			
5	300	500	400	3,503	14,820	12.13	51.30	2,522.75	6,830.49	5.07	13.72	2	14	1.36	9.52	489.58	8,084.02	4.20	69.28	19.41	118.35			
6	500	750	625	2,474	17,294	8.56	59.87	3,021.07	9,851.56	6.07	19.78	14	28	9.52	19.05	279.09	8,363.10	2.39	71.67	9.24	84.89			
7	750	1,000	875	2,201	19,495	7.62	67.48	3,138.45	12,990.01	6.30	26.09	12	40	8.16	27.21	1,315.33	9,678.43	11.27	82.94	41.91	74.51			
8	1,000	1,500	1,250	2,526	22,021	8.74	76.23	3,879.63	16,869.64	7.79	33.88	49	89	33.33	60.54	417.66	10,096.10	3.58	86.52	10.77	59.85			
9	1,500	2,000	1,750	1,299	23,320	4.50	80.73	2,862.21	19,731.85	5.75	39.63	10	99	6.80	67.35	68.13	10,164.23	0.58	87.11	2.38	51.51			
10	2,000	2,500	2,250	715	24,035	2.48	83.20	1,879.00	21,610.85	3.77	43.40	0	99	0.00	67.35	0.00	10,164.23	0.00	87.11	0.00	47.03			
11	2,500	3,000	2,750	686	24,721	2.37	85.58	1,777.58	23,388.44	3.57	46.97	5	104	3.40	70.75	248.96	10,413.19	2.13	89.24	14.01	44.52			
12	3,000	4,000	3,500	789	25,510	2.73	88.31	2,835.52	26,223.95	5.69	52.66	6	110	4.08	74.83	811.71	11,224.90	6.96	96.19	28.63	42.80			
13	4,000	5,000	4,500	472	25,982	1.63	89.94	2,167.10	28,391.06	4.35	57.02	2	112	1.36	76.19	4.29	11,229.19	0.04	96.23	0.20	39.55			
14	5,000	7,500	6,250	678	26,660	2.35	92.29	3,950.01	32,341.06	7.93	64.95	2	114	1.36	77.55	11.43	11,240.61	0.10	96.33	0.29	34.76			
15	7,500	10,000	8,750	359	27,019	1.24	93.53	2,981.49	35,322.55	5.99	70.94	5	119	3.40	80.95	152.95	11,393.57	1.31	97.64	5.13	32.26			
16	10,000	20,000	15,000	730	27,749	2.53	96.06	5,958.23	41,280.78	11.97	82.90	6	125	4.08	85.03	45.99	11,439.56	0.39	98.03	0.77	27.71			
17	20,000	50,000	35,000	601	28,350	2.08	98.14	5,538.96	46,819.74	11.12	94.03	8	133	5.44	90.48	142.28	11,581.84	1.22	99.25	2.57	24.74			
18	50,000	100,000	75,000	223	28,573	0.77	98.91	1,295.30	48,115.04	2.60	96.63	6	139	4.08	94.56	52.68	11,634.53	0.45	99.71	4.07	24.18			
19	100,000	500,000	300,000	214	28,787	0.74	99.65	1,385.23	49,500.27	2.78	99.41	8	147	5.44	100.00	34.39	11,668.92	0.29	100.00	2.48	23.57			
20	500,000	UP		101	28,888	0.35	100.00	294.12	49,794.39	0.59	100.00	0	147	0.00	100.00	0.00	11,668.92	0.00	100.00	0.00	23.43			
				28,888					49,794.39					147					11,668.92					23.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 19 SULAWESI TENGAH  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,651	2,651	15.28	15.28	1,039.94	1,039.94	3.32	3.32	2	2	5.13	5.13	1.30	1.30	0.15	0.15	0.13	0.13			
2	50	100	75	1,545	4,196	8.90	24.18	1,511.21	2,551.15	4.83	8.15	0	2	0.00	5.13	0.00	1.30	0.00	0.15	0.00	0.05			
3	100	200	150	2,606	6,802	15.02	39.20	3,266.48	5,817.63	10.43	18.58	1	3	2.56	7.69	77.39	78.70	9.19	9.34	2.37	1.35			
4	200	300	250	1,439	8,241	8.29	47.49	2,070.69	7,888.32	6.61	25.19	3	6	7.69	15.38	114.76	193.46	13.63	22.97	5.54	2.45			
5	300	500	400	1,971	10,212	11.36	58.85	2,632.85	10,521.17	8.41	33.59	4	10	10.26	25.64	206.79	400.25	24.55	47.53	7.85	3.80			
6	500	750	625	1,204	11,416	6.94	65.78	2,206.15	12,727.32	7.04	40.64	5	15	12.82	38.46	93.28	493.53	11.08	58.60	4.23	3.88			
7	750	1,000	875	953	12,369	5.49	71.27	2,297.74	15,025.06	7.34	47.97	3	18	7.69	46.15	130.30	623.83	15.47	74.08	5.67	4.15			
8	1,000	1,500	1,250	1,067	13,436	6.15	77.42	1,812.49	16,837.55	5.79	53.76	5	23	12.82	58.97	112.16	735.99	13.32	87.39	6.19	4.37			
9	1,500	2,000	1,750	923	14,359	5.32	82.74	1,668.62	18,506.17	5.33	59.09	0	23	0.00	58.97	0.00	735.99	0.00	87.39	0.00	3.98			
10	2,000	2,500	2,250	560	14,919	3.23	85.97	980.74	19,486.91	3.13	62.22	3	26	7.69	66.67	0.21	736.20	0.02	87.42	0.02	3.78			
11	2,500	3,000	2,750	324	15,243	1.87	87.84	979.03	20,465.94	3.13	65.35	2	28	5.13	71.79	0.21	736.40	0.02	87.44	0.02	3.60			
12	3,000	4,000	3,500	335	15,578	1.93	89.77	1,925.56	22,391.50	6.15	71.50	1	29	2.56	74.36	8.45	744.85	1.00	88.45	0.44	3.33			
13	4,000	5,000	4,500	225	15,803	1.30	91.06	1,142.29	23,533.79	3.65	75.14	0	29	0.00	74.36	0.00	744.85	0.00	88.45	0.00	3.17			
14	5,000	7,500	6,250	364	16,167	2.10	93.16	2,054.29	25,588.07	6.56	81.70	4	33	10.26	84.62	69.90	814.76	8.30	96.75	3.40	3.18			
15	7,500	10,000	8,750	182	16,349	1.05	94.21	983.81	26,571.88	3.14	84.84	0	33	0.00	84.62	0.00	814.76	0.00	96.75	0.00	3.07			
16	10,000	20,000	15,000	478	16,827	2.75	96.96	1,915.82	28,487.70	6.12	90.96	0	33	0.00	84.62	0.00	814.76	0.00	96.75	0.00	2.86			
17	20,000	50,000	35,000	259	17,086	1.49	98.46	1,215.32	29,703.02	3.88	94.84	2	35	5.13	89.74	0.00	814.76	0.00	96.75	0.00	2.74			
18	50,000	100,000	75,000	134	17,220	0.77	99.23	759.24	30,462.27	2.42	97.27	0	35	0.00	89.74	0.00	814.76	0.00	96.75	0.00	2.67			
19	100,000	500,000	300,000	91	17,311	0.52	99.75	473.49	30,935.76	1.51	98.78	4	39	10.26	100.00	27.39	842.14	3.25	100.00	5.78	2.72			
20	500,000	UP		43	17,354	0.25	100.00	383.03	31,318.79	1.22	100.00	0	39	0.00	100.00	0.00	842.14	0.00	100.00	0.00	2.69			
				17,354					31,318.79					39					842.14					2.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 20 SULAWESI SELATAN  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,626	10,626	15.80	15.80	2,724.92	2,724.92	3.29	3.29	5	5	2.14	2.14	99.62	99.62	0.95	0.95	3.66	3.66			
2	50	100	75	5,373	15,999	7.99	23.79	912.17	3,637.09	1.10	4.38	5	10	2.14	4.27	215.98	315.60	2.06	3.02	23.68	8.68			
3	100	200	150	9,584	25,583	14.25	38.05	2,636.01	6,273.10	3.18	7.56	3	13	1.28	5.56	223.62	539.21	2.14	5.16	8.48	8.60			
4	200	300	250	6,079	31,662	9.04	47.09	2,438.22	8,711.32	2.94	10.50	1	14	0.43	5.98	113.42	652.63	1.08	6.24	4.65	7.49			
5	300	500	400	8,165	39,827	12.14	59.23	4,639.82	13,351.14	5.59	16.10	4	18	1.71	7.69	44.40	697.03	0.42	6.66	0.96	5.22			
6	500	750	625	5,843	45,670	8.69	67.92	5,496.16	18,847.30	6.63	22.72	18	36	7.69	15.38	239.53	936.55	2.29	8.95	4.36	4.97			
7	750	1,000	875	3,950	49,620	5.87	73.80	5,248.18	24,095.48	6.33	29.05	34	70	14.53	29.91	866.44	1,802.99	8.28	17.24	16.51	7.48			
8	1,000	1,500	1,250	3,539	53,159	5.26	79.06	5,581.77	29,677.25	6.73	35.78	20	90	8.55	38.46	1,625.07	3,428.06	15.54	32.78	29.11	11.55			
9	1,500	2,000	1,750	2,437	55,596	3.62	82.68	4,198.80	33,876.05	5.06	40.84	12	102	5.13	43.59	1,683.61	5,111.68	16.10	48.87	40.10	15.09			
10	2,000	2,500	2,250	1,660	57,256	2.47	85.15	3,304.44	37,180.49	3.98	44.82	5	107	2.14	45.73	4.22	5,115.90	0.04	48.91	0.13	13.76			
11	2,500	3,000	2,750	1,249	58,505	1.86	87.01	3,307.66	40,488.16	3.99	48.81	6	113	2.56	48.29	1,111.35	6,227.25	10.63	59.54	33.60	15.38			
12	3,000	4,000	3,500	1,751	60,256	2.60	89.61	4,146.27	44,634.43	5.00	53.81	3	116	1.28	49.57	31.71	6,258.95	0.30	59.84	0.76	14.02			
13	4,000	5,000	4,500	1,061	61,317	1.58	91.19	4,293.48	48,927.91	5.18	58.99	9	125	3.85	53.42	879.49	7,138.45	8.41	68.25	20.48	14.59			
14	5,000	7,500	6,250	1,361	62,678	2.02	93.22	6,010.53	54,938.44	7.25	66.23	17	142	7.26	60.68	564.91	7,703.36	5.40	73.65	9.40	14.02			
15	7,500	10,000	8,750	894	63,572	1.33	94.54	4,617.38	59,555.82	5.57	71.80	8	150	3.42	64.10	413.32	8,116.67	3.95	77.60	8.95	13.63			
16	10,000	20,000	15,000	1,336	64,908	1.99	96.53	9,129.17	68,684.99	11.01	82.81	9	159	3.85	67.95	1,103.12	9,219.79	10.55	88.15	12.08	13.42			
17	20,000	50,000	35,000	1,158	66,066	1.72	98.25	7,366.58	76,051.57	8.88	91.69	27	186	11.54	79.49	921.13	10,140.92	8.81	96.96	12.50	13.33			
18	50,000	100,000	75,000	487	66,553	0.72	98.98	2,204.55	78,256.12	2.66	94.34	8	194	3.42	82.91	186.71	10,327.62	1.79	98.74	8.47	13.20			
19	100,000	500,000	300,000	465	67,018	0.69	99.67	3,155.04	81,411.15	3.80	98.15	26	220	11.11	94.02	7.61	10,335.23	0.07	98.82	0.24	12.70			
20	500,000	UP		222	67,240	0.33	100.00	1,535.91	82,947.06	1.85	100.00	14	234	5.98	100.00	123.77	10,459.00	1.18	100.00	8.06	12.61			
				67,240					82,947.06					234					10,459.00					12.61



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 21 SULAWESI TENGGARA  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,786	1,786	13.90	13.90	710.41	710.41	3.60	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,146	2,932	8.92	22.82	710.40	1,420.81	3.60	7.20	1	1	4.35	4.35	73.43	73.43	13.78	13.78	10.34	5.17			
3	100	200	150	2,056	4,988	16.00	38.82	1,832.26	3,253.07	9.29	16.49	0	1	0.00	4.35	0.00	73.43	0.00	13.78	0.00	2.26			
4	200	300	250	1,497	6,485	11.65	50.47	1,289.58	4,542.64	6.54	23.03	0	1	0.00	4.35	0.00	73.43	0.00	13.78	0.00	1.62			
5	300	500	400	1,848	8,333	14.38	64.85	2,288.92	6,831.56	11.60	34.63	0	1	0.00	4.35	0.00	73.43	0.00	13.78	0.00	1.07			
6	500	750	625	1,195	9,528	9.30	74.15	2,194.69	9,026.25	11.13	45.76	0	1	0.00	4.35	0.00	73.43	0.00	13.78	0.00	0.81			
7	750	1,000	875	747	10,275	5.81	79.97	1,656.73	10,682.98	8.40	54.15	4	5	17.39	21.74	11.85	85.27	2.22	16.00	0.71	0.80			
8	1,000	1,500	1,250	621	10,896	4.83	84.80	1,292.93	11,975.91	6.55	60.71	1	6	4.35	26.09	0.00	85.27	0.00	16.00	0.00	0.71			
9	1,500	2,000	1,750	343	11,239	2.67	87.47	898.20	12,874.12	4.55	65.26	1	7	4.35	30.43	0.45	85.72	0.08	16.09	0.05	0.67			
10	2,000	2,500	2,250	193	11,432	1.50	88.97	715.89	13,590.00	3.63	68.89	0	7	0.00	30.43	0.00	85.72	0.00	16.09	0.00	0.63			
11	2,500	3,000	2,750	192	11,624	1.49	90.47	633.26	14,223.27	3.21	72.10	5	12	21.74	52.17	18.82	104.54	3.53	19.62	2.97	0.73			
12	3,000	4,000	3,500	206	11,830	1.60	92.07	831.06	15,054.33	4.21	76.31	0	12	0.00	52.17	0.00	104.54	0.00	19.62	0.00	0.69			
13	4,000	5,000	4,500	163	11,993	1.27	93.34	884.13	15,938.46	4.48	80.80	2	14	8.70	60.87	341.59	446.13	64.11	83.73	38.64	2.80			
14	5,000	7,500	6,250	240	12,233	1.87	95.21	363.65	16,302.12	1.84	82.64	2	16	8.70	69.57	43.71	489.84	8.20	91.94	12.02	3.00			
15	7,500	10,000	8,750	138	12,371	1.07	96.28	708.33	17,010.45	3.59	86.23	3	19	13.04	82.61	14.70	504.55	2.76	94.70	2.08	2.97			
16	10,000	20,000	15,000	200	12,571	1.56	97.84	1,196.55	18,206.99	6.07	92.29	3	22	13.04	95.65	13.30	517.85	2.50	97.19	1.11	2.84			
17	20,000	50,000	35,000	146	12,717	1.14	98.97	911.87	19,118.86	4.62	96.92	0	22	0.00	95.65	0.00	517.85	0.00	97.19	0.00	2.71			
18	50,000	100,000	75,000	70	12,787	0.54	99.52	276.45	19,395.32	1.40	98.32	0	22	0.00	95.65	0.00	517.85	0.00	97.19	0.00	2.67			
19	100,000	500,000	300,000	51	12,838	0.40	99.91	299.50	19,694.82	1.52	99.84	1	23	4.35	100.00	14.95	532.80	2.81	100.00	4.99	2.71			
20	500,000	UP		11	12,849	0.09	100.00	32.21	19,727.03	0.16	100.00	0	23	0.00	100.00	0.00	532.80	0.00	100.00	0.00	2.70			
				12,849					19,727.03					23					532.80					2.70





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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 22 BALI  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11,042	11,042	13.98	13.98	5,096.98	5,096.98	3.45	3.45	19	19	2.95	2.95	618.27	618.27	1.56	1.56	12.13	12.13			
2	50	100	75	5,597	16,639	7.08	21.06	31.66	5,065.32	0.02	3.43	0	19	0.00	2.95	0.00	618.27	0.00	1.56	0.00	12.21	12.21		
3	100	200	150	9,826	26,465	12.44	33.50	2,504.11	7,569.43	1.70	5.13	11	30	1.71	4.65	286.07	904.34	0.72	2.28	11.42	11.95			
4	200	300	250	6,174	32,639	7.81	41.31	2,329.54	9,898.97	1.58	6.71	6	36	0.93	5.58	571.02	1,475.36	1.44	3.72	24.51	14.90			
5	300	500	400	8,663	41,302	10.96	52.28	5,051.63	14,950.60	3.42	10.13	16	52	2.48	8.06	559.96	2,035.31	1.41	5.13	11.08	13.61			
6	500	750	625	6,155	47,457	7.79	60.07	5,681.42	20,632.02	3.85	13.98	20	72	3.10	11.16	1,300.02	3,335.34	3.27	8.40	22.88	16.17			
7	750	1,000	875	5,284	52,741	6.69	66.75	5,752.00	26,384.02	3.90	17.87	26	98	4.03	15.19	1,684.36	5,019.70	4.24	12.64	29.28	19.03			
8	1,000	1,500	1,250	5,618	58,359	7.11	73.86	5,626.35	32,010.36	3.81	21.69	37	135	5.74	20.93	1,871.78	6,891.48	4.71	17.35	33.27	21.53			
9	1,500	2,000	1,750	3,682	62,041	4.66	78.52	8,653.60	40,663.97	5.86	27.55	32	167	4.96	25.89	434.35	7,325.83	1.09	18.45	5.02	18.02			
10	2,000	2,500	2,250	2,375	64,416	3.01	81.53	6,642.97	47,306.94	4.50	32.05	25	192	3.88	29.77	878.96	8,204.79	2.21	20.66	13.23	17.34			
11	2,500	3,000	2,750	2,087	66,503	2.64	84.17	7,033.87	54,340.81	4.77	36.81	25	217	3.88	33.64	614.25	8,819.05	1.55	22.21	8.73	16.23			
12	3,000	4,000	3,500	2,392	68,895	3.03	87.20	9,776.63	64,117.43	6.62	43.44	44	261	6.82	40.47	1,276.72	10,095.76	3.21	25.42	13.06	15.75			
13	4,000	5,000	4,500	1,548	70,443	1.96	89.16	6,476.76	70,594.19	4.39	47.83	19	280	2.95	43.41	437.06	10,532.83	1.10	26.52	6.75	14.92			
14	5,000	7,500	6,250	2,255	72,698	2.85	92.01	14,550.05	85,144.25	9.86	57.68	41	321	6.36	49.77	2,404.15	12,936.98	6.05	32.58	16.52	15.19			
15	7,500	10,000	8,750	1,321	74,019	1.67	93.69	10,612.41	95,756.65	7.19	64.87	27	348	4.19	53.95	691.99	13,628.97	1.74	34.32	6.52	14.23			
16	10,000	20,000	15,000	2,119	76,138	2.68	96.37	22,348.62	118,105.27	15.14	80.01	69	417	10.70	64.65	3,312.03	16,941.00	8.34	42.66	14.82	14.34			
17	20,000	50,000	35,000	1,442	77,580	1.83	98.19	15,931.70	134,036.97	10.79	90.81	65	482	10.08	74.73	19,879.83	36,820.84	50.06	92.72	124.78	27.47			
18	50,000	100,000	75,000	586	78,166	0.74	98.93	6,778.74	140,815.70	4.59	95.40	52	534	8.06	82.79	2,509.48	39,330.31	6.32	99.04	37.02	27.93			
19	100,000	500,000	300,000	537	78,703	0.68	99.61	4,725.62	145,541.33	3.20	98.60	80	614	12.40	95.19	127.21	39,457.52	0.32	99.36	2.69	27.11			
20	500,000	UP		305	79,008	0.39	100.00	2,065.89	147,607.22	1.40	100.00	31	645	4.81	100.00	254.04	39,711.57	0.64	100.00	12.30	26.90			
				79,008					147,607.22					645					39,711.57					26.90



**IndonesiaRe**

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 23 NUSA TENGGARA BARAT  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,775	3,775	15.16	15.16	1,120.36	1,120.36	3.02	3.02	4	4	2.52	2.52	39.76	39.76	0.49	0.49	3.55	3.55			
2	50	100	75	1,775	5,550	7.13	22.28	359.13	1,479.49	0.97	3.99	2	6	1.26	3.77	97.52	137.28	1.19	1.68	27.15	9.28			
3	100	200	150	3,561	9,111	14.30	36.58	2,400.24	3,879.73	6.48	10.47	5	11	3.14	6.92	135.54	272.82	1.66	3.34	5.65	7.03			
4	200	300	250	2,320	11,431	9.32	45.90	1,898.93	5,778.66	5.13	15.60	2	13	1.26	8.18	82.32	355.14	1.01	4.34	4.34	6.15			
5	300	500	400	3,336	14,767	13.39	59.29	2,733.60	8,512.26	7.38	22.98	1	14	0.63	8.81	11.73	366.88	0.14	4.49	0.43	4.31			
6	500	750	625	1,764	16,531	7.08	66.38	1,688.52	10,200.78	4.56	27.54	8	22	5.03	13.84	289.51	656.39	3.54	8.03	17.15	6.43			
7	750	1,000	875	2,055	18,586	8.25	74.63	2,359.36	12,560.14	6.37	33.91	13	35	8.18	22.01	134.73	791.11	1.65	9.67	5.71	6.30			
8	1,000	1,500	1,250	1,544	20,130	6.20	80.83	2,073.51	14,633.65	5.60	39.50	23	58	14.47	36.48	849.45	1,640.57	10.39	20.06	40.97	11.21			
9	1,500	2,000	1,750	967	21,097	3.88	84.71	2,152.67	16,786.32	5.81	45.31	8	66	5.03	41.51	549.41	2,189.97	6.72	26.77	25.52	13.05			
10	2,000	2,500	2,250	471	21,568	1.89	86.60	1,319.35	18,105.67	3.56	48.88	2	68	1.26	42.77	2.25	2,192.22	0.03	26.80	0.17	12.11			
11	2,500	3,000	2,750	378	21,946	1.52	88.12	1,159.54	19,265.20	3.13	52.01	2	70	1.26	44.03	10.60	2,202.83	0.13	26.93	0.91	11.43			
12	3,000	4,000	3,500	521	22,467	2.09	90.21	1,580.86	20,846.06	4.27	56.27	3	73	1.89	45.91	61.61	2,264.44	0.75	27.69	3.90	10.86			
13	4,000	5,000	4,500	370	22,837	1.49	91.70	1,924.63	22,770.70	5.20	61.47	3	76	1.89	47.80	41.82	2,306.26	0.51	28.20	2.17	10.13			
14	5,000	7,500	6,250	492	23,329	1.98	93.67	2,842.18	25,612.88	7.67	69.14	10	86	6.29	54.09	917.40	3,223.66	11.22	39.41	32.28	12.59			
15	7,500	10,000	8,750	347	23,676	1.39	95.07	2,304.47	27,917.35	6.22	75.36	6	92	3.77	57.86	675.35	3,899.01	8.26	47.67	29.31	13.97			
16	10,000	20,000	15,000	545	24,221	2.19	97.25	4,154.03	32,071.38	11.21	86.58	14	106	8.81	66.67	363.82	4,262.83	4.45	52.12	8.76	13.29			
17	20,000	50,000	35,000	305	24,526	1.22	98.48	2,740.22	34,811.60	7.40	93.97	11	117	6.92	73.58	2,188.30	6,451.12	26.75	78.87	79.86	18.53			
18	50,000	100,000	75,000	177	24,703	0.71	99.19	1,065.60	35,877.20	2.88	96.85	24	141	15.09	88.68	1,539.70	7,990.83	18.82	97.70	144.49	22.27			
19	100,000	500,000	300,000	147	24,850	0.59	99.78	898.28	36,775.48	2.42	99.27	13	154	8.18	96.86	32.57	8,023.40	0.40	98.09	3.63	21.82			
20	500,000	UP		55	24,905	0.22	100.00	268.58	37,044.06	0.73	100.00	5	159	3.14	100.00	155.84	8,179.23	1.91	100.00	58.02	22.08			
				24,905					37,044.06					159					8,179.23					22.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 24 NUSA TENGGARA TIMUR  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	1,817	1,817	13.94	13.94	649.36	649.36	2.25	2.25	1	1	5.88	5.88	43.25	43.25	1.37	1.37	6.66	6.66					
2	50	100	75	863	2,680	6.62	20.56	279.98	929.34	0.97	3.22	0	1	0.00	5.88	0.00	43.25	0.00	1.37	0.00	4.65	4.65				
3	100	200	150	1,412	4,092	10.83	31.39	1,970.55	2,899.89	6.82	10.04	2	3	11.76	17.65	343.80	387.05	10.87	12.24	17.45	13.35					
4	200	300	250	1,133	5,225	8.69	40.08	1,193.95	4,093.84	4.13	14.17	0	3	0.00	17.65	0.00	387.05	0.00	12.24	0.00	9.45	9.45				
5	300	500	400	1,619	6,844	12.42	52.49	2,208.57	6,302.41	7.65	21.82	2	5	11.76	29.41	70.00	457.05	2.21	14.45	3.17	7.25					
6	500	750	625	1,007	7,851	7.72	60.22	1,741.37	8,043.78	6.03	27.85	0	5	0.00	29.41	0.00	457.05	0.00	14.45	0.00	5.68	5.68				
7	750	1,000	875	913	8,764	7.00	67.22	1,829.47	9,873.25	6.33	34.18	1	6	5.88	35.29	298.06	755.11	9.43	23.88	16.29	7.65					
8	1,000	1,500	1,250	997	9,761	7.65	74.87	2,080.58	11,953.82	7.20	41.39	0	6	0.00	35.29	0.00	755.11	0.00	23.88	0.00	6.32	6.32				
9	1,500	2,000	1,750	584	10,345	4.48	79.34	1,772.05	13,725.87	6.14	47.52	0	6	0.00	35.29	0.00	755.11	0.00	23.88	0.00	5.50	5.50				
10	2,000	2,500	2,250	332	10,677	2.55	81.89	1,129.99	14,855.86	3.91	51.43	0	6	0.00	35.29	0.00	755.11	0.00	23.88	0.00	5.08	5.08				
11	2,500	3,000	2,750	275	10,952	2.11	84.00	1,351.31	16,207.17	4.68	56.11	2	8	11.76	47.06	2,183.76	2,938.87	69.06	92.94	161.60	18.13					
12	3,000	4,000	3,500	452	11,404	3.47	87.47	1,940.02	18,147.19	6.72	62.83	0	8	0.00	47.06	0.00	2,938.87	0.00	92.94	0.00	16.19	16.19				
13	4,000	5,000	4,500	324	11,728	2.49	89.95	2,418.04	20,565.23	8.37	71.20	1	9	5.88	52.94	34.00	2,972.87	1.08	94.01	1.41	14.46	14.46				
14	5,000	7,500	6,250	343	12,071	2.63	92.58	2,164.07	22,729.31	7.49	78.69	4	13	23.53	76.47	23.35	2,996.22	0.74	94.75	1.08	13.18	13.18				
15	7,500	10,000	8,750	191	12,262	1.46	94.05	1,410.95	24,140.26	4.88	83.58	0	13	0.00	76.47	0.00	2,996.22	0.00	94.75	0.00	12.41	12.41				
16	10,000	20,000	15,000	299	12,561	2.29	96.34	2,028.43	26,168.69	7.02	90.60	1	14	5.88	82.35	25.20	3,021.42	0.80	95.55	1.24	11.55	11.55				
17	20,000	50,000	35,000	250	12,811	1.92	98.26	1,380.80	27,549.49	4.78	95.38	3	17	17.65	100.00	140.78	3,162.20	4.45	100.00	10.20	11.48	11.48				
18	50,000	100,000	75,000	100	12,911	0.77	99.03	343.81	27,893.30	1.19	96.57	0	17	0.00	100.00	0.00	3,162.20	0.00	100.00	0.00	11.34	11.34				
19	100,000	500,000	300,000	87	12,998	0.67	99.69	661.99	28,555.28	2.29	98.86	0	17	0.00	100.00	0.00	3,162.20	0.00	100.00	0.00	11.07	11.07				
20	500,000	UP		40	13,038	0.31	100.00	328.58	28,883.87	1.14	100.00	0	17	0.00	100.00	0.00	3,162.20	0.00	100.00	0.00	10.95	10.95				
				13,038					28,883.87					17					3,162.20					10.95		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 25 MALUKU  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,681	1,681	17.96	17.96	806.26	806.26	5.35	5.35	8	8	12.50	12.50	85.86	85.86	2.47	2.47	10.65	10.65			
2	50	100	75	996	2,677	10.64	28.60	378.49	1,184.75	2.51	7.86	1	9	1.56	14.06	4.90	90.77	0.14	2.61	1.30	7.66			
3	100	200	150	1,098	3,775	11.73	40.33	399.55	1,584.30	2.65	10.51	0	9	0.00	14.06	0.00	90.77	0.00	2.61	0.00	5.73			
4	200	300	250	669	4,444	7.15	47.47	333.20	1,917.50	2.21	12.73	0	9	0.00	14.06	0.00	90.77	0.00	2.61	0.00	4.73			
5	300	500	400	967	5,411	10.33	57.80	877.52	2,795.02	5.82	18.55	5	14	7.81	21.88	446.01	536.77	12.82	15.43	50.83	19.20			
6	500	750	625	659	6,070	7.04	64.84	721.86	3,516.88	4.79	23.34	5	19	7.81	29.69	565.34	1,102.11	16.25	31.69	78.32	31.34			
7	750	1,000	875	492	6,562	5.26	70.10	914.12	4,430.99	6.07	29.41	1	20	1.56	31.25	176.33	1,278.44	5.07	36.76	19.29	28.85			
8	1,000	1,500	1,250	571	7,133	6.10	76.20	1,636.24	6,067.23	10.86	40.27	13	33	20.31	51.56	565.40	1,843.84	16.26	53.01	34.56	30.39			
9	1,500	2,000	1,750	369	7,502	3.94	80.14	1,119.28	7,186.52	7.43	47.69	2	35	3.13	54.69	1.63	1,845.47	0.05	53.06	0.15	25.68			
10	2,000	2,500	2,250	250	7,752	2.67	82.81	840.16	8,026.68	5.58	53.27	11	46	17.19	71.88	557.88	2,403.35	16.04	69.10	66.40	29.94			
11	2,500	3,000	2,750	168	7,920	1.79	84.61	646.24	8,672.92	4.29	57.56	4	50	6.25	78.13	69.62	2,472.97	2.00	71.10	10.77	28.51			
12	3,000	4,000	3,500	182	8,102	1.94	86.55	1,056.91	9,729.83	7.01	64.57	3	53	4.69	82.81	309.47	2,782.44	8.90	80.00	29.28	28.60			
13	4,000	5,000	4,500	173	8,275	1.85	88.40	1,306.54	11,036.36	8.67	73.24	0	53	0.00	82.81	0.00	2,782.44	0.00	80.00	0.00	25.21			
14	5,000	7,500	6,250	506	8,781	5.41	93.80	2,068.93	13,105.29	13.73	86.98	3	56	4.69	87.50	236.43	3,018.87	6.80	86.80	11.43	23.04			
15	7,500	10,000	8,750	121	8,902	1.29	95.10	784.23	13,889.52	5.20	92.18	1	57	1.56	89.06	4.31	3,023.18	0.12	86.92	0.55	21.77			
16	10,000	20,000	15,000	130	9,032	1.39	96.49	1,297.27	15,186.79	8.61	100.79	3	60	4.69	93.75	354.65	3,377.82	10.20	97.12	27.34	22.24			
17	20,000	50,000	35,000	171	9,203	1.83	98.31	428.59	15,615.38	2.84	103.63	2	62	3.13	96.88	80.68	3,458.51	2.32	99.44	18.83	22.15			
18	50,000	100,000	75,000	75	9,278	0.80	99.11	628.22	14,987.15	4.17	99.46	0	62	0.00	96.88	0.00	3,458.51	0.00	99.44	0.00	23.08			
19	100,000	500,000	300,000	69	9,347	0.74	99.85	56.24	15,043.40	0.37	99.84	1	63	1.56	98.44	1.80	3,460.30	0.05	99.49	3.20	23.00			
20	500,000	UP		14	9,361	0.15	100.00	24.46	15,067.86	0.16	100.00	1	64	1.56	100.00	17.68	3,477.99	0.51	100.00	72.28	23.08			
				9,361					15,067.86					64					3,477.99					23.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 26 IRIAN JAYA/PAPUA  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1,602	1,602	9.41	9.41	615.62	615.62	1.34	1.34	4	4	3.67	3.67	57.28	57.28	0.37	0.37	9.30	9.30			
2	50	100	75	935	2,537	5.49	14.91	746.44	1,362.06	1.62	2.96	1	5	0.92	4.59	37.03	94.32	0.24	0.60	4.96	6.92			
3	100	200	150	1,607	4,144	9.44	24.35	1,630.66	2,992.72	3.55	6.51	4	9	3.67	8.26	185.30	279.62	1.19	1.79	11.36	9.34			
4	200	300	250	1,263	5,407	7.42	31.77	1,644.75	4,637.47	3.58	10.09	1	10	0.92	9.17	75.36	354.98	0.48	2.28	4.58	7.65			
5	300	500	400	2,230	7,637	13.10	44.87	3,509.24	8,146.71	7.63	17.72	12	22	11.01	20.18	1,014.06	1,369.04	6.50	8.78	28.90	16.80			
6	500	750	625	1,511	9,148	8.88	53.75	2,846.84	10,993.55	6.19	23.92	5	27	4.59	24.77	446.34	1,815.39	2.86	11.64	15.68	16.51			
7	750	1,000	875	1,396	10,544	8.20	61.95	3,512.11	14,505.66	7.64	31.56	6	33	5.50	30.28	1,364.44	3,179.83	8.75	20.39	38.85	21.92			
8	1,000	1,500	1,250	1,212	11,756	7.12	69.07	3,507.98	18,013.64	7.63	39.19	5	38	4.59	34.86	623.72	3,803.55	4.00	24.38	17.78	21.11			
9	1,500	2,000	1,750	869	12,625	5.11	74.17	3,524.29	21,537.93	7.67	46.86	4	42	3.67	38.53	145.99	3,949.54	0.94	25.32	4.14	18.34			
10	2,000	2,500	2,250	948	13,573	5.57	79.74	1,883.82	23,421.75	4.10	50.95	2	44	1.83	40.37	57.06	4,006.60	0.37	25.69	3.03	17.11			
11	2,500	3,000	2,750	473	14,046	2.78	82.52	2,480.66	25,902.41	5.40	56.35	2	46	1.83	42.20	1.37	4,007.97	0.01	25.70	0.06	15.47			
12	3,000	4,000	3,500	609	14,655	3.58	86.10	2,642.78	28,545.18	5.75	62.10	4	50	3.67	45.87	124.48	4,132.45	0.80	26.49	4.71	14.48			
13	4,000	5,000	4,500	440	15,095	2.59	88.68	2,665.63	31,210.81	5.80	67.90	11	61	10.09	55.96	4,543.52	8,675.97	29.13	55.62	170.45	27.80			
14	5,000	7,500	6,250	518	15,613	3.04	91.73	3,896.23	35,107.04	8.48	76.38	18	79	16.51	72.48	5,838.62	14,514.58	37.43	93.05	149.85	41.34			
15	7,500	10,000	8,750	304	15,917	1.79	93.51	2,359.23	37,466.26	5.13	81.51	1	80	0.92	73.39	0.84	14,515.42	0.01	93.06	0.04	38.74			
16	10,000	20,000	15,000	490	16,407	2.88	96.39	4,557.38	42,023.64	9.91	91.42	7	87	6.42	79.82	785.01	15,300.43	5.03	98.09	17.23	36.41			
17	20,000	50,000	35,000	297	16,704	1.74	98.14	1,347.79	43,371.43	2.93	94.36	10	97	9.17	88.99	168.27	15,468.70	1.08	99.17	12.48	35.67			
18	50,000	100,000	75,000	169	16,873	0.99	99.13	1,082.59	44,454.02	2.36	96.71	10	107	9.17	98.17	127.90	15,596.59	0.82	99.99	11.81	35.08			
19	100,000	500,000	300,000	125	16,998	0.73	99.86	1,080.43	45,534.45	2.35	99.06	0	107	0.00	98.17	0.00	15,596.59	0.00	99.99	0.00	34.25			
20	500,000	UP		23	17,021	0.14	100.00	431.55	45,966.00	0.94	100.00	2	109	1.83	100.00	1.60	15,598.19	0.01	100.00	0.37	33.93			
				17,021					45,966.00					109					15,598.19					33.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 27 MALUKU UTARA  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	360	360	9.96	9.96	121.35	121.35	1.60	1.60	1	1	8.33	8.33	4,616.88	4,616.88	74.71	74.71	3804.60	3804.60			
2	50	100	75	375	735	10.38	20.34	145.77	267.12	1.92	3.52	0	1	0.00	8.33	0.00	4,616.88	0.00	74.71	0.00	1728.37			
3	100	200	150	358	1,093	9.91	30.25	243.65	510.78	3.21	6.73	0	1	0.00	8.33	0.00	4,616.88	0.00	74.71	0.00	903.90			
4	200	300	250	298	1,391	8.25	38.50	204.51	715.29	2.70	9.43	2	3	16.67	25.00	20.85	4,637.73	0.34	75.05	10.20	648.37			
5	300	500	400	455	1,846	12.59	51.09	422.18	1,137.47	5.56	14.99	0	3	0.00	25.00	0.00	4,637.73	0.00	75.05	0.00	407.72			
6	500	750	625	287	2,133	7.94	59.04	294.85	1,432.33	3.89	18.88	0	3	0.00	25.00	0.00	4,637.73	0.00	75.05	0.00	323.79			
7	750	1,000	875	246	2,379	6.81	65.85	396.12	1,828.45	5.22	24.10	0	3	0.00	25.00	0.00	4,637.73	0.00	75.05	0.00	253.64			
8	1,000	1,500	1,250	212	2,591	5.87	71.71	393.99	2,222.44	5.19	29.29	1	4	8.33	33.33	3.11	4,640.84	0.05	75.10	0.79	208.82			
9	1,500	2,000	1,750	197	2,788	5.45	77.17	904.89	3,127.33	11.93	41.21	0	4	0.00	33.33	0.00	4,640.84	0.00	75.10	0.00	148.40			
10	2,000	2,500	2,250	103	2,891	2.85	80.02	398.57	3,525.90	5.25	46.47	0	4	0.00	33.33	0.00	4,640.84	0.00	75.10	0.00	131.62			
11	2,500	3,000	2,750	101	2,992	2.80	82.81	550.87	4,076.78	7.26	53.73	1	5	8.33	41.67	1.75	4,642.59	0.03	75.13	0.32	113.88			
12	3,000	4,000	3,500	95	3,087	2.63	85.44	696.74	4,773.51	9.18	62.91	1	6	8.33	50.00	10.16	4,652.75	0.16	75.29	1.46	97.47			
13	4,000	5,000	4,500	66	3,153	1.83	87.27	466.59	5,240.10	6.15	69.06	0	6	0.00	50.00	0.00	4,652.75	0.00	75.29	0.00	88.79			
14	5,000	7,500	6,250	104	3,257	2.88	90.15	761.31	6,001.41	10.03	79.09	0	6	0.00	50.00	0.00	4,652.75	0.00	75.29	0.00	77.53			
15	7,500	10,000	8,750	105	3,362	2.91	93.05	300.54	6,301.95	3.96	83.05	2	8	16.67	66.67	1,517.93	6,170.68	24.56	99.85	505.06	97.92			
16	10,000	20,000	15,000	65	3,427	1.80	94.85	610.58	6,912.53	8.05	91.10	0	8	0.00	66.67	0.00	6,170.68	0.00	99.85	0.00	89.27			
17	20,000	50,000	35,000	103	3,530	2.85	97.70	492.09	7,404.62	6.48	97.58	0	8	0.00	66.67	0.00	6,170.68	0.00	99.85	0.00	83.34			
18	50,000	100,000	75,000	26	3,556	0.72	98.42	51.97	7,456.59	0.68	98.27	1	9	8.33	75.00	1.03	6,171.71	0.02	99.87	1.98	82.77			
19	100,000	500,000	300,000	33	3,589	0.91	99.34	23.27	7,479.86	0.31	98.57	1	10	8.33	83.33	1.57	6,173.28	0.03	99.89	6.74	82.53			
20	500,000	UP		24	3,613	0.66	100.00	108.34	7,588.20	1.43	100.00	2	12	16.67	100.00	6.54	6,179.81	0.11	100.00	6.03	81.44			
				3,613					7,588.20					12					6,179.81					81.44



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 28 IRIAN JAYA BARAT  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	541	541	7.75	7.75	262.44	262.44	1.10	1.10	2	2	5.00	5.00	22.07	22.07	0.90	0.90	8.41	8.41			
2	50	100	75	587	1,128	8.41	16.16	233.32	495.75	0.98	2.08	0	2	0.00	5.00	0.00	22.07	0.00	0.90	0.00	4.45			
3	100	200	150	700	1,828	10.03	26.18	1,469.57	1,965.32	6.17	8.25	3	5	7.50	12.50	209.31	231.38	8.53	9.43	14.24	11.77			
4	200	300	250	633	2,461	9.07	35.25	1,502.51	3,467.83	6.31	14.56	2	7	5.00	17.50	225.53	456.92	9.19	18.62	15.01	13.18			
5	300	500	400	938	3,399	13.43	48.68	3,664.17	7,132.01	15.38	29.94	1	8	2.50	20.00	2.07	458.98	0.08	18.71	0.06	6.44			
6	500	750	625	666	4,065	9.54	58.22	1,301.37	8,433.37	5.46	35.41	1	9	2.50	22.50	42.18	501.16	1.72	20.43	3.24	5.94			
7	750	1,000	875	526	4,591	7.53	65.75	1,807.92	10,241.29	7.59	43.00	0	9	0.00	22.50	0.00	501.16	0.00	20.43	0.00	4.89			
8	1,000	1,500	1,250	492	5,083	7.05	72.80	1,409.40	11,650.70	5.92	48.92	2	11	5.00	27.50	45.70	455.46	1.86	18.56	3.24	3.91			
9	1,500	2,000	1,750	304	5,387	4.35	77.16	1,285.10	12,935.80	5.40	54.31	3	14	7.50	35.00	36.77	492.24	1.50	20.06	2.86	3.81			
10	2,000	2,500	2,250	195	5,582	2.79	79.95	1,026.56	13,962.35	4.31	58.62	4	18	10.00	45.00	322.27	814.51	13.14	33.20	31.39	5.83			
11	2,500	3,000	2,750	188	5,770	2.69	82.64	1,217.73	15,180.08	5.11	63.74	0	18	0.00	45.00	0.00	814.51	0.00	33.20	0.00	5.37			
12	3,000	4,000	3,500	230	6,000	3.29	85.94	1,622.80	16,802.89	6.81	70.55	4	22	10.00	55.00	32.77	847.28	1.34	34.54	2.02	5.04			
13	4,000	5,000	4,500	196	6,196	2.81	88.74	1,299.18	18,102.07	5.45	76.00	4	26	10.00	65.00	200.24	1,047.52	8.16	42.70	15.41	5.79			
14	5,000	7,500	6,250	263	6,459	3.77	92.51	1,420.75	19,522.82	5.97	81.97	5	31	12.50	77.50	935.53	1,983.05	38.13	80.83	65.85	10.16			
15	7,500	10,000	8,750	125	6,584	1.79	94.30	846.53	20,369.35	3.55	85.52	2	33	5.00	82.50	368.35	2,351.40	15.01	95.84	43.51	11.54			
16	10,000	20,000	15,000	185	6,769	2.65	96.95	1,652.70	22,022.05	6.94	92.46	2	35	5.00	87.50	6.81	2,358.21	0.28	96.12	0.41	10.71			
17	20,000	50,000	35,000	121	6,890	1.73	98.68	1,260.58	23,282.63	5.29	97.75	5	40	12.50	100.00	95.18	2,453.39	3.88	100.00	7.55	10.54			
18	50,000	100,000	75,000	44	6,934	0.63	99.31	400.85	23,683.48	1.68	99.44	0	40	0.00	100.00	0.00	2,453.39	0.00	100.00	0.00	10.36			
19	100,000	500,000	300,000	37	6,971	0.53	99.84	77.57	23,761.05	0.33	99.76	0	40	0.00	100.00	0.00	2,453.39	0.00	100.00	0.00	10.33			
20	500,000	UP		11	6,982	0.16	100.00	56.43	23,817.47	0.24	100.00	0	40	0.00	100.00	0.00	2,453.39	0.00	100.00	0.00	10.30			
				6,982					23,817.47					40					2,453.39					10.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 29 BANTEN  
UNDERWRITING YEAR : 2019  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17,022	17,022	11.07	11.07	7,477.39	7,477.39	2.74	2.74	31	31	1.24	1.24	2,311.40	2,311.40	1.59	1.59	30.91	30.91			
2	50	100	75	8,901	25,923	5.79	16.86	2,398.97	9,876.37	0.88	3.62	18	49	0.72	1.96	412.47	2,723.86	0.28	1.88	17.19	27.58			
3	100	200	150	17,837	43,760	11.60	28.46	5,340.24	15,216.60	1.96	5.57	13	62	0.52	2.48	123.98	2,847.84	0.09	1.96	2.32	18.72			
4	200	300	250	11,782	55,542	7.66	36.12	5,218.64	20,435.24	1.91	7.48	43	105	1.72	4.21	1,250.56	4,098.40	0.86	2.82	23.96	20.06			
5	300	500	400	17,212	72,754	11.19	47.32	9,040.96	29,476.20	3.31	10.80	88	193	3.53	7.74	1,926.86	6,025.26	1.33	4.15	21.31	20.44			
6	500	750	625	14,985	87,739	9.75	57.06	10,451.64	39,927.84	3.83	14.62	153	346	6.13	13.87	2,653.23	8,678.49	1.83	5.98	25.39	21.74			
7	750	1,000	875	12,763	100,502	8.30	65.36	10,531.25	50,459.08	3.86	18.48	333	679	13.35	27.21	3,038.16	11,716.65	2.09	8.07	28.85	23.22			
8	1,000	1,500	1,250	11,288	111,790	7.34	72.70	13,022.14	63,481.23	4.77	23.25	420	1,099	16.83	44.05	2,662.89	14,379.55	1.83	9.91	20.45	22.65			
9	1,500	2,000	1,750	6,037	117,827	3.93	76.63	9,420.06	72,901.29	3.45	26.70	158	1,257	6.33	50.38	5,523.22	19,902.77	3.81	13.71	58.63	27.30			
10	2,000	2,500	2,250	3,936	121,763	2.56	79.19	7,392.82	80,294.10	2.71	29.41	66	1,323	2.65	53.03	1,690.71	21,593.48	1.16	14.88	22.87	26.89			
11	2,500	3,000	2,750	2,903	124,666	1.89	81.08	6,933.93	87,228.03	2.54	31.95	90	1,413	3.61	56.63	1,951.03	23,544.51	1.34	16.22	28.14	26.99			
12	3,000	4,000	3,500	4,288	128,954	2.79	83.86	10,406.88	97,634.91	3.81	35.76	64	1,477	2.57	59.20	3,670.38	27,214.89	2.53	18.75	35.27	27.87			
13	4,000	5,000	4,500	2,469	131,423	1.61	85.47	10,683.81	108,318.72	3.91	39.67	63	1,540	2.53	61.72	3,906.38	31,121.27	2.69	21.44	36.56	28.73			
14	5,000	7,500	6,250	3,848	135,271	2.50	87.97	18,557.89	126,876.61	6.80	46.47	116	1,656	4.65	66.37	16,263.99	47,385.27	11.20	32.64	87.64	37.35			
15	7,500	10,000	8,750	2,496	137,767	1.62	89.60	16,757.36	143,633.97	6.14	52.60	64	1,720	2.57	68.94	10,326.63	57,711.90	7.11	39.76	61.62	40.18			
16	10,000	20,000	15,000	4,737	142,504	3.08	92.68	39,044.67	182,678.65	14.30	66.90	182	1,902	7.29	76.23	39,913.87	97,625.77	27.50	67.26	102.23	53.44			
17	20,000	50,000	35,000	4,709	147,213	3.06	95.74	42,559.70	225,238.35	15.59	82.49	190	2,092	7.62	83.85	23,290.44	120,916.21	16.05	83.30	54.72	53.68			
18	50,000	100,000	75,000	2,542	149,755	1.65	97.39	20,819.41	246,057.76	7.62	90.11	113	2,205	4.53	88.38	5,243.41	126,159.61	3.61	86.91	25.19	51.27			
19	100,000	500,000	300,000	2,850	152,605	1.85	99.25	19,033.29	265,091.05	6.97	97.08	153	2,358	6.13	94.51	15,964.78	142,124.39	11.00	97.91	83.88	53.61			
20	500,000	UP		1,160	153,765	0.75	100.00	7,962.00	273,053.05	2.92	100.00	137	2,495	5.49	100.00	3,030.76	145,155.15	2.09	100.00	38.07	53.16			
				153,765					273,053.05					2,495					145,155.15					53.16





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 30 BANGKA BELITUNG  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,921	2,921	29.22	29.22	427.92	427.92	4.31	4.31	65	65	59.09	59.09	347.15	347.15	18.95	18.95	81.13	81.13			
2	50	100	75	822	3,743	8.22	37.44	214.72	642.64	2.16	6.47	0	65	0.00	59.09	0.00	347.15	0.00	18.95	0.00	54.02	54.02		
3	100	200	150	1,176	4,919	11.76	49.20	323.36	966.00	3.26	9.73	0	65	0.00	59.09	0.00	347.15	0.00	18.95	0.00	35.94	35.94		
4	200	300	250	758	5,677	7.58	56.79	276.00	1,242.00	2.78	12.50	2	67	1.82	60.91	0.84	347.99	0.05	19.00	0.30	28.02	28.02		
5	300	500	400	1,053	6,730	10.53	67.32	600.70	1,842.70	6.05	18.55	4	71	3.64	64.55	4.91	352.89	0.27	19.27	0.82	19.15	19.15		
6	500	750	625	678	7,408	6.78	74.10	433.60	2,276.30	4.37	22.92	2	73	1.82	66.36	4.62	357.52	0.25	19.52	1.07	15.71	15.71		
7	750	1,000	875	426	7,834	4.26	78.36	665.60	2,941.90	6.70	29.62	0	73	0.00	66.36	0.00	357.52	0.00	19.52	0.00	12.15	12.15		
8	1,000	1,500	1,250	456	8,290	4.56	82.92	659.14	3,601.04	6.64	36.25	1	74	0.91	67.27	1.28	358.79	0.07	19.59	0.19	9.96	9.96		
9	1,500	2,000	1,750	314	8,604	3.14	86.07	657.20	4,258.23	6.62	42.87	4	78	3.64	70.91	1,186.58	1,545.37	64.78	84.37	180.55	36.29	36.29		
10	2,000	2,500	2,250	190	8,794	1.90	87.97	422.79	4,681.02	4.26	47.13	0	78	0.00	70.91	0.00	1,545.37	0.00	84.37	0.00	33.01	33.01		
11	2,500	3,000	2,750	161	8,955	1.61	89.58	530.68	5,211.70	5.34	52.47	2	80	1.82	72.73	209.59	1,754.96	11.44	95.82	39.49	33.67	33.67		
12	3,000	4,000	3,500	139	9,094	1.39	90.97	510.31	5,722.01	5.14	57.61	0	80	0.00	72.73	0.00	1,754.96	0.00	95.82	0.00	30.67	30.67		
13	4,000	5,000	4,500	97	9,191	0.97	91.94	514.03	6,236.04	5.18	62.78	0	80	0.00	72.73	0.00	1,754.96	0.00	95.82	0.00	28.14	28.14		
14	5,000	7,500	6,250	112	9,303	1.12	93.06	536.03	6,772.07	5.40	68.18	1	81	0.91	73.64	0.00	1,754.96	0.00	95.82	0.00	25.91	25.91		
15	7,500	10,000	8,750	111	9,414	1.11	94.17	582.26	7,354.33	5.86	74.04	2	83	1.82	75.45	0.00	1,754.96	0.00	95.82	0.00	23.86	23.86		
16	10,000	20,000	15,000	162	9,576	1.62	95.79	708.68	8,063.01	7.13	81.18	4	87	3.64	79.09	8.11	1,763.07	0.44	96.26	1.14	21.87	21.87		
17	20,000	50,000	35,000	200	9,776	2.00	97.79	1,015.74	9,078.75	10.23	91.40	2	89	1.82	80.91	0.04	1,763.11	0.00	96.26	0.00	19.42	19.42		
18	50,000	100,000	75,000	75	9,851	0.75	98.54	377.62	9,456.37	3.80	95.21	3	92	2.73	83.64	39.68	1,802.80	2.17	98.43	10.51	19.06	19.06		
19	100,000	500,000	300,000	119	9,970	1.19	99.73	408.39	9,864.76	4.11	99.32	16	108	14.55	98.18	27.08	1,829.87	1.48	99.91	6.63	18.55	18.55		
20	500,000	UP		27	9,997	0.27	100.00	67.79	9,932.55	0.68	100.00	2	110	1.82	100.00	1.73	1,831.60	0.09	100.00	2.55	18.44	18.44		
				9,997					9,932.55					110					1,831.60					18.44



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 31 GORONTALO  
 UNDERWRITING YEAR : 2019  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	654	654	9.20	9.20	258.25	258.25	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	503	1,157	7.08	16.28	131.76	390.01	1.25	3.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,139	2,296	16.03	32.32	617.07	1,007.08	5.86	9.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	802	3,098	11.29	43.60	462.38	1,469.46	4.39	13.94	1	1	4.76	4.76	3.00	3.00	0.65	0.65	0.65	0.20			
5	300	500	400	1,011	4,109	14.23	57.83	727.89	2,197.35	6.91	20.85	5	6	23.81	28.57	353.12	356.12	76.44	77.09	48.51	16.21			
6	500	750	625	650	4,759	9.15	66.98	661.95	2,859.30	6.28	27.13	3	9	14.29	42.86	19.18	375.29	4.15	81.24	2.90	13.13			
7	750	1,000	875	499	5,258	7.02	74.00	772.91	3,632.21	7.33	34.47	1	10	4.76	47.62	2.51	377.80	0.54	81.78	0.32	10.40			
8	1,000	1,500	1,250	500	5,758	7.04	81.04	710.74	4,342.95	6.74	41.21	3	13	14.29	61.90	24.89	402.70	5.39	87.17	3.50	9.27			
9	1,500	2,000	1,750	167	5,925	2.35	83.39	634.25	4,977.20	6.02	47.23	1	14	4.76	66.67	5.50	408.20	1.19	88.36	0.87	8.20			
10	2,000	2,500	2,250	141	6,066	1.98	85.38	394.30	5,371.50	3.74	50.97	1	15	4.76	71.43	24.98	433.18	5.41	93.77	6.34	8.06			
11	2,500	3,000	2,750	88	6,154	1.24	86.62	289.59	5,661.09	2.75	53.72	0	15	0.00	71.43	0.00	433.18	0.00	93.77	0.00	7.65			
12	3,000	4,000	3,500	124	6,278	1.75	88.36	501.65	6,162.74	4.76	58.48	0	15	0.00	71.43	0.00	433.18	0.00	93.77	0.00	7.03			
13	4,000	5,000	4,500	77	6,355	1.08	89.44	454.78	6,617.51	4.32	62.80	0	15	0.00	71.43	0.00	433.18	0.00	93.77	0.00	6.55			
14	5,000	7,500	6,250	117	6,472	1.65	91.09	655.50	7,273.01	6.22	69.02	0	15	0.00	71.43	0.00	433.18	0.00	93.77	0.00	5.96			
15	7,500	10,000	8,750	102	6,574	1.44	92.53	539.88	7,812.89	5.12	74.14	1	16	4.76	76.19	0.00	433.18	0.00	93.77	0.00	5.54			
16	10,000	20,000	15,000	154	6,728	2.17	94.69	1,141.93	8,954.82	10.84	84.98	0	16	0.00	76.19	0.00	433.18	0.00	93.77	0.00	4.84			
17	20,000	50,000	35,000	205	6,933	2.89	97.58	1,151.88	10,106.70	10.93	95.91	4	20	19.05	95.24	26.40	459.57	5.71	99.48	2.29	4.55			
18	50,000	100,000	75,000	80	7,013	1.13	98.71	179.34	10,286.03	1.70	97.61	1	21	4.76	100.00	2.39	461.96	0.52	100.00	1.33	4.49			
19	100,000	500,000	300,000	82	7,095	1.15	99.86	232.63	10,518.66	2.21	99.82	0	21	0.00	100.00	0.00	461.96	0.00	100.00	0.00	4.39			
20	500,000	UP		10	7,105	0.14	100.00	19.25	10,537.91	0.18	100.00	0	21	0.00	100.00	0.00	461.96	0.00	100.00	0.00	4.38			
				7,105					10,537.91					21					461.96					4.38



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 32 RIAU KEPULAUAN  
 UNDERWRITING YEAR 2019  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
 DATA POSITION TO : 31/12/2019  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,137	5,137	15.05	15.05	2,668.90	2,668.90	4.97	4.97	4	4	3.67	3.67	76.52	76.52	1.50	1.50	2.87	2.87			
2	50	100	75	2,204	7,341	6.46	21.51	458.85	3,127.75	0.85	5.83	0	4	0.00	3.67	0.00	76.52	0.00	1.50	0.00	2.45			
3	100	200	150	4,257	11,598	12.47	33.98	1,301.12	4,428.86	2.42	8.25	4	8	3.67	7.34	181.98	258.49	3.58	5.08	13.99	5.84			
4	200	300	250	2,875	14,473	8.42	42.41	1,678.73	6,107.60	3.13	11.38	0	8	0.00	7.34	0.00	258.49	0.00	5.08	0.00	4.23			
5	300	500	400	4,336	18,809	12.71	55.11	2,986.12	9,093.71	5.56	16.94	3	11	2.75	10.09	11.28	269.78	0.22	5.30	0.38	2.97			
6	500	750	625	3,200	22,009	9.38	64.49	2,808.85	11,902.56	5.23	22.18	8	19	7.34	17.43	60.46	330.23	1.19	6.49	2.15	2.77			
7	750	1,000	875	3,007	25,016	8.81	73.30	3,332.31	15,234.87	6.21	28.39	11	30	10.09	27.52	112.88	443.11	2.22	8.71	3.39	2.91			
8	1,000	1,500	1,250	2,155	27,171	6.31	79.61	3,477.03	18,711.90	6.48	34.86	8	38	7.34	34.86	170.63	613.74	3.35	12.06	4.91	3.28			
9	1,500	2,000	1,750	1,229	28,400	3.60	83.22	2,928.28	21,640.17	5.46	40.32	10	48	9.17	44.04	502.79	1,116.53	9.88	21.95	17.17	5.16			
10	2,000	2,500	2,250	614	29,014	1.80	85.02	2,420.67	24,060.84	4.51	44.83	0	48	0.00	44.04	0.00	1,116.53	0.00	21.95	0.00	4.64			
11	2,500	3,000	2,750	542	29,556	1.59	86.60	1,691.85	25,752.69	3.15	47.98	0	48	0.00	44.04	0.00	1,116.53	0.00	21.95	0.00	4.34			
12	3,000	4,000	3,500	612	30,168	1.79	88.40	2,510.28	28,262.97	4.68	52.66	5	53	4.59	48.62	145.36	1,261.90	2.86	24.80	5.79	4.46			
13	4,000	5,000	4,500	470	30,638	1.38	89.77	2,107.21	30,370.19	3.93	56.59	9	62	8.26	56.88	2,753.57	4,015.46	54.12	78.92	130.67	13.22			
14	5,000	7,500	6,250	569	31,207	1.67	91.44	3,534.19	33,904.38	6.58	63.17	3	65	2.75	59.63	233.65	4,249.11	4.59	83.52	6.61	12.53			
15	7,500	10,000	8,750	370	31,577	1.08	92.53	2,893.02	36,797.40	5.39	68.56	0	65	0.00	59.63	0.00	4,249.11	0.00	83.52	0.00	11.55			
16	10,000	20,000	15,000	607	32,184	1.78	94.30	4,588.31	41,385.71	8.55	77.11	5	70	4.59	64.22	116.21	4,365.32	2.28	85.80	2.53	10.55			
17	20,000	50,000	35,000	648	32,832	1.90	96.20	5,071.29	46,456.99	9.45	86.56	6	76	5.50	69.72	80.27	4,445.58	1.58	87.38	1.58	9.57			
18	50,000	100,000	75,000	385	33,217	1.13	97.33	2,290.13	48,747.12	4.27	90.83	5	81	4.59	74.31	8.81	4,454.40	0.17	87.55	0.38	9.14			
19	100,000	500,000	300,000	597	33,814	1.75	99.08	3,727.66	52,474.78	6.95	97.77	21	102	19.27	93.58	297.77	4,752.16	5.85	93.40	7.99	9.06			
20	500,000	UP		314	34,128	0.92	100.00	1,196.10	53,670.88	2.23	100.00	7	109	6.42	100.00	335.54	5,087.71	6.60	100.00	28.05	9.48			
				34,128					53,670.88					109					5,087.71					9.48





IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 34 SULAWESI BARAT  
UNDERWRITING YEAR 2019  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2019  
DATA POSITION TO : 31/12/2019  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	29.77	29.77	15.04	15.04	6.75	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	33	125	10.68	40.45	18.09	33.13	8.12	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	67	192	21.68	62.14	28.44	61.57	12.77	27.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	28	220	9.06	71.20	10.89	72.46	4.89	32.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	242	7.12	78.32	17.60	90.07	7.90	40.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	249	2.27	80.58	10.21	100.27	4.58	45.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	255	1.94	82.52	5.03	105.31	2.26	47.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	266	3.56	86.08	20.09	125.40	9.02	56.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	268	0.65	86.73	0.28	125.68	0.13	56.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	271	0.97	87.70	7.90	133.58	3.55	59.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	272	0.32	88.03	0.67	134.25	0.30	60.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	274	0.65	88.67	0.20	134.45	0.09	60.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	275	0.32	89.00	11.27	145.72	5.06	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	281	1.94	90.94	22.53	168.25	10.12	75.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	286	1.62	92.56	17.05	185.30	7.65	83.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	292	1.94	94.50	4.72	190.01	2.12	85.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	301	2.91	97.41	7.66	197.68	3.44	88.76	1	1	100.00	100.00	11.23	11.23	100.00	100.00	146.63	5.68			
18	50,000	100,000	75,000	7	308	2.27	99.68	25.71	223.39	11.55	100.31	0	1	0.00	100.00	0.00	11.23	0.00	100.00	0.00	5.03			
19	100,000	500,000	300,000	1	309	0.32	100.00	0.68	222.71	0.31	100.00	0	1	0.00	100.00	0.00	11.23	0.00	100.00	0.00	5.04			
20	500,000	UP		0	309	0.00	100.00	0.00	222.71	0.00	100.00	0	1	0.00	100.00	0.00	11.23	0.00	100.00	0.00	5.04			
				309					222.71					1					11.23					5.04
<b>GRANT TOTAL</b>					2,522,034					3,534,743.19					31,608					1,225,367.24				

# RISK AND LOSS PROFILE 2020

## 4.1 ALL CLASS OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

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

UNDERWRITING YEAR : 2020

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	301,186	301,186	11.94	11.94	63,869.46	63,869.46	1.84	1.84	792	792	7.84	7.84	28,353.62	28,353.62	8.67	8.67	44.39	44.39	
2	50	100	75	210,192	511,378	8.33	20.28	28,499.12	92,368.58	0.82	2.67	90	882	0.89	8.73	1,783.86	30,137.48	0.55	9.22	6.26	32.63	
3	100	200	150	356,227	867,605	14.13	34.40	84,483.20	176,851.79	2.44	5.11	152	1,034	1.50	10.23	5,618.49	35,755.97	1.72	10.94	6.65	20.22	
4	200	300	250	204,596	1,072,201	8.11	42.52	79,918.59	256,770.38	2.31	7.41	146	1,180	1.44	11.68	6,241.43	41,997.40	1.91	12.84	7.81	16.36	
5	300	500	400	282,323	1,354,524	11.19	53.71	162,181.98	418,952.36	4.68	12.10	279	1,459	2.76	14.44	13,526.36	55,523.77	4.14	16.98	8.34	13.25	
6	500	750	625	191,043	1,545,567	7.58	61.29	169,508.91	588,461.27	4.89	16.99	252	1,711	2.49	16.93	8,464.76	63,988.52	2.59	19.57	4.99	10.87	
7	750	1,000	875	173,071	1,718,638	6.86	68.15	195,451.18	783,912.45	5.64	22.64	571	2,282	5.65	22.58	15,694.57	79,683.09	4.80	24.37	8.03	10.16	
8	1,000	1,500	1,250	206,190	1,924,828	8.18	76.32	258,948.38	1,042,860.83	7.48	30.12	1992	4,274	19.71	42.29	21,815.38	101,498.48	6.67	31.04	8.42	9.73	
9	1,500	2,000	1,750	104,688	2,029,516	4.15	80.48	188,203.33	1,231,064.16	5.43	35.55	886	5,160	8.77	51.05	12,457.71	113,956.19	3.81	34.85	6.62	9.26	
10	2,000	2,500	2,250	63,196	2,092,712	2.51	82.98	155,722.95	1,386,787.11	4.50	40.05	371	5,531	3.67	54.72	12,010.02	125,966.21	3.67	38.52	7.71	9.08	
11	2,500	3,000	2,750	47,606	2,140,318	1.89	84.87	131,209.28	1,517,996.40	3.79	43.84	225	5,756	2.23	56.95	11,056.71	137,022.92	3.38	41.91	8.43	9.03	
12	3,000	4,000	3,500	58,800	2,199,118	2.33	87.20	179,758.95	1,697,755.35	5.19	49.03	384	6,140	3.80	60.75	12,560.84	149,583.76	3.84	45.75	6.99	8.81	
13	4,000	5,000	4,500	39,623	2,238,741	1.57	88.77	148,238.75	1,845,994.09	4.28	53.31	248	6,388	2.45	63.20	20,302.48	169,886.24	6.21	51.96	13.70	9.20	
14	5,000	7,500	6,250	55,322	2,294,063	2.19	90.97	240,930.79	2,086,924.88	6.96	60.27	334	6,722	3.30	66.51	19,155.81	189,042.05	5.86	57.81	7.95	9.06	
15	7,500	10,000	8,750	36,408	2,330,471	1.44	92.41	202,315.30	2,289,240.18	5.84	66.11	309	7,031	3.06	69.57	12,432.68	201,474.73	3.80	61.62	6.15	8.80	
16	10,000	20,000	15,000	63,387	2,393,858	2.51	94.92	417,594.85	2,706,835.03	12.06	78.17	503	7,534	4.98	74.54	40,797.27	242,272.01	12.48	74.09	9.77	8.95	
17	20,000	50,000	35,000	56,322	2,450,180	2.23	97.16	408,820.89	3,115,655.92	11.81	89.97	575	8,109	5.69	80.23	29,443.58	271,715.59	9.00	83.10	7.20	8.72	
18	50,000	100,000	75,000	27,280	2,477,460	1.08	98.24	191,143.67	3,306,799.59	5.52	95.49	438	8,547	4.33	84.57	42,462.08	314,177.66	12.99	96.09	22.21	9.50	
19	100,000	500,000	300,000	31,533	2,508,993	1.25	99.49	210,198.26	3,516,997.85	6.07	101.56	683	9,230	6.76	91.32	10,371.39	324,549.06	3.17	99.26	4.93	9.23	
20	500,000	UP		12,904	2,521,897	0.51	100.00	54,097.46	3,462,900.40	1.56	100.00	877	10,107	8.68	100.00	2,428.68	326,977.73	0.74	100.00	4.49	9.44	
<b>TOTAL</b>				2,521,897				3,462,900.38				10,107					326,977.72					9.44



## 4.2 GROUP BY OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2020

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38,834	38,834	9.32	9.32	8,833.08	8,833.08	1.41	1.41	3	3	7.32	7.32	23.76	23.76	1.79	1.79	0.27	0.27			
2	50	100	75	31,158	69,992	7.48	16.80	2,585.10	11,418.18	0.41	1.82	0	3	0.00	7.32	0.00	23.76	0.00	1.79	0.00	0.00	0.21		
3	100	200	150	53,174	123,166	12.76	29.56	6,257.67	17,675.85	1.00	2.82	4	7	9.76	17.07	94.25	118.00	7.11	8.90	1.51	0.67			
4	200	300	250	26,811	149,977	6.43	35.99	6,677.81	24,353.67	1.07	3.88	1	8	2.44	19.51	12.95	130.95	0.98	9.88	0.19	0.54			
5	300	500	400	39,938	189,915	9.58	45.57	13,158.93	37,512.59	2.10	5.98	5	13	12.20	31.71	23.91	154.86	1.80	11.68	0.18	0.41			
6	500	750	625	27,924	217,839	6.70	52.27	23,210.45	60,723.04	3.70	9.69	2	15	4.88	36.59	6.90	161.76	0.52	12.20	0.03	0.27			
7	750	1,000	875	27,081	244,920	6.50	58.77	26,393.95	87,116.99	4.21	13.90	2	17	4.88	41.46	2.30	164.07	0.17	12.38	0.01	0.19			
8	1,000	1,500	1,250	42,681	287,601	10.24	69.01	35,304.63	122,421.62	5.63	19.53	5	22	12.20	53.66	354.37	518.44	26.73	39.11	1.00	0.42			
9	1,500	2,000	1,750	19,134	306,735	4.59	73.61	25,668.04	148,089.66	4.09	23.62	1	23	2.44	56.10	3.49	521.92	0.26	39.38	0.01	0.35			
10	2,000	2,500	2,250	12,989	319,724	3.12	76.72	29,748.13	177,837.79	4.75	28.37	6	29	14.63	70.73	0.00	521.92	0.00	39.38	0.00	0.29			
11	2,500	3,000	2,750	9,285	329,009	2.23	78.95	23,046.71	200,884.50	3.68	32.04	4	33	9.76	80.49	22.02	543.94	1.66	41.04	0.10	0.27			
12	3,000	4,000	3,500	12,079	341,088	2.90	81.85	31,925.72	232,810.22	5.09	37.14	3	36	7.32	87.80	576.31	1,120.26	43.48	84.52	1.81	0.48			
13	4,000	5,000	4,500	7,940	349,028	1.91	83.75	23,479.63	256,289.85	3.75	40.88	0	36	0.00	87.80	0.00	1,120.26	0.00	84.52	0.00	0.44			
14	5,000	7,500	6,250	11,759	360,787	2.82	86.58	43,212.39	299,502.24	6.89	47.78	0	36	0.00	87.80	0.00	1,120.26	0.00	84.52	0.00	0.37			
15	7,500	10,000	8,750	7,700	368,487	1.85	88.42	36,269.14	335,771.38	5.79	53.56	0	36	0.00	87.80	0.00	1,120.26	0.00	84.52	0.00	0.33			
16	10,000	20,000	15,000	14,075	382,562	3.38	91.80	84,482.03	420,253.42	13.48	67.04	3	39	7.32	95.12	205.25	1,325.50	15.48	100.00	0.24	0.32			
17	20,000	50,000	35,000	13,486	396,048	3.24	95.04	92,007.39	512,260.80	14.68	81.71	0	39	0.00	95.12	0.00	1,325.50	0.00	100.00	0.00	0.26			
18	50,000	100,000	75,000	7,160	403,208	1.72	96.76	48,459.81	560,720.61	7.73	89.45	0	39	0.00	95.12	0.00	1,325.50	0.00	100.00	0.00	0.24			
19	100,000	500,000	300,000	9,177	412,385	2.20	98.96	60,078.13	620,798.74	9.58	99.03	2	41	4.88	100.00	0.00	1,325.50	0.00	100.00	0.00	0.21			
20	500,000	UP		4,342	416,727	1.04	100.00	6,089.08	626,887.82	0.97	100.00	0	41	0.00	100.00	0.00	1,325.50	0.00	100.00	0.00	0.21			
				416,727					626,887.82					41					1,325.50					0.21



IndonesiaRe

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : FIRE  
UNDERWRITING YEAR : 2020  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	181,719	181,719	13.51	13.51	27,732.76	27,732.76	2.16	2.16	673	673	31.75	31.75	18,132.07	18,132.07	18.31	18.31	65.38	65.38	
2	50	100	75	139,202	320,921	10.35	23.86	22,418.46	50,151.22	1.75	3.91	25	698	1.18	32.92	943.56	19,075.63	0.95	19.26	4.21	38.04	
3	100	200	150	242,818	563,739	18.05	41.91	69,289.41	119,440.63	5.40	9.31	58	756	2.74	35.66	3,927.94	23,003.57	3.97	23.23	5.67	19.26	
4	200	300	250	139,838	703,577	10.40	52.30	60,949.17	180,389.80	4.75	14.06	62	818	2.92	38.58	5,057.56	28,061.13	5.11	28.34	8.30	15.56	
5	300	500	400	174,695	878,272	12.99	65.29	118,318.18	298,707.98	9.22	23.28	113	931	5.33	43.92	8,167.72	36,228.85	8.25	36.59	6.90	12.13	
6	500	750	625	111,169	989,441	8.26	73.55	102,948.10	401,656.08	8.02	31.30	66	997	3.11	47.03	5,238.03	41,466.89	5.29	41.88	5.09	10.32	
7	750	1,000	875	88,173	1,077,614	6.55	80.11	101,774.05	503,430.13	7.93	39.23	64	1,061	3.02	50.05	8,284.40	49,751.29	8.37	50.24	8.14	9.88	
8	1,000	1,500	1,250	76,119	1,153,733	5.66	85.77	110,781.46	614,211.60	8.63	47.87	303	1,364	14.29	64.34	7,281.55	57,032.84	7.35	57.60	6.57	9.29	
9	1,500	2,000	1,750	42,273	1,196,006	3.14	88.91	84,268.45	698,480.05	6.57	54.43	327	1,691	15.42	79.76	5,290.74	62,323.58	5.34	62.94	6.28	8.92	
10	2,000	2,500	2,250	23,363	1,219,369	1.74	90.65	55,812.56	754,292.61	4.35	58.78	68	1,759	3.21	82.97	1,956.56	64,280.14	1.98	64.92	3.51	8.52	
11	2,500	3,000	2,750	18,314	1,237,683	1.36	92.01	50,585.41	804,878.02	3.94	62.72	51	1,810	2.41	85.38	5,153.44	69,433.58	5.20	70.12	10.19	8.63	
12	3,000	4,000	3,500	20,840	1,258,523	1.55	93.56	66,803.02	871,681.04	5.21	67.93	44	1,854	2.08	87.45	730.44	70,164.02	0.74	70.86	1.09	8.05	
13	4,000	5,000	4,500	13,622	1,272,145	1.01	94.57	54,769.87	926,450.91	4.27	72.20	23	1,877	1.08	88.54	4,466.79	74,630.80	4.51	75.37	8.16	8.06	
14	5,000	7,500	6,250	17,389	1,289,534	1.29	95.86	81,212.71	1,007,663.62	6.33	78.53	38	1,915	1.79	90.33	1,043.23	75,674.03	1.05	76.42	1.28	7.51	
15	7,500	10,000	8,750	10,840	1,300,374	0.81	96.67	58,315.44	1,065,979.06	4.54	83.07	33	1,948	1.56	91.89	1,940.36	77,614.40	1.96	78.38	3.33	7.28	
16	10,000	20,000	15,000	17,875	1,318,249	1.33	98.00	104,826.61	1,170,805.66	8.17	91.24	45	1,993	2.12	94.01	8,718.16	86,332.56	8.80	87.19	8.32	7.37	
17	20,000	50,000	35,000	14,621	1,332,870	1.09	99.09	71,342.98	1,242,148.65	5.56	96.80	53	2,046	2.50	96.51	6,688.12	93,020.68	6.75	93.94	9.37	7.49	
18	50,000	100,000	75,000	5,829	1,338,699	0.43	99.52	24,247.63	1,266,396.28	1.89	98.69	31	2,077	1.46	97.97	5,770.96	98,791.63	5.83	99.77	23.80	7.80	
19	100,000	500,000	300,000	4,886	1,343,585	0.36	99.88	29,035.46	1,295,431.73	2.26	100.95	30	2,107	1.42	99.39	203.57	98,995.21	0.21	99.98	0.70	7.64	
20	500,000	UP		1,592	1,345,177	0.12	100.00	12,242.71	1,283,189.02	0.95	100.00	13	2,120	0.61	100.00	23.12	99,018.32	0.02	100.00	0.19	7.72	
				1,345,177				1,283,189.02				2,120				99,018.32					7.72	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : IAR  
UNDERWRITING YEAR : 2020  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	80,572	80,572	10.63	10.63	27,298.22	27,298.22	1.76	1.76	116	116	1.46	1.46	10,197.79	10,197.79	4.50	4.50	37.36	37.36			
2	50	100	75	39,820	120,392	5.25	15.88	3,491.94	30,790.16	0.23	1.99	65	181	0.82	2.28	840.30	11,038.09	0.37	4.88	24.06	35.85			
3	100	200	150	60,211	180,603	7.94	23.82	8,903.19	39,693.35	0.58	2.57	90	271	1.13	3.41	1,596.30	12,634.40	0.71	5.58	17.93	31.83			
4	200	300	250	37,860	218,463	4.99	28.81	12,226.27	51,919.62	0.79	3.36	83	354	1.05	4.46	1,170.93	13,805.32	0.52	6.10	9.58	26.59			
5	300	500	400	67,446	285,909	8.89	37.71	30,362.81	82,282.43	1.96	5.32	161	515	2.03	6.48	5,334.73	19,140.05	2.36	8.45	17.57	23.26			
6	500	750	625	51,697	337,606	6.82	44.52	42,969.01	125,251.44	2.78	8.09	184	699	2.32	8.80	3,219.82	22,359.87	1.42	9.88	7.49	17.85			
7	750	1,000	875	57,554	395,160	7.59	52.11	66,672.47	191,923.91	4.31	12.40	505	1,204	6.36	15.16	7,407.86	29,767.74	3.27	13.15	11.11	15.51			
8	1,000	1,500	1,250	87,110	482,270	11.49	63.60	112,015.80	303,939.71	7.24	19.64	1,680	2,884	21.15	36.31	13,951.14	43,718.87	6.16	19.31	12.45	14.38			
9	1,500	2,000	1,750	43,124	525,394	5.69	69.29	77,465.29	381,405.00	5.01	24.65	558	3,442	7.03	43.34	7,163.48	50,882.36	3.16	22.47	9.25	13.34			
10	2,000	2,500	2,250	26,748	552,142	3.53	72.82	69,694.10	451,099.10	4.50	29.15	297	3,739	3.74	47.08	10,053.46	60,935.82	4.44	26.91	14.43	13.51			
11	2,500	3,000	2,750	19,936	572,078	2.63	75.45	57,346.48	508,445.58	3.71	32.86	170	3,909	2.14	49.22	5,881.25	66,817.07	2.60	29.51	10.26	13.14			
12	3,000	4,000	3,500	25,820	597,898	3.41	78.85	80,798.67	589,244.24	5.22	38.08	337	4,246	4.24	53.46	11,254.08	78,071.16	4.97	34.48	13.93	13.25			
13	4,000	5,000	4,500	18,018	615,916	2.38	81.23	69,775.45	659,019.70	4.51	42.59	225	4,471	2.83	56.30	15,835.69	93,906.85	6.99	41.48	22.70	14.25			
14	5,000	7,500	6,250	26,135	642,051	3.45	84.67	116,026.46	775,046.15	7.50	50.09	296	4,767	3.73	60.02	18,112.59	112,019.43	8.00	49.48	15.61	14.45			
15	7,500	10,000	8,750	17,849	659,900	2.35	87.03	107,333.20	882,379.35	6.94	57.02	276	5,043	3.48	63.50	10,492.32	122,511.75	4.63	54.11	9.78	13.88			
16	10,000	20,000	15,000	31,423	691,323	4.14	91.17	228,127.32	1,110,506.68	14.74	71.77	455	5,498	5.73	69.23	31,873.87	154,385.62	14.08	68.19	13.97	13.90			
17	20,000	50,000	35,000	28,206	719,529	3.72	94.89	245,328.02	1,355,834.70	15.85	87.62	522	6,020	6.57	75.80	22,755.46	177,141.08	10.05	78.24	9.28	13.07			
18	50,000	100,000	75,000	14,290	733,819	1.88	96.78	118,434.62	1,474,269.32	7.65	95.27	407	6,427	5.12	80.92	36,691.12	213,832.20	16.21	94.45	30.98	14.50			
19	100,000	500,000	300,000	17,470	751,289	2.30	99.08	121,084.68	1,595,353.99	7.83	103.10	651	7,078	8.20	89.12	10,167.82	224,000.02	4.49	98.94	8.40	14.04			
20	500,000	UP		6,969	758,258	0.92	100.00	47,954.09	1,547,399.90	3.10	100.00	864	7,942	10.88	100.00	2,405.56	226,405.58	1.06	100.00	5.02	14.63			
				758,258					1,547,399.90					7,942					226,405.58					14.63



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : LOP  
UNDERWRITING YEAR : 2020  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61	61	3.52	3.52	5.40	5.40	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	73	0.69	4.21	3.62	9.03	0.07	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	97	1.38	5.59	32.94	41.96	0.61	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	87	184	5.01	10.61	65.34	107.30	1.20	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	244	428	14.06	24.67	342.06	449.36	6.31	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	253	681	14.58	39.25	381.35	830.70	7.03	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	263	944	15.16	54.41	610.71	1,441.41	11.26	26.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	280	1,224	16.14	70.55	846.49	2,287.90	15.61	42.18	4	4	100.00	100.00	228.33	228.33	100.00	100.00	26.97	9.98			
9	1,500	2,000	1,750	157	1,381	9.05	79.60	801.55	3,089.45	14.78	56.96	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	7.39			
10	2,000	2,500	2,250	96	1,477	5.53	85.13	468.16	3,557.62	8.63	65.59	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	6.42			
11	2,500	3,000	2,750	71	1,548	4.09	89.22	230.68	3,788.30	4.25	69.85	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	6.03			
12	3,000	4,000	3,500	61	1,609	3.52	92.74	231.54	4,019.84	4.27	74.12	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	5.68			
13	4,000	5,000	4,500	43	1,652	2.48	95.22	213.79	4,233.64	3.94	78.06	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	5.39			
14	5,000	7,500	6,250	39	1,691	2.25	97.46	479.23	4,712.87	8.84	86.89	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.84			
15	7,500	10,000	8,750	19	1,710	1.10	98.56	397.52	5,110.39	7.33	94.22	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.47			
16	10,000	20,000	15,000	14	1,724	0.81	99.37	158.88	5,269.27	2.93	97.15	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.33			
17	20,000	50,000	35,000	9	1,733	0.52	99.88	142.50	5,411.77	2.63	99.78	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.22			
18	50,000	100,000	75,000	1	1,734	0.06	99.94	1.62	5,413.39	0.03	99.81	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.22			
19	100,000	500,000	300,000	1	1,735	0.06	100.00	10.27	5,423.65	0.19	100.00	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.21			
20	500,000	UP		0	1,735	0.06	100.00	0.00	5,423.65	0.19	100.00	0	4	0.00	100.00	0.00	228.33	0.00	100.00	0.00	4.21			
				1,735					5,423.65					4					228.33					4.21
<b>GRANT TOTAL</b>				2,521,897					3,462,900.40					10,107					326,977.73					

## 4.3 GROUP BY OCCUPATION CODE – 2 DIGIT



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	253	253	6.05	6.05	88.91	88.91	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	66	319	1.58	7.63	5.27	94.18	0.03	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	78	397	1.86	9.49	32.03	126.22	0.21	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	68	465	1.63	11.12	30.86	157.07	0.20	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	110	575	2.63	13.75	61.39	218.47	0.41	1.45	1	1	3.23	3.23	1.34	1.34	0.16	0.16	2.18	0.61			
6	500	750	625	77	652	1.84	15.59	54.20	272.67	0.36	1.81	1	2	3.23	6.45	0.00	1.34	0.00	0.16	0.00	0.49			
7	750	1,000	875	65	717	1.55	17.14	57.87	330.54	0.38	2.19	0	2	0.00	6.45	0.00	1.34	0.00	0.16	0.00	0.40			
8	1,000	1,500	1,250	115	832	2.75	19.89	79.10	409.64	0.53	2.72	1	3	3.23	9.68	3.39	4.72	0.39	0.55	4.28	1.15			
9	1,500	2,000	1,750	71	903	1.70	21.59	85.20	494.84	0.57	3.28	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.95			
10	2,000	2,500	2,250	39	942	0.93	22.52	77.18	572.02	0.51	3.80	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.83			
11	2,500	3,000	2,750	103	1,045	2.46	24.98	161.49	733.51	1.07	4.87	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.64			
12	3,000	4,000	3,500	97	1,142	2.32	27.30	176.04	909.55	1.17	6.04	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.52			
13	4,000	5,000	4,500	115	1,257	2.75	30.05	430.08	1,339.63	2.85	8.89	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.35			
14	5,000	7,500	6,250	167	1,424	3.99	34.04	791.90	2,131.53	5.26	14.15	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.22			
15	7,500	10,000	8,750	172	1,596	4.11	38.15	740.55	2,872.08	4.92	19.06	0	3	0.00	9.68	0.00	4.72	0.00	0.55	0.00	0.16			
16	10,000	20,000	15,000	368	1,964	8.80	46.95	2,486.68	5,358.76	16.51	35.57	1	4	3.23	12.90	0.00	4.72	0.00	0.55	0.00	0.09			
17	20,000	50,000	35,000	461	2,425	11.02	57.97	3,229.13	8,587.89	21.43	57.01	1	5	3.23	16.13	33.89	38.61	3.95	4.50	1.05	0.45			
18	50,000	100,000	75,000	415	2,840	9.92	67.89	2,639.93	11,227.82	17.52	74.53	5	10	16.13	32.26	345.84	384.45	40.33	44.84	13.10	3.42			
19	100,000	500,000	300,000	639	3,479	15.28	83.17	3,079.58	14,307.41	20.44	94.97	3	13	9.68	41.94	92.37	476.82	10.77	55.61	3.00	3.33			
20	500,000	<b>UP</b>		704	4,183	16.83	100.00	757.66	15,065.07	5.03	100.00	18	31	58.06	100.00	380.65	857.47	44.39	100.00	50.24	5.69			
				4,183					15,065.07					31					857.47					5.69



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	272	272	5.30	5.30	234.94	234.94	2.17	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	128	400	2.49	7.79	19.39	254.33	0.18	2.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	137	537	2.67	10.46	30.53	284.86	0.28	2.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	108	645	2.10	12.56	53.84	338.69	0.50	3.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	194	839	3.78	16.34	120.49	459.18	1.12	4.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	205	1,044	3.99	20.33	146.37	605.55	1.35	5.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	174	1,218	3.39	23.72	134.84	740.39	1.25	6.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	232	1,450	4.52	28.24	514.44	1,254.82	4.76	11.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	209	1,659	4.07	32.31	354.78	1,609.60	3.28	14.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	157	1,816	3.06	35.37	314.61	1,924.22	2.91	17.81	3	3	7.69	7.69	706.90	706.90	36.82	36.82	224.69	36.74			
11	2,500	3,000	2,750	141	1,957	2.75	38.11	416.97	2,341.19	3.86	21.67	1	4	2.56	10.26	472.22	1,179.12	24.60	61.42	113.25	50.36			
12	3,000	4,000	3,500	252	2,209	4.91	43.02	482.28	2,823.48	4.46	26.14	0	4	0.00	10.26	0.00	1,179.12	0.00	61.42	0.00	41.76			
13	4,000	5,000	4,500	142	2,351	2.77	45.78	594.56	3,418.03	5.50	31.64	0	4	0.00	10.26	0.00	1,179.12	0.00	61.42	0.00	34.50			
14	5,000	7,500	6,250	296	2,647	5.76	51.55	119.93	3,298.10	1.11	30.53	1	5	2.56	12.82	9.07	1,188.20	0.47	61.89	7.57	36.03			
15	7,500	10,000	8,750	174	2,821	3.39	54.94	1,003.41	4,301.51	9.29	39.82	0	5	0.00	12.82	0.00	1,188.20	0.00	61.89	0.00	27.62			
16	10,000	20,000	15,000	397	3,218	7.73	62.67	1,394.28	2,907.23	12.91	26.91	1	6	2.56	15.38	0.00	1,188.20	0.00	61.89	0.00	40.87			
17	20,000	50,000	35,000	568	3,786	11.06	73.73	373.38	2,533.85	3.46	23.46	11	17	28.21	43.59	97.46	1,285.66	5.08	66.96	26.10	50.74			
18	50,000	100,000	75,000	421	4,207	8.20	81.93	2,506.49	5,040.34	23.20	46.66	7	24	17.95	61.54	155.13	1,440.79	8.08	75.04	6.19	28.59			
19	100,000	500,000	300,000	626	4,833	12.19	94.12	4,569.38	9,609.72	42.30	88.95	11	35	28.21	89.74	474.57	1,915.36	24.72	99.76	10.39	19.93			
20	500,000	UP		302	5,135	5.88	100.00	1,193.24	10,802.96	11.05	100.00	4	39	10.26	100.00	4.55	1,919.91	0.24	100.00	0.38	17.77			
				5,135					10,802.96					39					1,919.91					17.77





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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,800	1,800	9.51	9.51	1,431.12	1,431.12	1.87	1.87	1	1	0.81	0.81	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	383	2,183	2.02	11.53	107.65	1,538.78	0.14	2.01	0	1	0.00	0.81	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	530	2,713	2.80	14.33	124.01	1,662.79	0.16	2.17	0	1	0.00	0.81	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	393	3,106	2.08	16.41	150.59	1,813.38	0.20	2.36	0	1	0.00	0.81	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	668	3,774	3.53	19.94	394.66	2,208.04	0.51	2.88	1	2	0.81	1.61	13.13	13.13	0.07	0.07	3.33	0.59			
6	500	750	625	660	4,434	3.49	23.42	544.83	2,752.87	0.71	3.59	2	4	1.61	3.23	37.70	50.84	0.21	0.29	6.92	1.85			
7	750	1,000	875	640	5,074	3.38	26.81	769.11	3,521.98	1.00	4.59	0	4	0.00	3.23	0.00	50.84	0.00	0.29	0.00	1.44			
8	1,000	1,500	1,250	863	5,937	4.56	31.36	1,267.80	4,789.78	1.65	6.24	2	6	1.61	4.84	96.13	146.97	0.55	0.83	7.58	3.07			
9	1,500	2,000	1,750	691	6,628	3.65	35.02	1,150.87	5,940.65	1.50	7.74	0	6	0.00	4.84	0.00	146.97	0.00	0.83	0.00	2.47			
10	2,000	2,500	2,250	532	7,160	2.81	37.83	1,462.48	7,403.13	1.91	9.65	4	10	3.23	8.06	68.28	215.25	0.39	1.22	4.67	2.91			
11	2,500	3,000	2,750	537	7,697	2.84	40.66	964.60	8,367.73	1.26	10.91	1	11	0.81	8.87	4.45	219.70	0.03	1.25	0.46	2.63			
12	3,000	4,000	3,500	838	8,535	4.43	45.09	2,686.56	11,054.30	3.50	14.41	6	17	4.84	13.71	336.14	555.83	1.91	3.15	12.51	5.03			
13	4,000	5,000	4,500	702	9,237	3.71	48.80	2,811.44	13,865.74	3.67	18.08	6	23	4.84	18.55	478.64	1,034.47	2.71	5.87	17.02	7.46			
14	5,000	7,500	6,250	1,137	10,374	6.01	54.80	3,192.86	17,058.60	4.16	22.24	7	30	5.65	24.19	5,279.39	6,313.86	29.93	35.80	165.35	37.01			
15	7,500	10,000	8,750	860	11,234	4.54	59.35	4,883.16	21,941.76	6.37	28.61	2	32	1.61	25.81	701.72	7,015.58	3.98	39.78	14.37	31.97			
16	10,000	20,000	15,000	1,992	13,226	10.52	69.87	14,232.15	36,173.91	18.55	47.16	8	40	6.45	32.26	7,392.91	14,408.49	41.91	81.69	51.95	39.83			
17	20,000	50,000	35,000	2,113	15,339	11.16	81.03	16,785.78	52,959.69	21.88	69.04	15	55	12.10	44.35	712.55	13,695.94	4.04	77.65	4.24	25.86			
18	50,000	100,000	75,000	1,242	16,581	6.56	87.60	9,808.01	62,767.70	12.79	81.83	17	72	13.71	58.06	1,634.91	15,330.85	9.27	86.92	16.67	24.42			
19	100,000	500,000	300,000	1,622	18,203	8.57	96.16	11,758.44	74,526.14	15.33	97.16	28	100	22.58	80.65	700.68	16,031.53	3.97	90.89	5.96	21.51			
20	500,000	UP		726	18,929	3.84	100.00	2,178.53	76,704.67	2.84	100.00	24	124	19.35	100.00	1,606.49	17,638.02	9.11	100.00	73.74	22.99			
				18,929					76,704.67					124					17,638.02					22.99



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia

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# RISK AND LOSS PROFILE

## JUNI 2021

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23 CHIMECALS/OIL/GAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,852	1,852	5.76	5.76	3,349.75	3,349.75	1.69	1.69	5	5	5	5	6,218.77	6,218.77	23.59	23.59	185.65	185.65			
2	50	100	75	264	2,116	0.82	6.58	264.80	3,614.55	0.13	1.82	1	6	6	6	67.08	6,285.84	0.25	23.84	25.33	173.90			
3	100	200	150	412	2,528	1.28	7.86	519.96	4,134.51	0.26	2.09	1	7	7	7	0.40	6,286.24	0.00	23.84	0.08	152.04			
4	200	300	250	358	2,886	1.11	8.97	662.50	4,797.01	0.33	2.42	0	7	7	7	0.00	6,286.24	0.00	23.84	0.00	131.04			
5	300	500	400	772	3,658	2.40	11.37	738.51	5,535.53	0.37	2.79	4	11	11	11	12.51	6,298.75	0.05	23.89	1.69	113.79			
6	500	750	625	799	4,457	2.48	13.85	1,134.36	6,669.88	0.57	3.37	1	12	12	12	34.90	6,333.65	0.13	24.02	3.08	94.96			
7	750	1,000	875	990	5,447	3.08	16.93	1,871.61	8,541.49	0.94	4.31	4	16	16	16	2,799.32	9,132.97	10.62	34.64	149.57	106.92			
8	1,000	1,500	1,250	1,375	6,822	4.27	21.20	2,650.52	11,192.01	1.34	5.65	5	21	21	21	1,451.83	10,584.80	5.51	40.14	54.78	94.57			
9	1,500	2,000	1,750	1,259	8,081	3.91	25.11	3,921.19	15,113.20	1.98	7.63	8	29	29	29	289.68	10,874.48	1.10	41.24	7.39	71.95			
10	2,000	2,500	2,250	1,065	9,146	3.31	28.42	2,357.79	17,470.99	1.19	8.82	6	35	35	35	341.27	11,215.75	1.29	42.54	14.47	64.20			
11	2,500	3,000	2,750	1,050	10,196	3.26	31.69	3,759.99	21,230.97	1.90	10.72	6	41	41	41	261.40	11,477.15	0.99	43.53	6.95	54.06			
12	3,000	4,000	3,500	1,640	11,836	5.10	36.79	7,588.67	28,819.64	3.83	14.55	3	44	44	44	61.38	11,538.53	0.23	43.76	0.81	40.04			
13	4,000	5,000	4,500	1,357	13,193	4.22	41.00	6,970.92	35,790.57	3.52	18.07	5	49	49	49	105.65	11,644.18	0.40	44.16	1.52	32.53			
14	5,000	7,500	6,250	2,440	15,633	7.58	48.59	16,435.22	52,225.79	8.30	26.36	12	61	61	61	127.92	11,772.10	0.49	44.65	0.78	22.54			
15	7,500	10,000	8,750	1,910	17,543	5.94	54.52	12,968.04	65,193.83	6.55	32.91	15	76	76	76	368.03	12,140.13	1.40	46.04	2.84	18.62			
16	10,000	20,000	15,000	4,375	21,918	13.60	68.12	41,687.58	106,881.41	21.04	53.95	25	101	101	101	601.10	12,741.23	2.28	48.32	1.44	11.92			
17	20,000	50,000	35,000	4,427	26,345	13.76	81.88	49,610.67	156,492.08	25.04	78.99	34	135	135	135	329.26	13,070.50	1.25	49.57	0.66	8.35			
18	50,000	100,000	75,000	2,077	28,422	6.46	88.33	21,194.57	177,686.65	10.70	89.69	50	185	185	185	9,899.85	22,970.35	37.55	87.12	46.71	12.93			
19	100,000	500,000	300,000	2,624	31,046	8.16	96.49	20,165.93	197,852.58	10.18	99.87	67	252	252	252	3,280.91	26,251.26	12.44	99.56	16.27	13.27			
20	500,000	UP		1,130	32,176	3.51	100.00	263.19	198,115.77	0.13	100.00	29	281	281	281	115.74	26,367.00	0.44	100.00	43.98	13.31			
				32,176					198,115.77					281					26,367.00					13.31



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,355	1,355	4.75	4.75	1,670.33	1,670.33	1.49	1.49	8	8	2.71	2.71	87.28	87.28	0.56	0.56	5.23	5.23			
2	50	100	75	737	2,092	2.58	7.33	262.29	1,932.62	0.23	1.72	0	8	0.00	2.71	0.00	87.28	0.00	0.56	0.00	4.52			
3	100	200	150	1,194	3,286	4.18	11.52	801.58	2,734.21	0.71	2.43	0	8	0.00	2.71	0.00	87.28	0.00	0.56	0.00	3.19			
4	200	300	250	1,249	4,535	4.38	15.89	888.94	3,623.15	0.79	3.22	3	11	1.02	3.73	259.80	347.08	1.65	2.21	29.23	9.58			
5	300	500	400	1,702	6,237	5.96	21.86	1,781.99	5,405.14	1.59	4.81	10	21	3.39	7.12	571.35	918.44	3.63	5.84	32.06	16.99			
6	500	750	625	1,349	7,586	4.73	26.59	1,921.45	7,326.59	1.71	6.52	0	21	0.00	7.12	0.00	918.44	0.00	5.84	0.00	12.54			
7	750	1,000	875	1,424	9,010	4.99	31.58	2,500.86	9,827.45	2.23	8.75	5	26	1.69	8.81	177.28	1,095.72	1.13	6.97	7.09	11.15			
8	1,000	1,500	1,250	1,570	10,580	5.50	37.08	3,397.04	13,224.49	3.02	11.77	5	31	1.69	10.51	170.84	1,266.56	1.09	8.06	5.03	9.58			
9	1,500	2,000	1,750	1,194	11,774	4.18	41.26	3,440.85	16,665.34	3.06	14.83	6	37	2.03	12.54	211.84	1,478.40	1.35	9.40	6.16	8.87			
10	2,000	2,500	2,250	857	12,631	3.00	44.27	2,626.85	19,292.20	2.34	17.17	0	37	0.00	12.54	0.00	1,478.40	0.00	9.40	0.00	7.66			
11	2,500	3,000	2,750	778	13,409	2.73	46.99	3,079.58	22,371.78	2.74	19.91	0	37	0.00	12.54	0.00	1,478.40	0.00	9.40	0.00	6.61			
12	3,000	4,000	3,500	1,006	14,415	3.53	50.52	1,813.18	24,184.96	1.61	21.52	1	38	0.34	12.88	0.24	1,478.63	0.00	9.41	0.01	6.11			
13	4,000	5,000	4,500	806	15,221	2.82	53.34	4,197.09	28,382.05	3.73	25.26	12	50	4.07	16.95	241.89	1,720.52	1.54	10.94	5.76	6.06			
14	5,000	7,500	6,250	1,305	16,526	4.57	57.92	7,542.88	35,924.93	6.71	31.97	7	57	2.37	19.32	1,627.44	3,347.97	10.35	21.30	21.58	9.32			
15	7,500	10,000	8,750	1,206	17,732	4.23	62.14	7,159.55	43,084.48	6.37	38.34	3	60	1.02	20.34	179.68	3,527.64	1.14	22.44	2.51	8.19			
16	10,000	20,000	15,000	2,303	20,035	8.07	70.21	18,301.77	61,386.24	16.29	54.63	50	110	16.95	37.29	1,834.10	5,361.74	11.67	34.10	10.02	8.73			
17	20,000	50,000	35,000	3,108	23,143	10.89	81.11	25,171.99	86,558.24	22.40	77.03	59	169	20.00	57.29	4,358.74	9,720.48	27.73	61.83	17.32	11.23			
18	50,000	100,000	75,000	1,885	25,028	6.61	87.71	10,961.83	97,520.07	9.75	86.78	50	219	16.95	74.24	3,198.57	12,919.05	20.35	82.18	29.18	13.25			
19	100,000	500,000	300,000	2,428	27,456	8.51	96.22	14,567.14	112,087.21	12.96	99.75	69	288	23.39	97.63	2,695.69	15,614.74	17.15	99.32	18.51	13.93			
20	500,000	UP		1,078	28,534	3.78	100.00	284.83	112,372.03	0.25	100.00	7	295	2.37	100.00	106.57	15,721.31	0.68	100.00	37.42	13.99			
				28,534					112,372.03					295					15,721.31					13.99



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,008	1,008	4.83	4.83	1,603.62	1,603.62	1.64	1.64	10	10	4.98	4.98	134.43	134.43	0.93	0.93	8.38	8.38			
2	50	100	75	366	1,374	1.75	6.59	184.81	1,788.43	0.19	1.83	0	10	0.00	4.98	0.00	134.43	0.00	0.93	0.00	7.52			
3	100	200	150	600	1,974	2.88	9.46	342.55	2,130.99	0.35	2.18	0	10	0.00	4.98	0.00	134.43	0.00	0.93	0.00	6.31			
4	200	300	250	568	2,542	2.72	12.19	388.58	2,519.56	0.40	2.58	0	10	0.00	4.98	0.00	134.43	0.00	0.93	0.00	5.34			
5	300	500	400	962	3,504	4.61	16.80	994.64	3,514.20	1.02	3.60	3	13	1.49	6.47	79.41	213.83	0.55	1.48	7.98	6.08			
6	500	750	625	796	4,300	3.82	20.62	1,131.92	4,646.12	1.16	4.76	0	13	0.00	6.47	0.00	213.83	0.00	1.48	0.00	4.60			
7	750	1,000	875	918	5,218	4.40	25.02	1,730.28	6,376.40	1.77	6.54	3	16	1.49	7.96	53.73	267.57	0.37	1.85	3.11	4.20			
8	1,000	1,500	1,250	1,071	6,289	5.13	30.15	2,206.90	8,583.30	2.26	8.80	0	16	0.00	7.96	0.00	267.57	0.00	1.85	0.00	3.12			
9	1,500	2,000	1,750	1,023	7,312	4.90	35.06	2,846.60	11,429.91	2.92	11.71	7	23	3.48	11.44	32.74	300.31	0.23	2.08	1.15	2.63			
10	2,000	2,500	2,250	676	7,988	3.24	38.30	2,079.54	13,509.45	2.13	13.85	1	24	0.50	11.94	1,461.42	1,761.73	10.12	12.20	70.28	13.04			
11	2,500	3,000	2,750	591	8,579	2.83	41.13	2,444.93	15,954.38	2.51	16.35	5	29	2.49	14.43	60.79	1,822.52	0.42	12.62	2.49	11.42			
12	3,000	4,000	3,500	1,009	9,588	4.84	45.97	4,177.85	20,132.23	4.28	20.63	8	37	3.98	18.41	724.46	2,546.98	5.02	17.64	17.34	12.65			
13	4,000	5,000	4,500	768	10,356	3.68	49.65	1,466.84	21,599.07	1.50	22.14	2	39	1.00	19.40	144.27	2,691.25	1.00	18.64	9.84	12.46			
14	5,000	7,500	6,250	1,317	11,673	6.31	55.96	8,086.50	29,685.58	8.29	30.43	5	44	2.49	21.89	18.58	2,709.83	0.13	18.77	0.23	9.13			
15	7,500	10,000	8,750	972	12,645	4.66	60.62	7,786.08	37,471.66	7.98	38.41	20	64	9.95	31.84	1,184.36	3,894.19	8.20	26.97	15.21	10.39			
16	10,000	20,000	15,000	2,119	14,764	10.16	70.78	11,289.45	48,761.11	11.57	49.98	38	102	18.91	50.75	6,157.69	10,051.88	42.65	69.62	54.54	20.61			
17	20,000	50,000	35,000	2,624	17,388	12.58	83.36	23,041.01	71,802.12	23.62	73.59	31	133	15.42	66.17	1,669.68	11,721.56	11.56	81.18	7.25	16.32			
18	50,000	100,000	75,000	1,305	18,693	6.26	89.62	11,377.58	83,179.71	11.66	85.25	21	154	10.45	76.62	2,473.81	14,195.37	17.13	98.32	21.74	17.07			
19	100,000	500,000	300,000	1,680	20,373	8.05	97.67	10,959.15	94,138.86	11.23	96.49	32	186	15.92	92.54	222.49	14,417.87	1.54	99.86	2.03	15.32			
20	500,000	UP		485	20,858	2.33	100.00	3,428.83	97,567.69	3.51	100.00	15	201	7.46	100.00	20.76	14,438.63	0.14	100.00	0.61	14.80			
				20,858					97,567.69					201					14,438.63					14.80



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PT. REASURANSI INDONESIA UTAMA (PERSERO)

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,210	1,210	7.68	7.68	1,873.55	1,873.55	1.92	1.92	6	6	3.23	3.23	5,632.65	5,632.65	30.07	30.07	300.64	300.64			
2	50	100	75	581	1,791	3.69	11.37	364.66	2,238.21	0.37	2.29	0	6	0.00	3.23	0.00	5,632.65	0.00	30.07	0.00	251.66			
3	100	200	150	656	2,447	4.16	15.53	761.85	3,000.06	0.78	3.07	4	10	2.15	5.38	154.23	5,786.88	0.82	30.89	20.24	192.89			
4	200	300	250	518	2,965	3.29	18.82	615.64	3,615.70	0.63	3.70	2	12	1.08	6.45	202.73	5,989.61	1.08	31.98	32.93	165.66			
5	300	500	400	628	3,593	3.99	22.81	956.33	4,572.03	0.98	4.68	1	13	0.54	6.99	0.00	5,989.61	0.00	31.98	0.00	131.01			
6	500	750	625	557	4,150	3.54	26.34	1,080.27	5,652.31	1.11	5.78	0	13	0.00	6.99	0.00	5,989.61	0.00	31.98	0.00	105.97			
7	750	1,000	875	501	4,651	3.18	29.52	1,400.93	7,053.23	1.43	7.22	4	17	2.15	9.14	275.73	6,265.35	1.47	33.45	19.68	88.83			
8	1,000	1,500	1,250	732	5,383	4.65	34.17	2,934.38	9,987.61	3.00	10.22	4	21	2.15	11.29	80.44	6,345.79	0.43	33.88	2.74	63.54			
9	1,500	2,000	1,750	612	5,995	3.88	38.06	2,194.27	12,181.88	2.24	12.46	4	25	2.15	13.44	49.32	6,395.11	0.26	34.14	2.25	52.50			
10	2,000	2,500	2,250	444	6,439	2.82	40.87	2,001.20	14,183.09	2.05	14.51	3	28	1.61	15.05	37.60	6,432.71	0.20	34.34	1.88	45.35			
11	2,500	3,000	2,750	419	6,858	2.66	43.53	2,306.63	16,489.72	2.36	16.87	11	39	5.91	20.97	994.82	7,427.52	5.31	39.65	43.13	45.04			
12	3,000	4,000	3,500	647	7,505	4.11	47.64	3,885.42	20,375.14	3.98	20.85	7	46	3.76	24.73	200.72	7,628.24	1.07	40.72	5.17	37.44			
13	4,000	5,000	4,500	621	8,126	3.94	51.58	3,857.85	24,232.99	3.95	24.79	10	56	5.38	30.11	834.76	8,463.00	4.46	45.18	21.64	34.92			
14	5,000	7,500	6,250	1,100	9,226	6.98	58.57	8,157.42	32,390.42	8.35	33.14	20	76	10.75	40.86	641.18	9,104.18	3.42	48.60	7.86	28.11			
15	7,500	10,000	8,750	799	10,025	5.07	63.64	7,350.98	39,741.40	7.52	40.66	19	95	10.22	51.08	836.48	9,940.67	4.47	53.07	11.38	25.01			
16	10,000	20,000	15,000	1,778	11,803	11.29	74.93	19,226.27	58,967.67	19.67	60.33	23	118	12.37	63.44	1,815.61	11,756.28	9.69	62.76	9.44	19.94			
17	20,000	50,000	35,000	1,939	13,742	12.31	87.23	23,097.79	82,065.46	23.63	83.96	34	152	18.28	81.72	2,967.59	14,723.86	15.84	78.61	12.85	17.94			
18	50,000	100,000	75,000	1,046	14,788	6.64	93.87	10,075.34	92,140.80	10.31	94.27	22	174	11.83	93.55	2,788.24	17,512.10	14.89	93.49	27.67	19.01			
19	100,000	500,000	300,000	753	15,541	4.78	98.65	6,698.60	98,839.40	6.85	101.12	11	185	5.91	99.46	1,219.02	18,731.12	6.51	100.00	18.20	18.95			
20	500,000	UP		212	15,753	1.35	100.00	1,095.42	97,743.98	1.12	100.00	1	186	0.54	100.00	0.00	18,731.12	0.00	100.00	0.00	19.16			
				15,753					97,743.98					186					18,731.12					19.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,809	8,809	6.47	6.47	3,386.36	3,386.36	1.79	1.79	33	33	33	176.67	176.67	1.14	1.14	5.22	5.22		
2	50	100	75	10,963	19,772	8.05	14.52	912.88	4,299.24	0.48	2.27	1	34	0.14	4.81	0.00	176.67	0.00	1.14	0.00	4.11	
3	100	200	150	26,093	45,865	19.16	33.68	3,167.16	7,466.40	1.67	3.94	10	44	1.41	6.22	216.82	393.49	1.40	2.54	6.85	5.27	
4	200	300	250	11,511	57,376	8.45	42.14	2,027.68	9,494.08	1.07	5.01	5	49	0.71	6.93	101.77	495.26	0.66	3.20	5.02	5.22	
5	300	500	400	11,289	68,665	8.29	50.43	1,717.34	11,211.42	0.91	5.92	7	56	0.99	7.92	535.31	1,030.57	3.46	6.66	31.17	9.19	
6	500	750	625	6,650	75,315	4.88	55.31	3,018.67	14,230.09	1.59	7.52	8	64	1.13	9.05	93.60	1,124.17	0.61	7.27	3.10	7.90	
7	750	1,000	875	4,660	79,975	3.42	58.73	2,786.44	17,016.53	1.47	8.99	7	71	0.99	10.04	299.03	1,423.20	1.93	9.20	10.73	8.36	
8	1,000	1,500	1,250	5,660	85,635	4.16	62.89	4,018.14	21,034.67	2.12	11.11	13	84	1.84	11.88	182.83	1,606.03	1.18	10.38	4.55	7.64	
9	1,500	2,000	1,750	3,783	89,418	2.78	65.67	4,031.67	25,066.34	2.13	13.24	30	114	4.24	16.12	100.68	1,706.71	0.65	11.03	2.50	6.81	
10	2,000	2,500	2,250	4,229	93,647	3.11	68.77	3,821.55	28,887.89	2.02	15.26	29	143	4.10	20.23	2,596.67	4,303.37	16.79	27.82	67.95	14.90	
11	2,500	3,000	2,750	3,097	96,744	2.27	71.05	3,754.88	32,642.77	1.98	17.24	5	148	0.71	20.93	380.10	4,683.47	2.46	30.28	10.12	14.35	
12	3,000	4,000	3,500	4,237	100,981	3.11	74.16	5,512.68	38,155.44	2.91	20.15	12	160	1.70	22.63	80.53	4,764.00	0.52	30.80	1.46	12.49	
13	4,000	5,000	4,500	2,407	103,388	1.77	75.93	5,324.24	43,479.69	2.81	22.96	20	180	2.83	25.46	1,608.17	6,372.17	10.40	41.19	30.20	14.66	
14	5,000	7,500	6,250	4,036	107,424	2.96	78.89	12,091.84	55,571.53	6.39	29.35	20	200	2.83	28.29	206.15	6,578.32	1.33	42.53	1.70	11.84	
15	7,500	10,000	8,750	2,606	110,030	1.91	80.80	9,982.02	65,553.55	5.27	34.62	13	213	1.84	30.13	528.46	7,106.78	3.42	45.94	5.29	10.84	
16	10,000	20,000	15,000	5,442	115,472	4.00	84.80	21,469.77	87,023.32	11.34	45.96	40	253	5.66	35.79	2,243.67	9,350.45	14.50	60.45	10.45	10.74	
17	20,000	50,000	35,000	6,899	122,371	5.07	89.87	41,126.19	128,149.50	21.72	67.68	83	336	11.74	47.52	4,986.28	14,336.74	32.23	92.68	12.12	11.19	
18	50,000	100,000	75,000	4,924	127,295	3.62	93.48	33,155.08	161,304.58	17.51	85.19	69	405	9.76	57.28	658.64	14,995.38	4.26	96.94	1.99	9.30	
19	100,000	500,000	300,000	6,781	134,076	4.98	98.46	37,450.27	198,754.85	19.78	104.97	149	554	21.07	78.36	451.04	15,446.42	2.92	99.85	1.20	7.77	
20	500,000	UP		2,092	136,168	1.54	100.00	9,402.51	189,352.34	4.97	100.00	153	707	21.64	100.00	22.58	15,469.00	0.15	100.00	0.24	8.17	
				136,168					189,352.34					707					15,469.00			8.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	217	217	4.45	4.45	188.65	188.65	0.84	0.84	2	2	11.11	11.11	18.38	18.38	1.75	1.75	9.74	9.74			
2	50	100	75	103	320	2.11	6.56	11.87	200.52	0.05	0.89	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	9.17			
3	100	200	150	104	424	2.13	8.69	61.41	261.94	0.27	1.17	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	7.02			
4	200	300	250	123	547	2.52	11.21	212.25	474.19	0.95	2.12	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	3.88			
5	300	500	400	112	659	2.30	13.51	369.25	843.44	1.65	3.76	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	2.18			
6	500	750	625	120	779	2.46	15.97	779.27	1,622.71	3.48	7.24	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	1.13			
7	750	1,000	875	139	918	2.85	18.82	675.63	2,298.33	3.01	10.25	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.80			
8	1,000	1,500	1,250	194	1,112	3.98	22.79	901.40	3,199.74	4.02	14.27	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.57			
9	1,500	2,000	1,750	196	1,308	4.02	26.81	243.00	3,442.73	1.08	15.36	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.53			
10	2,000	2,500	2,250	117	1,425	2.40	29.21	273.88	3,716.62	1.22	16.58	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.49			
11	2,500	3,000	2,750	144	1,569	2.95	32.16	336.21	4,052.83	1.50	18.08	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.45			
12	3,000	4,000	3,500	155	1,724	3.18	35.34	384.39	4,437.22	1.71	19.79	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.41			
13	4,000	5,000	4,500	118	1,842	2.42	37.75	432.70	4,869.92	1.93	21.72	0	2	0.00	11.11	0.00	18.38	0.00	1.75	0.00	0.38			
14	5,000	7,500	6,250	187	2,029	3.83	41.59	716.63	5,586.55	3.20	24.92	2	4	11.11	22.22	24.32	42.70	2.32	4.07	3.39	0.76			
15	7,500	10,000	8,750	136	2,165	2.79	44.37	624.80	6,211.34	2.79	27.71	0	4	0.00	22.22	0.00	42.70	0.00	4.07	0.00	0.69			
16	10,000	20,000	15,000	296	2,461	6.07	50.44	2,178.51	8,389.85	9.72	37.43	1	5	5.56	27.78	0.00	42.70	0.00	4.07	0.00	0.51			
17	20,000	50,000	35,000	573	3,034	11.74	62.18	4,286.21	12,676.06	19.12	56.55	4	9	22.22	50.00	1.82	44.53	0.17	4.24	0.04	0.35			
18	50,000	100,000	75,000	383	3,417	7.85	70.03	2,334.24	15,010.30	10.41	66.96	6	15	33.33	83.33	930.88	975.41	88.74	92.99	39.88	6.50			
19	100,000	500,000	300,000	924	4,341	18.94	88.97	4,297.71	19,308.01	19.17	86.13	2	17	11.11	94.44	73.53	1,048.94	7.01	100.00	1.71	5.43			
20	500,000	UP		538	4,879	11.03	100.00	3,109.61	22,417.62	13.87	100.00	1	18	5.56	100.00	0.01	1,048.95	0.00	100.00	0.00	4.68			
				4,879					22,417.62					18					1,048.95					4.68



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 29 TRNSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	282,474	282,474	12.56	12.56	48,007.88	48,007.88	1.83	1.83	723	723	8.81	8.81	15,971.44	15,971.44	7.45	7.45	33.27	33.27	
2	50	100	75	196,055	478,529	8.72	21.28	25,347.15	73,355.03	0.97	2.80	88	811	1.07	9.88	1,716.79	17,688.23	0.80	8.25	6.77	24.11	
3	100	200	150	326,020	804,549	14.50	35.77	77,498.55	150,853.58	2.96	5.76	137	948	1.67	11.55	5,247.04	22,935.27	2.45	10.70	6.77	15.20	
4	200	300	250	189,538	994,087	8.43	44.20	74,786.27	225,639.86	2.85	8.61	136	1,084	1.66	13.20	5,677.12	28,612.39	2.65	13.35	7.59	12.68	
5	300	500	400	265,612	1,259,699	11.81	56.01	154,908.82	380,548.68	5.91	14.52	251	1,335	3.06	16.26	12,221.98	40,834.38	5.70	19.05	7.89	10.73	
6	500	750	625	179,717	1,439,416	7.99	64.00	159,608.93	540,157.61	6.09	20.61	240	1,575	2.92	19.18	8,298.56	49,132.93	3.87	22.92	5.20	9.10	
7	750	1,000	875	163,477	1,602,893	7.27	71.27	183,403.50	723,561.10	7.00	27.61	548	2,123	6.67	25.86	12,089.48	61,222.41	5.64	28.56	6.59	8.46	
8	1,000	1,500	1,250	194,193	1,797,086	8.63	79.91	240,715.24	964,276.35	9.19	36.80	1,962	4,085	23.89	49.75	19,829.92	81,052.33	9.25	37.81	8.24	8.41	
9	1,500	2,000	1,750	95,508	1,892,594	4.25	84.15	169,527.26	1,133,803.60	6.47	43.27	831	4,916	10.12	59.87	11,773.45	92,825.79	5.49	43.30	6.94	8.19	
10	2,000	2,500	2,250	54,942	1,947,536	2.44	86.59	140,303.19	1,274,106.79	5.35	48.62	325	5,241	3.96	63.83	6,797.88	99,623.67	3.17	46.47	4.85	7.82	
11	2,500	3,000	2,750	40,627	1,988,163	1.81	88.40	113,649.99	1,387,756.78	4.34	52.96	196	5,437	2.39	66.22	8,882.94	108,506.61	4.14	50.62	7.82	7.82	
12	3,000	4,000	3,500	48,804	2,036,967	2.17	90.57	152,695.28	1,540,452.06	5.83	58.79	347	5,784	4.23	70.44	11,157.38	119,663.99	5.20	55.82	7.31	7.77	
13	4,000	5,000	4,500	32,498	2,069,465	1.44	92.02	121,604.59	1,662,056.65	4.64	63.43	193	5,977	2.35	72.79	16,889.09	136,553.08	7.88	63.70	13.89	8.22	
14	5,000	7,500	6,250	43,077	2,112,542	1.92	93.93	182,799.78	1,844,856.43	6.98	70.40	258	6,235	3.14	75.93	11,161.75	147,714.84	5.21	68.91	6.11	8.01	
15	7,500	10,000	8,750	27,433	2,139,975	1.22	95.15	148,818.47	1,993,674.91	5.68	76.08	236	6,471	2.87	78.81	8,548.61	156,263.45	3.99	72.89	5.74	7.84	
16	10,000	20,000	15,000	44,057	2,184,032	1.96	97.11	285,686.84	2,279,361.75	10.90	86.99	316	6,787	3.85	82.66	20,752.19	177,015.64	9.68	82.57	7.26	7.77	
17	20,000	50,000	35,000	33,147	2,217,179	1.47	98.58	218,887.18	2,498,248.93	8.35	95.34	303	7,090	3.69	86.35	15,711.41	192,727.05	7.33	89.90	7.18	7.71	
18	50,000	100,000	75,000	13,201	2,230,380	0.59	99.17	84,339.37	2,582,588.30	3.22	98.56	190	7,280	2.31	88.66	20,376.20	213,103.25	9.51	99.41	24.16	8.25	
19	100,000	500,000	300,000	13,053	2,243,433	0.58	99.75	93,153.66	2,675,741.96	3.55	102.11	306	7,586	3.73	92.39	1,096.07	214,199.32	0.51	99.92	1.18	8.01	
20	500,000	UP		5,593	2,249,026	0.25	100.00	55,377.46	2,620,364.50	2.11	100.00	625	8,211	7.61	100.00	171.32	214,370.64	0.08	100.00	0.31	8.18	
				2,249,026					2,620,364.50					8,211					214,370.64			8.18





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	69	69	8.00	8.00	13.23	13.23	0.27	0.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	81	1.39	9.40	3.52	16.75	0.07	0.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	78	159	9.05	18.45	77.82	94.57	1.59	1.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	42	201	4.87	23.32	42.18	136.75	0.86	2.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	52	253	6.03	29.35	55.83	192.58	1.14	3.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	30	283	3.48	32.83	42.43	235.02	0.87	4.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	30	313	3.48	36.31	83.12	318.14	1.70	6.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	50	363	5.80	42.11	158.42	476.56	3.24	9.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	47	410	5.45	47.56	244.67	721.23	5.01	14.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	55	465	6.38	53.94	266.87	988.10	5.46	20.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	41	506	4.76	58.70	222.43	1,210.53	4.55	24.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	39	545	4.52	63.23	188.02	1,398.55	3.85	28.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	54	599	6.26	69.49	447.91	1,846.47	9.17	37.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	115	714	13.34	82.83	736.65	2,583.12	15.08	52.87	2	2	100.00	100.00	60.00	60.00	100.00	100.00	8.14	2.32			
15	7,500	10,000	8,750	53	767	6.15	88.98	504.45	3,087.56	10.32	63.19	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.94			
16	10,000	20,000	15,000	47	814	5.45	94.43	1,010.68	4,098.25	20.69	83.88	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.46			
17	20,000	50,000	35,000	28	842	3.25	97.68	519.24	4,617.49	10.63	94.50	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.30			
18	50,000	100,000	75,000	12	854	1.39	99.07	221.02	4,838.51	4.52	99.03	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.24			
19	100,000	500,000	300,000	8	862	0.93	100.00	47.54	4,886.05	0.97	100.00	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.23			
20	500,000	UP		0	862	0.00	100.00	0.00	4,886.05	0.00	100.00	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	1.23			
				862					4,886.05					2					60.00					1.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,344	1,344	32.46	32.46	1,891.62	1,891.62	13.47	13.47	4	4	36.36	36.36	114.00	114.00	32.05	32.05	6.03	6.03			
2	50	100	75	376	1,720	9.08	41.54	980.02	2,871.64	6.98	20.46	0	4	0.00	36.36	0.00	114.00	0.00	32.05	0.00	3.97			
3	100	200	150	295	2,015	7.12	48.66	1,041.37	3,913.02	7.42	27.87	0	4	0.00	36.36	0.00	114.00	0.00	32.05	0.00	2.91			
4	200	300	250	104	2,119	2.51	51.17	53.90	3,966.92	0.38	28.26	0	4	0.00	36.36	0.00	114.00	0.00	32.05	0.00	2.87			
5	300	500	400	115	2,234	2.78	53.95	61.03	4,027.95	0.43	28.69	1	5	9.09	45.45	91.33	205.33	25.68	57.73	149.65	5.10			
6	500	750	625	75	2,309	1.81	55.76	23.02	4,050.97	0.16	28.86	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	5.07			
7	750	1,000	875	47	2,356	1.13	56.89	27.00	4,077.97	0.19	29.05	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	5.04			
8	1,000	1,500	1,250	122	2,478	2.95	59.84	58.25	4,136.22	0.41	29.46	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.96			
9	1,500	2,000	1,750	84	2,562	2.03	61.87	51.89	4,188.12	0.37	29.83	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.90			
10	2,000	2,500	2,250	79	2,641	1.91	63.78	117.55	4,305.67	0.84	30.67	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.77			
11	2,500	3,000	2,750	76	2,717	1.84	65.61	97.36	4,403.03	0.69	31.36	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.66			
12	3,000	4,000	3,500	71	2,788	1.71	67.33	143.52	4,546.55	1.02	32.39	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.52			
13	4,000	5,000	4,500	30	2,818	0.72	68.05	99.32	4,645.86	0.71	33.09	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.42			
14	5,000	7,500	6,250	129	2,947	3.12	71.17	326.95	4,972.81	2.33	35.42	0	5	0.00	45.45	0.00	205.33	0.00	57.73	0.00	4.13			
15	7,500	10,000	8,750	71	3,018	1.71	72.88	344.51	5,317.32	2.45	37.88	1	6	9.09	54.55	85.34	290.67	23.99	81.73	24.77	5.47			
16	10,000	20,000	15,000	179	3,197	4.32	77.20	1,139.22	6,456.54	8.11	45.99	0	6	0.00	54.55	0.00	290.67	0.00	81.73	0.00	4.50			
17	20,000	50,000	35,000	378	3,575	9.13	86.33	2,563.79	9,020.33	18.26	64.25	0	6	0.00	54.55	0.00	290.67	0.00	81.73	0.00	3.22			
18	50,000	100,000	75,000	271	3,846	6.54	92.88	2,066.45	11,086.78	14.72	78.97	1	7	9.09	63.64	0.00	290.67	0.00	81.73	0.00	2.62			
19	100,000	500,000	300,000	271	4,117	6.54	99.42	2,525.08	13,611.86	17.99	96.96	4	11	36.36	100.00	64.99	355.65	18.27	100.00	2.57	2.61			
20	500,000	UP		24	4,141	0.58	100.00	426.97	14,038.82	3.04	100.00	0	11	0.00	100.00	0.00	355.65	0.00	100.00	0.00	2.53			
				4,141					14,038.82					11					355.65					2.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	<b>UP</b>		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					4.79					0					0.00		



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	523	523	41.77	41.77	129.48	129.48	3.74	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	158	681	12.62	54.39	34.80	164.28	1.00	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	711	2.40	56.79	24.36	188.64	0.70	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	727	1.28	58.07	5.37	194.01	0.15	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	107	834	8.55	66.61	21.69	215.70	0.63	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	842	0.64	67.25	23.19	238.89	0.67	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	848	0.48	67.73	10.00	248.89	0.29	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	861	1.04	68.77	46.74	295.63	1.35	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	872	0.88	69.65	111.08	406.71	3.21	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	876	0.32	69.97	20.24	426.95	0.58	12.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	878	0.16	70.13	14.22	441.17	0.41	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	882	0.32	70.45	20.26	461.43	0.58	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	887	0.40	70.85	1.21	462.63	0.03	13.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	903	1.28	72.12	172.09	634.72	4.97	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	919	1.28	73.40	149.27	783.99	4.31	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	953	2.72	76.12	280.21	1,064.20	8.09	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	57	1,010	4.55	80.67	875.28	1,939.49	25.27	55.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	98	1,108	7.83	88.50	463.77	2,403.25	13.39	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	124	1,232	9.90	98.40	925.77	3,329.02	26.72	96.10	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.00	0.00			
20	500,000	UP		20	1,252	1.60	100.00	135.07	3,464.10	3.90	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.00			
				1,252					3,464.10					1					0.04					0.00
<b>GRANT TOTAL</b>				2,521,897.0					3,462,900.3					10,107.0					326,977.71					

## 4.4 ALL OCCUPATION



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	4	9.09	9.09	0.20	0.20	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.27	11.36	0.39	0.60	0.34	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	2.27	13.64	0.47	1.07	0.41	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	2.27	15.91	0.58	1.66	0.50	1.43	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	2.27	18.18	1.32	2.98	1.14	2.58	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	2.27	20.45	0.68	3.66	0.59	3.17	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	2.27	22.73	0.68	4.34	0.58	3.75	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	2.27	25.00	1.88	6.22	1.62	5.37	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	2.27	27.27	3.32	9.54	2.87	8.25	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.27	29.55	0.47	10.01	0.41	8.66	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.27	31.82	1.02	11.03	0.88	9.54	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	2.27	34.09	10.32	21.35	8.92	18.46	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.27	36.36	4.86	26.21	4.21	22.66	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	19	6.82	43.18	25.10	51.32	21.70	44.37	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	26	15.91	59.09	48.18	99.50	41.66	86.02	1	2	20.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	34	18.18	77.27	2.55	102.05	2.21	88.23	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	40	13.64	90.91	0.35	102.41	0.31	88.54	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	42	4.55	95.45	0.50	102.91	0.43	88.97	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	44	4.55	100.00	12.76	115.67	11.03	100.00	3	5	60.00	100.00	258.68	258.68	100.00	100.00	2027.18	223.64			
				44					115.67					5					258.68					223.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.21	2.21	0.54	0.54	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	21	2.94	5.15	0.26	0.80	0.03	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	26	1.23	6.37	0.07	0.87	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	32	1.47	7.84	0.76	1.63	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	37	1.23	9.07	0.75	2.38	0.08	0.24	1	1	12.50	12.50	1.34	1.34	1.13	1.13	178.04	56.21			
6	500	750	625	5	42	1.23	10.29	0.77	3.14	0.08	0.32	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	42.48			
7	750	1,000	875	2	44	0.49	10.78	2.07	5.21	0.21	0.52	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	25.64			
8	1,000	1,500	1,250	9	53	2.21	12.99	3.14	8.35	0.32	0.84	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	16.00			
9	1,500	2,000	1,750	4	57	0.98	13.97	3.46	11.81	0.35	1.19	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	11.31			
10	2,000	2,500	2,250	1	58	0.25	14.22	1.16	12.96	0.12	1.30	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	10.30			
11	2,500	3,000	2,750	2	60	0.49	14.71	3.06	16.02	0.31	1.61	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	8.34			
12	3,000	4,000	3,500	5	65	1.23	15.93	0.52	16.54	0.05	1.66	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	8.08			
13	4,000	5,000	4,500	5	70	1.23	17.16	4.78	21.32	0.48	2.14	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	6.27			
14	5,000	7,500	6,250	12	82	2.94	20.10	14.43	35.75	1.45	3.59	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	3.74			
15	7,500	10,000	8,750	8	90	1.96	22.06	25.02	60.77	2.51	6.11	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	2.20			
16	10,000	20,000	15,000	33	123	8.09	30.15	74.03	134.79	7.44	13.54	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	0.99			
17	20,000	50,000	35,000	24	147	5.88	36.03	26.03	160.82	2.62	16.16	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	0.83			
18	50,000	100,000	75,000	22	169	5.39	41.42	150.11	310.93	15.08	31.24	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	0.43			
19	100,000	500,000	300,000	67	236	16.42	57.84	391.79	702.73	39.37	70.61	0	1	0.00	12.50	0.00	1.34	0.00	1.13	0.00	0.19			
20	500,000	UP		172	408	42.16	100.00	292.46	995.18	29.39	100.00	7	8	87.50	100.00	117.39	118.72	98.87	100.00	40.14	11.93			
				408					995.18					8					118.72					11.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 201 ALUMINIUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	140	140	30.37	30.37	17.82	17.82	1.21	1.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	146	1.30	31.67	0.55	18.37	0.04	1.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	157	2.39	34.06	23.37	41.74	1.59	2.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	162	1.08	35.14	0.22	41.96	0.01	2.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	172	2.17	37.31	6.23	48.19	0.42	3.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	179	1.52	38.83	4.26	52.45	0.29	3.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	193	3.04	41.87	12.11	64.55	0.82	4.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	199	1.30	43.17	5.02	69.58	0.34	4.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	204	1.08	44.25	5.70	75.28	0.39	5.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	207	0.65	44.90	6.70	81.98	0.46	5.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	217	2.17	47.07	40.26	122.24	2.74	8.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	222	1.08	48.16	18.15	140.40	1.24	9.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	229	1.52	49.67	24.56	164.96	1.67	11.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	242	2.82	52.49	90.44	255.40	6.16	17.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	249	1.52	54.01	48.10	303.50	3.27	20.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	43	292	9.33	63.34	216.83	520.33	14.76	35.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	329	8.03	71.37	368.13	888.46	25.06	60.48	1	1	25.00	25.00	33.89	33.89	9.09	9.09	9.21	9.21	3.81	3.81	
18	50,000	100,000	75,000	24	353	5.21	76.57	154.43	1,042.88	10.51	70.99	2	3	50.00	75.00	338.84	372.73	90.91	100.00	219.42	219.42	35.74	35.74	
19	100,000	500,000	300,000	72	425	15.62	92.19	339.24	1,382.13	23.09	94.09	1	4	25.00	100.00	0.00	372.73	0.00	100.00	0.00	100.00	0.00	26.97	
20	500,000	UP		36	461	7.81	100.00	86.89	1,469.02	5.91	100.00	0	4	0.00	100.00	0.00	372.73	0.00	100.00	0.00	100.00	0.00	25.37	
				461					1,469.02					4					372.73					25.37





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.20	1.20	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.20	2.41	0.19	0.19	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	3.61	6.02	0.38	0.19	3.84	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.20	7.23	4.06	3.87	41.25	39.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.20	8.43	1.35	2.52	13.75	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.20	9.64	0.92	1.60	9.31	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.20	10.84	1.36	0.24	13.79	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	19	12.05	22.89	29.98	30.23	304.36	306.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	27	9.64	32.53	40.64	70.87	412.52	719.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	1.20	33.73	4.98	65.89	50.55	668.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	1.20	34.94	9.48	56.41	96.26	572.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	50	25.30	60.24	39.62	96.03	402.16	974.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	51	1.20	61.45	0.59	95.43	6.02	968.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	60	10.84	72.29	19.96	75.47	202.62	766.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	61	1.20	73.49	5.43	70.04	55.15	710.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	62	1.20	74.70	7.10	62.94	72.09	638.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	63	1.20	75.90	17.50	45.44	177.63	461.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	64	1.20	77.11	17.71	27.73	179.76	281.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	69	6.02	83.13	8.59	19.13	87.22	194.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		14	83	16.87	100.00	9.28	9.85	94.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				83				9.85				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	4	4	6.06	6.06	0.60	0.60	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.52	7.58	0.06	0.66	0.02	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	8	4.55	12.12	0.35	1.01	0.12	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	12	6.06	18.18	24.27	25.28	8.09	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	15	4.55	22.73	0.86	26.15	0.29	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	5	20	7.58	30.30	2.14	28.29	0.71	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.52	31.82	0.66	28.94	0.22	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	22	1.52	33.33	0.83	29.78	0.28	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	23	1.52	34.85	1.40	31.18	0.47	10.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	24	1.52	36.36	3.38	34.55	1.12	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	25	1.52	37.88	2.10	36.65	0.70	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	31	9.09	46.97	6.67	43.33	2.22	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	32	1.52	48.48	0.12	43.45	0.04	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	34	3.03	51.52	25.50	68.95	8.50	22.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	35	1.52	53.03	11.60	80.55	3.87	26.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	37	3.03	56.06	31.43	111.98	10.47	37.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	38	1.52	57.58	7.02	119.00	2.34	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	39	1.52	59.09	0.57	119.57	0.19	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	40	1.52	60.61	0.26	119.83	0.09	39.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		26	66	39.39	100.00	180.26	300.09	60.07	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
				66				300.09				1				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.53	2.53	3.89	3.89	0.37	0.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	11	1.44	3.97	0.11	3.78	0.01	0.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	17	2.17	6.14	0.52	4.30	0.05	0.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	20	1.08	7.22	0.20	4.10	0.02	0.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	28	2.89	10.11	3.18	7.29	0.30	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	31	1.08	11.19	1.67	8.95	0.16	0.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	41	3.61	14.80	6.63	15.59	0.63	1.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	44	1.08	15.88	1.30	16.89	0.12	1.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	49	1.81	17.69	5.05	21.94	0.48	2.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	50	0.36	18.05	0.00	21.94	0.00	2.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	56	2.17	20.22	8.72	30.66	0.83	2.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	61	1.81	22.02	9.84	40.50	0.94	3.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	72	3.97	25.99	9.05	49.55	0.87	4.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	81	3.25	29.24	32.55	82.10	3.11	7.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	82	0.36	29.60	13.57	95.67	1.30	9.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	92	3.61	33.21	37.00	132.67	3.54	12.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	123	11.19	44.40	261.26	393.93	24.99	37.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	152	10.47	54.87	250.53	644.46	23.97	61.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	44	196	15.88	70.76	202.54	847.00	19.38	81.03	1	1	100.00	100.00	92.26	92.26	100.00	100.00	45.55	10.89			
20	500,000	<b>UP</b>		81	277	29.24	100.00	198.28	1,045.28	18.97	100.00	0	1	0.00	100.00	0.00	92.26	0.00	100.00	0.00	8.83			
				277					1,045.28					1					92.26					8.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	1.26	1.26	14.50	14.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	7.45	8.71	85.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	8.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					8.71					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.57	3.57	0.10	0.10	0.56	0.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.57	7.14	0.52	0.62	2.88	3.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	3.57	10.71	0.00	0.62	0.00	3.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	3.57	14.29	6.24	6.86	34.89	38.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	3.57	17.86	9.26	2.40	51.77	13.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	3.57	21.43	2.88	0.48	16.10	2.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	3.57	25.00	2.58	2.10	14.42	11.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	3.57	28.57	0.37	1.73	2.08	9.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	3.57	32.14	0.67	1.06	3.76	5.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	3.57	35.71	0.42	0.64	2.34	3.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	3.57	39.29	0.63	0.01	3.51	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	3.57	42.86	5.21	5.20	29.11	29.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	3.57	46.43	0.57	5.77	3.20	32.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	3.57	50.00	15.43	21.20	86.27	118.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	3.57	53.57	0.33	20.87	1.85	116.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	3.57	57.14	0.29	21.16	1.61	118.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	3.57	60.71	0.07	21.23	0.41	118.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	3.57	64.29	3.42	24.65	19.14	137.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	28	35.71	100.00	6.76	17.89	37.81	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					17.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	3.83	3.83	26.48	26.48	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	32	1.07	4.91	0.91	27.38	0.02	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	21	53	3.22	8.13	2.82	30.20	0.08	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	11	64	1.69	9.82	5.89	36.09	0.16	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	82	2.76	12.58	7.42	43.52	0.20	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	26	108	3.99	16.56	20.11	63.62	0.54	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	127	2.91	19.48	19.54	83.16	0.52	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	30	157	4.60	24.08	39.48	122.64	1.06	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	176	2.91	26.99	44.30	166.94	1.19	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	188	1.84	28.83	27.42	194.36	0.73	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	204	2.45	31.29	7.14	201.50	0.19	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	220	2.45	33.74	50.59	252.09	1.36	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	21	241	3.22	36.96	352.75	604.84	9.45	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	264	3.53	40.49	126.53	731.37	3.39	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	44	308	6.75	47.24	393.78	1,125.15	10.55	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	67	375	10.28	57.52	590.93	1,716.07	15.83	45.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	58	433	8.90	66.41	655.07	2,371.15	17.55	63.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	61	494	9.36	75.77	614.35	2,985.49	16.46	79.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	95	589	14.57	90.34	540.45	3,525.94	14.48	94.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		63	652	9.66	100.00	206.96	3,732.90	5.54	100.00	3	3	100.00	100.00	2.62	2.62	100.00	100.00	1.26	0.07			
				652					3,732.90					3					2.62					0.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 204

EXPLORATION AND PRODUCTION OF PETROLEUM AND NATURAL GAS TERM

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	3.03	3.03	0.64	0.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.00	3.03	0.00	0.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	473.63	476.66	99.36	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	476.66	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					476.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	6.25	18.75	0.37	0.37	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	6.25	25.00	0.89	1.26	0.29	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	6.25	31.25	0.12	1.39	0.04	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	6.25	37.50	0.42	1.80	0.13	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	6.25	43.75	5.83	7.63	1.87	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	6.25	50.00	0.00	7.63	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	6.25	56.25	2.87	10.50	0.92	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	6.25	62.50	16.20	26.70	5.19	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	6.25	68.75	34.57	61.27	11.08	19.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	6.25	75.00	10.12	71.39	3.24	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	6.25	81.25	39.95	111.34	12.81	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	6.25	87.50	114.02	225.36	36.54	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	6.25	93.75	59.32	284.68	19.01	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	6.25	100.00	27.32	312.00	8.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	312.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	312.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	312.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	312.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	312.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					312.00					0					0.00					0.00







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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.74	0.74	0.33	0.33	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.74	1.47	1.13	1.46	0.20	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.74	2.21	1.64	0.18	0.29	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	8	3.68	5.88	8.70	8.88	1.55	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	37	21.32	27.21	25.06	16.18	4.46	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	38	0.74	27.94	1.58	17.76	0.28	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	39	0.74	28.68	1.23	18.99	0.22	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	40	0.74	29.41	3.31	22.30	0.59	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	0.74	30.15	3.26	25.56	0.58	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	42	0.74	30.88	7.19	32.75	1.28	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	46	2.94	33.82	24.12	56.87	4.29	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	48	1.47	35.29	11.66	68.53	2.08	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	38	86	27.94	63.24	52.70	121.22	9.38	21.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	100	10.29	73.53	161.11	282.33	28.69	50.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	104	2.94	76.47	46.81	329.14	8.34	58.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	108	2.94	79.41	35.02	364.16	6.24	64.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	111	2.21	81.62	12.13	376.29	2.16	67.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	122	8.09	89.71	41.09	417.38	7.32	74.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	130	5.88	95.59	74.74	492.12	13.31	87.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	136	4.41	100.00	69.43	561.54	12.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				136					561.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2044

TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.22	1.22	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.22	2.44	0.03	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.22	3.66	1.34	1.39	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.22	4.88	0.77	2.17	0.05	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.22	6.10	1.99	4.16	0.14	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.22	7.32	0.22	4.38	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.22	8.54	0.52	4.89	0.03	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.22	9.76	0.28	5.17	0.02	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	1.22	10.98	0.44	5.62	0.03	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	1.22	12.20	0.69	6.31	0.05	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	1.22	13.41	0.76	7.07	0.05	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	1.22	14.63	6.69	13.76	0.45	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	14	2.44	17.07	29.03	42.79	1.97	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	16	2.44	19.51	2.21	45.00	0.15	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	34	21.95	41.46	209.53	254.54	14.22	17.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	52	21.95	63.41	148.24	402.77	10.06	27.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	58	7.32	70.73	90.75	493.52	6.16	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	18	76	21.95	92.68	562.95	1,056.48	38.20	71.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	82	7.32	100.00	417.32	1,473.79	28.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					1,473.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2045 TERMINALS FOR CRUDE OIL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	28.57	28.57	0.41	0.41	6.53	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	14.29	42.86	0.00	0.41	0.05	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	14.29	57.14	0.00	0.41	0.05	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	14.29	71.43	1.86	2.27	29.78	36.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	14.29	85.71	2.38	4.65	38.09	74.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	14.29	100.00	1.59	6.24	25.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	6.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					6.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	4.55	4.55	0.30	0.30	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	9	13	10.23	14.77	0.51	0.81	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	1.14	15.91	0.48	1.29	0.06	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	15	1.14	17.05	0.90	2.19	0.11	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	17	2.27	19.32	0.09	2.28	0.01	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	20	3.41	22.73	1.44	3.72	0.18	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	1.14	23.86	1.75	5.47	0.22	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	23	2.27	26.14	0.01	5.49	0.00	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	24	1.14	27.27	4.43	9.91	0.54	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	25	1.14	28.41	5.83	15.74	0.71	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	26	1.14	29.55	0.36	16.10	0.04	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	3	29	3.41	32.95	20.11	36.21	2.46	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	30	1.14	34.09	7.50	43.71	0.92	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	32	2.27	36.36	25.07	68.78	3.07	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	11	43	12.50	48.86	117.40	186.17	14.39	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	46	3.41	52.27	60.48	246.66	7.41	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	47	1.14	53.41	0.00	246.66	0.00	30.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	7	54	7.95	61.36	233.12	479.78	28.57	58.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	17	71	19.32	80.68	171.87	651.64	21.06	79.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		17	88	19.32	100.00	164.38	816.02	20.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				88				816.02					0				0.00						0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2047

TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	0.56	0.56	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	66.52	67.08	99.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	67.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					67.08					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	0.15	0.15	3.10	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	6	71.43	85.71	1.60	1.75	33.65	36.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	14.29	100.00	3.02	4.77	63.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	4.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					4.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 205 MINES NOT OTHERWISE CLASSIFIED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	33.33	33.33	6.45	6.45	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	10.23	16.68	5.09	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	184.30	200.97	91.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	200.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					200.97					0					0.00					0.00		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2051

EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.05	1.05	0.13	0.13	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.05	2.11	0.01	0.14	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.05	3.16	0.96	1.10	0.21	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.05	4.21	0.16	1.25	0.03	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.05	5.26	0.08	1.34	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.05	6.32	1.04	2.38	0.23	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	12	6.32	12.63	4.57	6.94	1.02	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	2.11	14.74	0.39	7.33	0.09	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.05	15.79	0.06	7.40	0.01	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.05	16.84	0.03	7.43	0.01	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	18	2.11	18.95	7.74	15.17	1.73	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.05	20.00	1.93	17.10	0.43	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	22	3.16	23.16	13.91	31.01	3.11	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	27	5.26	28.42	8.65	39.67	1.94	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	31	4.21	32.63	10.53	50.20	2.36	11.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	51	21.05	53.68	197.99	248.19	44.34	55.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	64	13.68	67.37	91.23	339.42	20.43	76.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	79	15.79	83.16	83.41	422.83	18.68	94.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	95	16.84	100.00	23.71	446.54	5.31	100.00	1	1	100.00	100.00	0.68	0.68	100.00	100.00	2.86	0.15			
				95					446.54					1					0.68					0.15



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2052

EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	0.23	0.23	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	1.37	1.60	2.82	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	6.58	8.19	13.52	16.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	5.72	13.91	11.75	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	6.57	20.47	13.49	42.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	5.71	26.18	11.72	53.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	22.52	48.70	46.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	48.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					48.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	8.33	12.50	0.32	0.33	0.21	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.17	16.67	0.59	0.92	0.38	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	7	12.50	29.17	1.82	2.74	1.18	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	4.17	33.33	2.05	4.79	1.33	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	4.17	37.50	5.89	10.69	3.81	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	4.17	41.67	12.06	22.74	7.80	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	4.17	45.83	14.52	37.26	9.39	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	4.17	50.00	48.74	86.01	31.53	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	4.17	54.17	1.43	87.44	0.93	56.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	4.17	58.33	2.64	90.08	1.71	58.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	4.17	62.50	5.21	95.29	3.37	61.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	4.17	66.67	2.83	98.12	1.83	63.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	4.17	70.83	0.09	98.03	0.06	63.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	4.17	75.00	0.17	97.86	0.11	63.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	4.17	79.17	0.00	97.86	0.00	63.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	22	12.50	91.67	28.53	126.38	18.45	81.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	24	8.33	100.00	28.23	154.61	18.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	154.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	154.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					154.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 206

FOUNDRIES REDUCTION PLANT FOR METALS(EXCL.IRON ALUMINIUM)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.85	1.85	8.08	8.08	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.93	2.78	0.47	8.55	0.09	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.93	3.70	1.41	9.96	0.26	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.93	4.63	2.00	11.96	0.37	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.93	5.56	2.90	14.86	0.53	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.93	6.48	0.38	15.24	0.07	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	0.93	7.41	1.90	17.13	0.35	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	0.93	8.33	0.76	17.90	0.14	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	0.93	9.26	5.03	22.93	0.92	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	0.93	10.19	3.77	26.70	0.69	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	0.93	11.11	1.77	28.46	0.32	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	0.93	12.04	4.14	32.60	0.76	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	0.93	12.96	2.86	35.46	0.52	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	0.93	13.89	6.01	41.47	1.10	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	0.93	14.81	0.66	42.13	0.12	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	40	22.22	37.04	150.52	192.65	27.61	35.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	60	18.52	55.56	200.32	392.96	36.75	72.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	35	95	32.41	87.96	130.26	523.22	23.89	95.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	108	12.04	100.00	21.91	545.13	4.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	108	0.00	100.00	0.00	545.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				108					545.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	0.98	0.98	1.93	1.93	1.23	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	0.98	1.96	3.76	5.69	2.40	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	0.98	2.94	5.19	0.50	3.31	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	0.98	3.92	5.50	5.00	3.51	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	0.98	4.90	5.49	0.49	3.50	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	0.98	5.88	5.50	5.99	3.51	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	0.98	6.86	0.00	5.99	0.00	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	0.98	7.84	11.02	17.01	7.04	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	0.98	8.82	11.04	5.97	7.05	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	0.98	9.80	11.04	17.01	7.05	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	0.98	10.78	11.04	5.97	7.05	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	0.98	11.76	7.77	13.74	4.96	8.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	0.98	12.75	0.75	14.49	0.48	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	0.98	13.73	0.00	14.49	0.00	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	3	17	2.94	16.67	17.06	31.55	10.89	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	18	35	17.65	34.31	44.23	75.78	28.24	48.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	20	55	19.61	53.92	6.28	82.06	4.01	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	16	71	15.69	69.61	1.89	80.17	1.21	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		31	102	30.39	100.00	76.45	156.62	48.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				102					156.62					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	3.67	3.67	30.54	30.54	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	60	1.12	4.78	0.69	31.23	0.03	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	74	1.12	5.90	1.62	32.85	0.08	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	93	1.51	7.41	3.78	36.64	0.19	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	109	1.27	8.69	10.99	47.62	0.54	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	124	1.20	9.88	5.03	52.65	0.25	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	132	0.64	10.52	7.73	60.38	0.38	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	159	2.15	12.67	33.42	93.80	1.65	4.62	1	1	12.50	12.50	3.39	3.39	28.73	28.73	10.13	3.61			
9	1,500	2,000	1,750	13	172	1.04	13.71	44.29	138.09	2.18	6.81	0	1	0.00	12.50	2.18	3.39	0.00	28.73	0.00	2.45			
10	2,000	2,500	2,250	11	183	0.88	14.58	17.57	155.66	0.87	7.67	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	2.18			
11	2,500	3,000	2,750	37	220	2.95	17.53	43.50	199.15	2.14	9.82	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	1.70			
12	3,000	4,000	3,500	13	233	1.04	18.57	42.73	241.88	2.11	11.92	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	1.40			
13	4,000	5,000	4,500	26	259	2.07	20.64	32.22	209.66	1.59	10.34	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	1.61			
14	5,000	7,500	6,250	42	301	3.35	23.98	67.35	277.01	3.32	13.66	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	1.22			
15	7,500	10,000	8,750	72	373	5.74	29.72	49.10	227.92	2.42	11.24	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	1.49			
16	10,000	20,000	15,000	118	491	9.40	39.12	675.29	903.20	33.29	44.52	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	0.37			
17	20,000	50,000	35,000	193	684	15.38	54.50	876.11	1,779.31	43.19	87.71	0	1	0.00	12.50	0.00	3.39	0.00	28.73	0.00	0.19			
18	50,000	100,000	75,000	161	845	12.83	67.33	607.51	2,386.82	29.95	117.66	3	4	37.50	50.00	7.00	10.39	59.41	88.14	1.15	0.44			
19	100,000	500,000	300,000	215	1,060	17.13	84.46	418.15	2,804.97	20.61	138.27	1	5	12.50	62.50	0.11	10.49	0.89	89.04	0.03	0.37			
20	500,000	UP		195	1,255	15.54	100.00	776.39	2,028.58	38.27	100.00	3	8	37.50	100.00	1.29	11.79	10.96	100.00	0.17	0.58			
				1,255					2,028.58					8					11.79					0.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2072 EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	14.29	14.29	0.21	0.21	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	7.14	21.43	0.01	0.22	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	7.14	28.57	0.01	0.23	0.02	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	7.14	35.71	0.01	0.24	0.02	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	7.14	42.86	0.01	0.25	0.02	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	7.14	50.00	10.06	10.31	14.39	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	7.14	57.14	0.85	11.17	1.22	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	7.14	64.29	10.12	21.29	14.48	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	7.14	71.43	23.36	44.65	33.41	63.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	7.14	78.57	0.12	44.77	0.17	64.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	7.14	85.71	24.46	69.23	34.99	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	7.14	92.86	0.42	69.65	0.60	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	7.14	100.00	0.25	69.91	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	69.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					69.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.50	2.50	2.82	2.82	1.74	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.50	5.00	2.27	5.08	1.40	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.50	7.50	1.03	6.11	0.64	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.50	10.00	1.99	8.10	1.23	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.50	12.50	2.10	10.21	1.30	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.50	15.00	2.10	12.31	1.30	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.50	17.50	2.66	14.97	1.65	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.50	20.00	2.66	17.64	1.65	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.50	22.50	2.66	20.30	1.65	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.50	25.00	3.08	23.38	1.90	14.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.50	27.50	3.08	26.46	1.90	16.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.50	30.00	2.66	29.13	1.65	17.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	15	7.50	37.50	11.26	40.39	6.96	24.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	2.50	40.00	0.90	41.29	0.56	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	2.50	42.50	0.85	42.14	0.53	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	2.50	45.00	0.06	42.20	0.04	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	2.50	47.50	0.06	42.26	0.04	26.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	31	30.00	77.50	30.98	73.24	19.14	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		9	40	22.50	100.00	88.63	161.87	54.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					161.87					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.95	3.95	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	2.63	6.58	0.09	0.13	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.32	7.89	0.12	0.25	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.32	9.21	0.00	0.25	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.32	10.53	0.00	0.25	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.32	11.84	1.69	1.94	0.30	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.32	13.16	1.19	3.13	0.21	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.32	14.47	1.82	4.95	0.32	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.32	15.79	4.36	9.31	0.77	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	1.32	17.11	0.02	9.33	0.00	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	23	13.16	30.26	5.56	3.77	0.98	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	25	2.63	32.89	4.75	0.97	0.83	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	27	2.63	35.53	4.86	3.89	0.85	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	35	10.53	46.05	65.62	69.51	11.53	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	1.32	47.37	0.00	69.51	0.00	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	41	6.58	53.95	54.97	124.48	9.66	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	43	2.63	56.58	0.08	124.40	0.01	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	55	15.79	72.37	30.08	154.48	5.29	27.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	16	71	21.05	93.42	338.22	183.74	59.45	32.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		5	76	6.58	100.00	385.15	568.89	67.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				76					568.89					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2078 MIXED

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.23	3.23	0.06	0.06	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.23	6.45	0.06	0.12	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.23	9.68	0.09	0.22	0.18	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.23	12.90	0.31	0.53	0.61	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	8	12.90	25.81	0.83	1.36	1.62	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	12	12.90	38.71	0.98	2.34	1.92	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	19	22.58	61.29	2.19	4.53	4.29	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	20	3.23	64.52	0.33	4.86	0.65	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	23	9.68	74.19	2.48	7.34	4.85	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	3.23	77.42	2.48	9.82	4.85	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	3.23	80.65	12.38	22.20	24.25	43.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	3.23	83.87	2.48	24.68	4.85	48.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	3.23	87.10	3.72	28.39	7.27	55.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	28	3.23	90.32	2.67	31.06	5.22	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	31	9.68	100.00	20.02	51.08	39.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	51.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					51.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.00	10.00	0.32	0.32	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.00	15.00	0.65	0.97	0.69	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.00	20.00	0.97	1.94	1.03	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.00	25.00	2.48	4.43	2.63	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.00	30.00	3.89	8.31	4.12	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.00	35.00	0.00	8.31	0.00	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.00	40.00	1.98	10.29	2.09	10.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.00	45.00	3.50	13.79	3.71	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.00	50.00	5.04	18.83	5.34	19.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.00	55.00	4.05	22.88	4.30	24.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.00	60.00	3.37	26.25	3.57	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.00	65.00	5.84	32.09	6.18	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	16	15.00	80.00	23.52	55.60	24.92	58.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	18	10.00	90.00	14.51	70.11	15.37	74.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.00	95.00	22.99	93.10	24.36	98.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	5.00	100.00	1.27	94.38	1.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	94.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	94.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	94.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					94.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	13.33	13.33	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	6.67	20.00	0.11	0.13	0.07	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	3.33	23.33	1.19	1.32	0.74	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	3.33	26.67	0.36	1.68	0.22	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	11	10.00	36.67	1.11	2.79	0.69	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	13	6.67	43.33	11.78	14.57	7.28	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	3.33	46.67	0.83	15.40	0.51	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	16	6.67	53.33	0.87	16.27	0.54	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	17	3.33	56.67	1.68	17.95	1.04	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	18	3.33	60.00	1.77	19.72	1.09	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	19	3.33	63.33	3.25	22.97	2.01	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	3.33	66.67	5.77	28.74	3.56	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	21	3.33	70.00	10.14	38.87	6.26	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	22	3.33	73.33	20.00	58.87	12.36	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	23	3.33	76.67	26.05	84.92	16.10	52.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	24	3.33	80.00	23.02	107.94	14.23	66.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	30	20.00	100.00	53.85	161.79	33.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	30	0.00	100.00	0.00	161.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	161.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	161.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					161.79					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 209 PEAT EXTRACTION PEAT PROCESSING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	15.42	15.42	21.66	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	31.70	47.12	44.53	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	14.65	61.77	20.58	86.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	12.33	74.10	17.33	104.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	8.01	66.10	11.25	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	1,750	66.10	0.00	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	3.15	69.25	4.42	97.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	1.94	71.19	2.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	71.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					71.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.00	5.00	0.35	0.35	0.31	0.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	0.61	0.95	0.54	0.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	0.58	1.53	0.51	1.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	2.46	4.00	2.19	3.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	3.77	7.76	3.35	6.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	2.37	10.13	2.11	9.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	10.19	20.32	9.06	18.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	2.11	22.43	1.87	19.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.00	45.00	7.01	29.44	6.24	26.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.00	50.00	6.75	36.19	6.00	32.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.00	55.00	1.20	37.38	1.07	33.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.00	60.00	1.28	38.67	1.14	34.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.00	65.00	1.24	39.90	1.10	35.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.00	70.00	27.17	67.07	24.17	59.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.00	75.00	20.00	87.07	17.79	77.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.00	80.00	19.24	106.31	17.12	94.58	1	1	100.00	100.00	38.45	38.45	100.00	100.00	199.87	36.17			
18	50,000	100,000	75,000	1	17	5.00	85.00	6.09	112.41	5.42	100.00	0	1	0.00	100.00	0.00	38.45	0.00	100.00	0.00	34.21			
19	100,000	500,000	300,000	3	20	15.00	100.00	0.00	112.41	0.00	100.00	0	1	0.00	100.00	0.00	38.45	0.00	100.00	0.00	34.21			
20	500,000	UP		0	20	0.00	100.00	0.00	0.00	0.00	100.00	0	1	0.00	100.00	0.00	38.45	0.00	100.00	0.00	34.21			
				20					112.41					1					38.45					34.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.68	3.68	7.43	7.43	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	14	0.61	4.29	0.22	7.64	0.01	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	18	1.23	5.52	0.65	8.29	0.04	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	21	0.92	6.44	0.96	9.26	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	40	5.83	12.27	11.88	21.14	0.70	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	51	3.37	15.64	4.94	26.07	0.29	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	60	2.76	18.40	6.30	32.38	0.37	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	82	6.75	25.15	65.83	98.20	3.85	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	96	4.29	29.45	22.32	120.53	1.31	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	111	4.60	34.05	32.39	152.92	1.90	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	120	2.76	36.81	19.08	172.00	1.12	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	135	4.60	41.41	33.03	205.03	1.93	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	155	6.13	47.55	39.67	244.70	2.32	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	184	8.90	56.44	143.36	388.06	8.39	22.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	206	6.75	63.19	183.31	571.37	10.73	33.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	240	10.43	73.62	251.29	822.66	14.71	48.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	41	281	12.58	86.20	521.27	1,343.93	30.52	78.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	20	301	6.13	92.33	185.82	1,529.75	10.88	89.56	2	2	100.00	100.00	6.28	6.28	100.00	100.00	3.38	0.41	0.37	0.37	
19	100,000	500,000	300,000	23	324	7.06	99.39	166.66	1,696.41	9.76	99.31	0	2	0.00	100.00	0.00	6.28	0.00	100.00	0.00	0.00	0.00	0.37	
20	500,000	UP		2	326	0.61	100.00	11.72	1,708.14	0.69	100.00	0	2	0.00	100.00	0.00	6.28	0.00	100.00	0.00	0.00	0.00	0.37	
				326					1,708.14					2					6.28					0.37





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.53	3.53	0.12	0.12	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.35	3.89	0.05	0.17	0.02	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	12	0.35	4.24	0.00	0.17	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	18	2.12	6.36	0.98	1.15	0.28	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	0.35	6.71	0.23	1.38	0.06	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	30	3.89	10.60	12.07	13.45	3.41	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	42	4.24	14.84	0.64	14.08	0.18	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	53	3.89	18.73	2.71	16.79	0.76	4.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	62	3.18	21.91	1.91	18.70	0.54	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	79	6.01	27.92	1.54	20.24	0.43	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	80	0.35	28.27	0.05	20.29	0.01	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	114	12.01	40.28	20.96	41.25	5.92	11.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	120	2.12	42.40	5.70	46.96	1.61	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	130	3.53	45.94	2.53	49.49	0.72	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	132	0.71	46.64	15.22	64.71	4.30	18.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	160	9.89	56.54	50.46	115.17	14.25	32.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	165	1.77	58.30	7.06	122.23	1.99	34.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	181	5.65	63.96	65.04	187.27	18.37	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	62	243	21.91	85.87	103.81	291.08	29.32	82.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		40	283	14.13	100.00	63.01	354.08	17.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				283					354.08					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2111 CHALK LIME AND PLASTER WORK KIESELGUHR KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	12.50	12.50	0.02	0.02	0.29	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	0.03	0.05	0.45	0.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	0.12	0.18	1.70	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.08	0.26	1.08	3.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.22	0.47	2.95	6.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	0.14	0.61	1.88	8.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	4.19	4.80	57.21	65.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	2.53	7.33	34.46	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	7.33	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					7.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.98	0.98	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.49	1.46	0.06	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.49	1.95	0.14	0.09	0.02	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.49	2.44	0.14	0.23	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.49	2.93	0.18	0.40	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.49	3.41	0.18	0.58	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	0.49	3.90	0.26	0.84	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	0.49	4.39	0.33	1.17	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	1.46	5.85	5.32	6.50	0.75	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	17	2.44	8.29	0.98	7.47	0.14	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	20	1.46	9.76	0.00	7.47	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	40	9.76	19.51	1.59	9.06	0.22	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	47	3.41	22.93	0.94	10.00	0.13	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	63	7.80	30.73	2.52	12.53	0.36	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	64	0.49	31.22	0.00	12.53	0.00	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	74	4.88	36.10	10.41	22.94	1.47	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	88	6.83	42.93	3.50	19.44	0.49	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	107	9.27	52.20	44.09	63.53	6.21	8.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	28	135	13.66	65.85	315.29	378.81	44.41	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		70	205	34.15	100.00	331.14	709.95	46.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				205					709.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	1.94	1.94	39.94	39.94	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	0.88	2.82	0.26	40.20	0.02	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	25	1.59	4.41	0.45	40.66	0.03	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	37	2.12	6.53	2.42	43.08	0.18	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	48	1.94	8.47	0.16	43.24	0.01	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	54	1.06	9.52	0.05	43.29	0.00	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	76	3.88	13.40	1.85	45.14	0.14	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	107	5.47	18.87	208.72	253.86	15.72	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	147	7.05	25.93	39.94	293.80	3.01	22.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	170	4.06	29.98	19.15	312.95	1.44	23.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	181	1.94	31.92	13.08	326.03	0.98	24.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	36	217	6.35	38.27	42.86	368.89	3.23	27.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	245	4.94	43.21	18.06	386.95	1.36	29.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	35	280	6.17	49.38	63.41	450.36	4.77	33.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	295	2.65	52.03	36.44	486.80	2.74	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	342	8.29	60.32	130.37	617.16	9.82	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	378	6.35	66.67	153.82	463.34	11.58	34.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	410	5.64	72.31	177.81	641.15	13.39	48.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	92	502	16.23	88.54	582.10	1,223.25	43.83	92.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		65	567	11.46	100.00	104.69	1,327.94	7.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				567					1,327.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.12	4.12	13.55	13.55	4.89	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	15	11.34	15.46	1.21	14.75	0.44	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	23	8.25	23.71	2.81	17.56	1.01	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	26	3.09	26.80	1.07	18.63	0.39	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	33	7.22	34.02	3.33	21.97	1.20	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	38	5.15	39.18	4.34	26.31	1.57	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	43	5.15	44.33	4.50	30.80	1.62	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	44	1.03	45.36	0.49	31.29	0.18	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	47	3.09	48.45	4.61	35.90	1.66	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	48	1.03	49.48	2.12	38.02	0.77	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	52	4.12	53.61	13.22	51.23	4.77	18.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	55	3.09	56.70	11.40	62.64	4.12	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	56	1.03	57.73	2.33	64.97	0.84	23.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	58	2.06	59.79	5.06	70.02	1.83	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	60	2.06	61.86	18.79	88.81	6.78	32.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	66	6.19	68.04	36.38	125.19	13.14	45.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	70	4.12	72.16	14.42	139.61	5.21	50.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	80	10.31	82.47	114.62	254.23	41.39	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	89	9.28	91.75	14.18	268.41	5.12	96.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	97	8.25	100.00	8.53	276.94	3.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					276.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	71	71	5.73	5.73	50.21	50.21	0.98	0.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	41	112	3.31	9.03	3.62	53.83	0.07	1.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	38	150	3.06	12.10	10.59	64.42	0.21	1.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	26	176	2.10	14.19	10.70	75.13	0.21	1.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	68	244	5.48	19.68	35.48	110.61	0.69	2.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	93	337	7.50	27.18	68.94	179.54	1.34	3.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	48	385	3.87	31.05	32.09	211.64	0.62	4.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	58	443	4.68	35.73	54.97	266.60	1.07	5.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	63	506	5.08	40.81	76.01	342.61	1.48	6.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	43	549	3.47	44.27	64.23	406.84	1.25	7.90	3	3	25.00	25.00	706.90	706.90	53.34	53.34	1100.56	173.75		
11	2,500	3,000	2,750	49	598	3.95	48.23	86.93	493.77	1.69	9.59	1	4	8.33	33.33	472.22	1,179.12	35.63	88.97	543.25	238.80		
12	3,000	4,000	3,500	69	667	5.56	53.79	72.08	565.84	1.40	10.99	0	4	0.00	33.33	0.00	1,179.12	0.00	88.97	0.00	208.38		
13	4,000	5,000	4,500	31	698	2.50	56.29	74.49	640.33	1.45	12.44	0	4	0.00	33.33	0.00	1,179.12	0.00	88.97	0.00	184.14		
14	5,000	7,500	6,250	62	760	5.00	61.29	260.19	900.52	5.05	17.49	0	4	0.00	33.33	0.00	1,179.12	0.00	88.97	0.00	130.94		
15	7,500	10,000	8,750	31	791	2.50	63.79	197.89	1,098.40	3.84	21.33	0	4	0.00	33.33	0.00	1,179.12	0.00	88.97	0.00	107.35		
16	10,000	20,000	15,000	86	877	6.94	70.73	495.63	1,594.04	9.63	30.96	1	5	8.33	41.67	0.00	1,179.12	0.00	88.97	0.00	73.97		
17	20,000	50,000	35,000	154	1,031	12.42	83.15	1,606.81	3,200.84	31.21	62.17	5	10	41.67	83.33	37.19	1,216.31	2.81	91.78	2.31	38.00		
18	50,000	100,000	75,000	86	1,117	6.94	90.08	800.28	4,001.13	15.54	77.71	2	12	16.67	100.00	108.97	1,325.28	8.22	100.00	13.62	33.12		
19	100,000	500,000	300,000	95	1,212	7.66	97.74	1,024.96	5,026.09	19.91	97.61	0	12	0.00	100.00	0.00	1,325.28	0.00	100.00	0.00	26.37		
20	500,000	UP		28	1,240	2.26	100.00	122.82	5,148.91	2.39	100.00	0	12	0.00	100.00	0.00	1,325.28	0.00	100.00	0.00	25.74		
				1,240				5,148.91				12				1,325.28				25.74			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	2	2	22.22	22.22	0.02	0.02	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	11.11	33.33	0.80	0.82	10.94	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	11.11	44.44	0.45	1.27	6.18	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	11.11	55.56	0.64	1.91	8.76	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	11.11	66.67	0.79	2.70	10.80	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	11.11	77.78	1.43	4.12	19.57	56.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	11.11	88.89	3.16	7.28	43.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	9	11.11	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	7.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				7.28				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2118 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.21	0.21	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	0.00	0.21	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	0.34	0.55	2.33	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	7.30	7.85	50.18	53.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	6.70	14.55	46.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	14.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					14.55					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.96	1.96	0.07	0.07	0.07	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	3	3.92	5.88	0.31	0.38	2.28	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	4	1.96	7.84	0.69	1.07	5.02	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	5	1.96	9.80	0.39	1.46	2.82	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	6	1.96	11.76	0.68	2.14	4.94	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	7	1.96	13.73	1.72	3.86	12.50	28.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	2	9	3.92	17.65	1.98	5.84	14.39	42.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	7	16	13.73	31.37	15.25	21.09	110.91	153.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	3	19	5.88	37.25	9.84	30.93	71.56	224.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	21	3.92	41.18	4.56	35.49	33.18	258.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	7	28	13.73	54.90	38.70	74.19	281.43	539.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	29	1.96	56.86	4.11	78.30	29.91	569.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	30	1.96	58.82	2.98	81.28	21.64	591.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	31	1.96	60.78	2.98	84.25	21.64	612.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	3	34	5.88	66.67	19.85	104.10	144.33	757.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	8	42	15.69	82.35	159.18	55.08	*****	400.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	43	1.96	84.31	35.64	19.44	259.18	141.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	44	1.96	86.27	3.86	15.58	28.09	113.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	7	51	13.73	100.00	29.33	13.75	213.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	51	0.00	100.00	0.00	0.00	13.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				51					13.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.40	3.40	37.52	37.52	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	25	2.27	5.67	0.61	38.12	0.05	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	14	39	3.17	8.84	3.78	41.91	0.28	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	49	2.27	11.11	9.12	51.03	0.68	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	68	4.31	15.42	27.22	78.25	2.02	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	24	92	5.44	20.86	13.47	91.72	1.00	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	111	4.31	25.17	19.75	111.47	1.47	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	28	139	6.35	31.52	46.22	157.69	3.44	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	159	4.54	36.05	53.25	210.95	3.96	15.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	172	2.95	39.00	41.64	252.58	3.10	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	182	2.27	41.27	39.37	291.96	2.93	21.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	203	4.76	46.03	66.30	358.25	4.93	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	209	1.36	47.39	40.89	399.14	3.04	29.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	38	247	8.62	56.01	295.43	694.57	21.97	51.65	1	1	25.00	25.00	9.07	9.07	1.86	1.86	3.07	1.31	1.17	1.17	
15	7,500	10,000	8,750	23	270	5.22	61.22	84.02	778.59	6.25	57.90	0	1	0.00	25.00	0.00	9.07	0.00	1.86	0.00	1.17	0.84	0.84	
16	10,000	20,000	15,000	24	294	5.44	66.67	302.71	1,081.30	22.51	80.41	0	1	0.00	25.00	0.00	9.07	0.00	1.86	0.00	0.84	0.84	0.84	
17	20,000	50,000	35,000	66	360	14.97	81.63	504.48	1,585.78	37.51	117.92	1	2	25.00	50.00	25.95	35.02	5.32	7.18	5.14	2.21	2.21	2.21	
18	50,000	100,000	75,000	33	393	7.48	89.12	594.71	991.07	44.22	73.70	0	2	0.00	50.00	0.00	35.02	0.00	7.18	0.00	3.53	3.53	3.53	
19	100,000	500,000	300,000	36	429	8.16	97.28	276.87	1,267.94	20.59	94.29	2	4	50.00	100.00	452.67	487.69	92.82	100.00	163.50	38.46	38.46	38.46	
20	500,000	UP		12	441	2.72	100.00	76.83	1,344.77	5.71	100.00	0	4	0.00	100.00	0.00	487.69	0.00	100.00	0.00	36.27	36.27	36.27	
				441					1,344.77					4					487.69					36.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.49	0.49	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.98	2.47	6.81	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.42	4.90	8.33	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	24.20	29.09	83.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	29.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					29.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.78	0.78	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	34.44	35.21	32.40	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	30.21	65.43	28.43	61.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	9.97	75.40	9.38	70.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	30.89	106.29	29.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	106.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					106.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.00	4.00	1.20	1.20	3.30	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	0.55	1.75	1.53	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	0.17	1.93	0.48	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	8.00	20.00	1.40	3.33	3.85	9.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.00	24.00	1.21	4.54	3.33	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	4.00	28.00	2.50	7.04	6.88	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	4.00	32.00	1.96	8.99	5.39	24.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	4.00	36.00	3.40	12.40	9.36	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	4.00	40.00	0.18	12.57	0.48	34.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	4.00	44.00	2.63	15.21	7.24	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	4.00	48.00	11.98	27.19	32.96	74.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	4.00	52.00	0.00	27.19	0.00	74.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	4.00	56.00	0.00	27.19	0.00	74.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	4.00	60.00	2.22	29.40	6.09	80.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	4.00	64.00	0.14	29.54	0.38	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	4.00	68.00	0.12	29.66	0.34	81.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	4.00	72.00	2.22	31.88	6.09	87.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	25	28.00	100.00	4.47	36.35	12.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	36.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					36.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	21.52	21.52	0.29	0.29	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	61	17.09	38.61	2.69	2.40	0.83	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	91	18.99	57.59	4.38	6.79	1.35	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	103	7.59	65.19	2.00	8.78	0.62	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	113	6.33	71.52	5.24	14.02	1.62	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	117	2.53	74.05	2.06	16.08	0.64	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	121	2.53	76.58	0.86	15.22	0.27	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	125	2.53	79.11	4.56	19.78	1.41	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	126	0.63	79.75	2.72	22.50	0.84	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	127	0.63	80.38	1.32	23.82	0.41	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	128	0.63	81.01	2.13	25.95	0.66	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	129	0.63	81.65	9.61	35.56	2.97	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	130	0.63	82.28	0.00	35.56	0.00	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	131	0.63	82.91	3.36	38.92	1.04	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	132	0.63	83.54	7.18	46.11	2.22	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	139	4.43	87.97	64.83	110.94	20.03	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	151	7.59	95.57	93.13	204.07	28.77	63.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	154	1.90	97.47	57.52	261.58	17.77	80.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	158	2.53	100.00	62.16	323.74	19.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	158	0.00	100.00	0.00	323.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				158					323.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	6.90	6.90	5.01	5.01	1.06	1.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	18	1.97	8.87	0.01	5.02	0.00	1.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	25	3.45	12.32	0.62	5.64	0.13	1.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	30	2.46	14.78	2.70	8.34	0.57	1.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	31	0.49	15.27	0.00	8.34	0.00	1.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	34	1.48	16.75	0.65	8.99	0.14	1.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	37	1.48	18.23	1.58	7.42	0.33	1.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	43	2.96	21.18	3.44	10.86	0.72	2.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	45	0.99	22.17	5.06	15.91	1.07	3.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	46	0.49	22.66	0.31	16.22	0.07	3.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	51	2.46	25.12	16.05	32.27	3.38	6.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	53	0.99	26.11	6.45	38.72	1.36	8.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	55	0.99	27.09	7.23	45.94	1.52	9.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	62	3.45	30.54	15.28	61.22	3.22	12.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	65	1.48	32.02	9.52	70.74	2.01	14.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	85	9.85	41.87	41.77	112.50	8.80	23.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	122	18.23	60.10	144.57	257.08	30.47	54.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	60	182	29.56	89.66	150.65	407.73	31.75	85.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	21	203	10.34	100.00	66.75	474.48	14.07	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	203	0.00	100.00	0.00	474.48	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				203					474.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.83	5.83	2.13	2.13	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	14	0.45	6.28	0.04	2.17	0.01	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	15	0.45	6.73	0.00	2.17	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.45	7.17	0.00	2.17	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	18	0.90	8.07	0.07	2.24	0.01	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	23	2.24	10.31	1.17	3.41	0.19	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	31	3.59	13.90	7.79	11.21	1.26	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	35	1.79	15.70	2.30	13.50	0.37	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	44	4.04	19.73	1.50	15.00	0.24	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	46	0.90	20.63	3.94	18.94	0.63	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	55	4.04	24.66	6.17	25.11	0.99	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	57	0.90	25.56	0.27	24.84	0.04	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	59	0.90	26.46	4.46	29.30	0.72	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	72	5.83	32.29	19.81	49.11	3.19	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	12	84	5.38	37.67	12.44	61.55	2.00	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	99	6.73	44.39	53.89	115.45	8.69	18.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	54	153	24.22	68.61	78.13	193.58	12.59	31.20	4	4	100.00	100.00	34.32	34.32	100.00	100.00	43.93	17.73	0.00	0.00	
18	50,000	100,000	75,000	33	186	14.80	83.41	158.27	351.85	25.51	56.70	0	4	0.00	100.00	0.00	34.32	0.00	100.00	0.00	0.00	9.75	0.00	
19	100,000	500,000	300,000	29	215	13.00	96.41	263.22	615.06	42.42	99.12	0	4	0.00	100.00	0.00	34.32	0.00	100.00	0.00	0.00	5.58	0.00	
20	500,000	<b>UP</b>		8	223	3.59	100.00	5.47	620.53	0.88	100.00	0	4	0.00	100.00	0.00	34.32	0.00	100.00	0.00	0.00	5.53	0.00	
				223					620.53					4					34.32					5.53





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.21	0.21	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.66	0.87	6.57	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.22	3.10	21.97	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	7.02	10.11	69.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					10.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.22	1.22	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.22	2.44	0.17	0.17	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.22	3.66	0.85	0.68	0.40	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.22	4.88	0.32	0.37	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.22	6.10	0.32	0.05	0.15	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.22	7.32	0.35	0.30	0.16	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	1.22	8.54	0.43	0.73	0.20	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	13	7.32	15.85	1.03	1.76	0.49	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	15	2.44	18.29	0.77	2.53	0.36	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	17	2.44	20.73	1.08	1.45	0.51	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	18	1.22	21.95	1.29	2.74	0.60	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	22	4.88	26.83	4.72	7.45	2.21	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	24	2.44	29.27	1.57	5.88	0.74	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	25	1.22	30.49	0.30	5.58	0.14	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	27	2.44	32.93	2.67	2.90	1.25	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	31	4.88	37.80	28.39	25.48	13.32	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	39	9.76	47.56	24.70	50.18	11.59	23.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	42	3.66	51.22	7.08	57.27	3.32	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	35	77	42.68	93.90	134.21	191.48	62.97	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	82	6.10	100.00	21.66	213.13	10.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					213.13					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	9.46	9.46	20.70	20.70	2.43	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	19	3.38	12.84	2.56	23.27	0.30	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	20	0.68	13.51	0.24	23.51	0.03	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	23	2.03	15.54	1.07	24.58	0.13	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	30	4.73	20.27	4.08	28.66	0.48	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	31	0.68	20.95	0.61	29.27	0.07	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	32	0.68	21.62	0.67	29.95	0.08	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	35	2.03	23.65	5.33	35.28	0.62	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	36	0.68	24.32	3.50	38.78	0.41	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	37	0.68	25.00	2.03	40.81	0.24	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	38	0.68	25.68	1.73	42.53	0.20	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	39	0.68	26.35	8.03	50.56	0.94	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	41	1.35	27.70	5.78	56.35	0.68	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	47	4.05	31.76	41.63	97.98	4.88	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	57	6.76	38.51	38.13	136.11	4.47	15.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	69	8.11	46.62	81.87	217.98	9.60	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	89	13.51	60.14	101.30	319.28	11.87	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	99	6.76	66.89	321.11	640.38	37.63	75.05	1	1	10.00	10.00	0.50	0.50	2.25	2.25	0.16	0.16	0.08	0.08	
19	100,000	500,000	300,000	30	129	20.27	87.16	172.24	812.63	20.19	95.24	9	10	90.00	100.00	21.90	22.41	97.75	100.00	12.72	12.72	2.76	2.76	
20	500,000	<b>UP</b>		19	148	12.84	100.00	40.61	853.24	4.76	100.00	0	10	0.00	100.00	0.00	22.41	0.00	100.00	0.00	0.00	0.00	2.63	
				148					853.24					10					22.41					2.63



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2142

FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.55	3.55	8.92	8.92	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	15	1.29	4.84	0.28	9.20	0.01	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	0.32	5.16	0.16	9.35	0.01	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	18	0.65	5.81	6.23	15.58	0.32	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	19	0.32	6.13	0.99	16.57	0.05	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	20	0.32	6.45	0.76	17.33	0.04	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	23	0.97	7.42	1.97	19.30	0.10	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	29	1.94	9.35	10.09	29.40	0.52	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	32	0.97	10.32	5.83	35.23	0.30	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	36	1.29	11.61	8.15	43.38	0.42	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	43	2.26	13.87	10.23	53.61	0.52	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	51	2.58	16.45	21.64	75.25	1.11	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	59	2.58	19.03	17.06	92.30	0.87	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	70	3.55	22.58	19.73	112.03	1.01	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	88	5.81	28.39	34.69	146.72	1.77	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	115	8.71	37.10	263.48	410.20	13.48	20.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	43	158	13.87	50.97	319.68	729.88	16.35	37.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	40	198	12.90	63.87	407.02	1,136.90	20.82	58.15	1	1	20.00	20.00	0.92	0.92	16.80	16.80	0.23	0.23	0.08	0.08	
19	100,000	500,000	300,000	89	287	28.71	92.58	755.81	1,892.71	38.66	96.81	0	1	0.00	20.00	0.00	0.92	0.00	16.80	0.00	0.00	0.00	0.05	
20	500,000	<b>UP</b>		23	310	7.42	100.00	62.30	1,955.00	3.19	100.00	4	5	80.00	100.00	4.55	5.47	83.20	100.00	7.31	7.31	0.28	0.28	
				310					1,955.00					5					5.47					0.28



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.50	0.50	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	8.43	8.93	8.68	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	4.66	13.59	4.80	13.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	59.43	73.02	61.18	75.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	1.41	71.61	1.45	73.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	2.29	73.89	2.35	76.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	18.02	91.91	18.56	94.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	1.00	92.91	1.03	95.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	4.21	97.13	4.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	97.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					97.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.17	2.17	24.24	24.24	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.72	2.90	0.33	24.57	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.72	3.62	2.33	26.90	0.03	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.72	4.35	0.64	27.54	0.01	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	2.17	6.52	3.56	31.10	0.04	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	13	2.90	9.42	0.03	31.13	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	16	2.17	11.59	0.02	31.15	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	20	2.90	14.49	0.04	31.19	0.00	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	23	2.17	16.67	4.16	35.35	0.05	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	0.72	17.39	8.34	43.69	0.10	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	25	0.72	18.12	17.28	60.97	0.20	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	31	4.35	22.46	10.48	71.45	0.12	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	34	2.17	24.64	104.89	176.34	1.21	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	41	5.07	29.71	1,395.30	1,218.96	16.12	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	0.72	30.43	3,668.55	4,887.51	42.39	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	58	11.59	42.03	51.55	4,835.97	0.60	55.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	76	13.04	55.07	4,407.94	9,243.91	50.93	106.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	92	11.59	66.67	159.21	9,084.70	1.84	104.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	125	23.91	90.58	129.12	8,955.58	1.49	103.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		13	138	9.42	100.00	301.52	8,654.06	3.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					8,654.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2152

SHEET AND PLATE GLASS

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	14.59	14.59	0.18	0.18	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	29	1.08	15.68	0.00	0.18	0.00	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	33	2.16	17.84	0.71	0.89	0.11	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	39	3.24	21.08	1.18	2.07	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	48	4.86	25.95	1.52	3.60	0.23	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	59	5.95	31.89	11.20	14.79	1.71	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	68	4.86	36.76	10.36	25.15	1.59	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	81	7.03	43.78	10.34	35.49	1.58	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	91	5.41	49.19	15.39	50.88	2.36	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	94	1.62	50.81	11.96	62.84	1.83	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	96	1.08	51.89	6.40	69.24	0.98	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	101	2.70	54.59	31.05	100.29	4.75	15.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	108	3.78	58.38	28.58	128.88	4.37	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	121	7.03	65.41	67.57	196.44	10.34	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	130	4.86	70.27	47.97	244.41	7.34	37.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	148	9.73	80.00	146.64	391.05	22.44	59.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	161	7.03	87.03	128.68	519.74	19.69	79.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	173	6.49	93.51	24.93	544.66	3.81	83.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	179	3.24	96.76	71.52	616.18	10.95	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	185	3.24	100.00	37.25	653.43	5.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				185					653.43					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	3	3	10.00	10.00	5.12	5.12	2.52	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	6.67	16.67	0.92	6.04	0.45	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	7	6.67	23.33	3.15	9.19	1.55	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	10	10.00	33.33	0.10	9.29	0.05	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	3.33	36.67	3.16	12.45	1.56	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	3.33	40.00	1.20	13.64	0.59	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	3.33	43.33	10.49	24.13	5.17	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	3.33	46.67	0.01	24.14	0.00	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	3.33	50.00	3.00	27.14	1.48	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	3.33	53.33	24.62	51.76	12.13	25.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	3.33	56.67	0.01	51.77	0.00	25.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	3.33	60.00	5.72	57.49	2.82	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	21	10.00	70.00	33.75	91.24	16.63	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	3.33	73.33	22.15	113.38	10.91	55.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	23	3.33	76.67	22.63	136.01	11.15	67.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	28	16.67	93.33	66.91	202.92	32.97	99.98	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	30	6.67	100.00	0.03	202.96	0.02	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	30	0.00	100.00	0.00	202.96	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	202.96	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					202.96					1					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	8.08	8.08	0.29	0.29	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	12	4.04	12.12	0.38	0.66	0.04	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	17	5.05	17.17	1.85	2.51	0.22	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	22	5.05	22.22	5.10	7.61	0.60	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	24	2.02	24.24	1.92	9.53	0.22	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	25	1.01	25.25	1.84	11.36	0.21	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	27	2.02	27.27	3.68	15.04	0.43	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	33	6.06	33.33	14.70	29.74	1.72	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	37	4.04	37.37	9.78	39.52	1.14	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	38	1.01	38.38	5.82	45.34	0.68	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	40	2.02	40.40	14.29	59.62	1.67	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	42	2.02	42.42	19.26	78.89	2.26	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	48	6.06	48.48	34.89	113.78	4.09	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	51	3.03	51.52	28.43	142.21	3.33	16.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	56	5.05	56.57	77.36	219.56	9.06	25.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	23	79	23.23	79.80	250.79	470.35	29.36	55.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	87	8.08	87.88	134.29	604.64	15.72	70.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	96	9.09	96.97	184.99	789.63	21.66	92.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	99	3.03	100.00	64.48	854.11	7.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	99	0.00	100.00	0.00	854.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				99					854.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.13	3.13	0.04	0.04	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.13	6.25	0.01	0.05	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	6.25	12.50	0.18	0.22	0.26	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	3.13	15.63	0.53	0.76	0.78	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	4	9	12.50	28.13	0.59	1.35	0.87	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	2	11	6.25	34.38	0.03	1.38	0.05	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	12	3.13	37.50	2.56	3.94	3.74	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	13	3.13	40.63	1.32	5.26	1.93	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	6	19	18.75	59.38	4.22	9.49	6.17	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	2	21	6.25	65.63	4.60	14.09	6.73	20.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	3	24	9.38	75.00	7.24	21.33	10.58	31.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	25	3.13	78.13	0.00	21.33	0.00	31.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	26	3.13	81.25	1.16	22.49	1.70	32.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	5	31	15.63	96.88	38.45	60.94	56.18	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	32	3.13	100.00	7.50	68.44	10.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	68.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	68.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	68.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	32	0.00	100.00	0.00	68.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				32					68.44					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	10.87	10.87	6.64	6.64	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	2.17	13.04	0.01	6.65	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	11	10.87	23.91	0.37	7.02	0.07	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	2.17	26.09	0.11	7.13	0.02	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	19	15.22	41.30	1.16	8.29	0.21	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	20	2.17	43.48	7.61	15.89	1.39	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	21	2.17	45.65	16.59	32.48	3.03	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	22	2.17	47.83	1.10	33.57	0.20	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	23	2.17	50.00	10.19	43.76	1.86	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	2.17	52.17	23.42	67.18	4.29	12.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	2.17	54.35	63.74	130.92	11.66	23.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	2.17	56.52	16.97	147.90	3.11	27.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	2.17	58.70	8.04	155.93	1.47	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	2.17	60.87	8.33	164.27	1.52	30.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	2.17	63.04	6.43	170.70	1.18	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	30	2.17	65.22	12.87	183.57	2.35	33.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	37	15.22	80.43	72.06	255.63	13.18	46.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	42	10.87	91.30	138.85	394.48	25.40	72.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	46	8.70	100.00	152.06	546.54	27.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	46	0.00	100.00	0.00	546.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					546.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 219

TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	7.69	7.69	18.25	18.25	1.32	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	21	3.85	11.54	2.09	20.34	0.15	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	24	1.65	13.19	2.06	22.40	0.15	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	27	1.65	14.84	2.69	25.10	0.19	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	40	7.14	21.98	20.00	45.10	1.44	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	46	3.30	25.27	17.26	62.36	1.25	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	60	7.69	32.97	44.29	106.64	3.19	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	73	7.14	40.11	53.73	160.37	3.88	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	13	86	7.14	47.25	81.24	241.61	5.86	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	100	7.69	54.95	95.11	336.72	6.86	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	115	8.24	63.19	140.98	477.70	10.17	34.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	128	7.14	70.33	85.71	563.41	6.18	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	135	3.85	74.18	134.33	697.74	9.69	50.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	26	161	14.29	88.46	197.78	895.52	14.27	64.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	169	4.40	92.86	157.90	1,053.42	11.39	75.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	173	2.20	95.05	98.97	1,152.39	7.14	83.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	177	2.20	97.25	145.34	1,297.73	10.48	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	179	1.10	98.35	0.00	1,297.73	0.00	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	182	1.65	100.00	88.66	1,386.39	6.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	182	0.00	100.00	0.00	1,386.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				182					1,386.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.23	1.23	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.23	2.47	0.27	0.27	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.23	3.70	0.86	0.86	0.33	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.23	4.94	0.84	1.98	0.33	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	7	3.70	8.64	1.90	3.87	0.74	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.23	9.88	1.29	5.17	0.50	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	12	4.94	14.81	5.28	10.45	2.05	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	16	4.94	19.75	9.55	20.00	3.71	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	20	4.94	24.69	2.55	22.55	0.99	8.77	2	2	66.67	66.67	14.99	14.99	100.00	100.00	587.32	66.48			
11	2,500	3,000	2,750	1	21	1.23	25.93	3.78	26.33	1.47	10.24	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	56.94			
12	3,000	4,000	3,500	9	30	11.11	37.04	16.67	43.00	6.48	16.73	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	34.86			
13	4,000	5,000	4,500	4	34	4.94	41.98	2.44	45.44	0.95	17.68	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	32.99			
14	5,000	7,500	6,250	4	38	4.94	46.91	16.63	62.07	6.47	24.15	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	24.15			
15	7,500	10,000	8,750	6	44	7.41	54.32	15.32	77.39	5.96	30.11	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	19.37			
16	10,000	20,000	15,000	15	59	18.52	72.84	30.49	107.89	11.86	41.97	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	13.89			
17	20,000	50,000	35,000	11	70	13.58	86.42	44.73	152.62	17.40	59.37	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	9.82			
18	50,000	100,000	75,000	7	77	8.64	95.06	57.55	210.16	22.39	81.76	0	2	0.00	66.67	0.00	14.99	0.00	100.00	0.00	7.13			
19	100,000	500,000	300,000	4	81	4.94	100.00	46.90	257.06	18.24	100.00	1	3	33.33	100.00	0.00	14.99	0.00	100.00	0.00	5.83			
20	500,000	UP		0	81	0.00	100.00	0.00	257.06	0.00	100.00	0	3	0.00	100.00	0.00	14.99	0.00	100.00	0.00	5.83			
				81					257.06					3					14.99					5.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 220

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS LOC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	25.00	25.00	0.08	0.08	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	6.25	31.25	0.16	0.24	0.13	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	6.25	37.50	0.19	0.43	0.16	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	6.25	43.75	0.53	0.96	0.44	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	6.25	50.00	0.68	1.64	0.57	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	6.25	56.25	1.75	3.39	1.46	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	6.25	62.50	1.20	4.59	1.00	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	6.25	68.75	3.11	7.70	2.59	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	6.25	75.00	5.20	12.90	4.34	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.25	81.25	18.27	31.16	15.25	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.25	87.50	19.97	51.14	16.67	42.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	6.25	93.75	39.48	90.62	32.95	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	6.25	100.00	29.19	119.81	24.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	119.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					119.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2201

SHEET ROLLING MILLS AND FOIL MAKING PLANTS FORGING WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	76	76	3.91	3.91	110.40	110.40	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	24	100	1.23	5.14	0.96	111.36	0.01	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	37	137	1.90	7.04	5.36	116.72	0.07	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	46	183	2.37	9.41	4.37	121.09	0.05	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	71	254	3.65	13.06	23.11	144.20	0.28	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	58	312	2.98	16.04	38.21	182.40	0.46	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	95	407	4.88	20.93	48.78	231.19	0.59	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	100	507	5.14	26.07	169.32	400.51	2.06	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	85	592	4.37	30.44	15.53	416.03	0.19	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	633	2.11	32.54	74.17	490.20	0.90	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	47	680	2.42	34.96	71.16	561.37	0.87	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	103	783	5.30	40.26	169.26	730.62	2.06	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	81	864	4.16	44.42	150.13	880.76	1.83	10.71	1	1	7.14	7.14	1.83	1.83	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	147	1,011	7.56	51.98	421.61	1,302.36	5.13	15.84	1	2	7.14	14.29	146.74	146.74	1.95	1.95	34.80	11.27	0.00	0.00
15	7,500	10,000	8,750	86	1,097	4.42	56.40	496.32	1,798.68	6.04	21.88	0	2	0.00	14.29	0.00	146.74	0.00	1.95	0.00	8.16	0.00	0.00
16	10,000	20,000	15,000	193	1,290	9.92	66.32	1,687.72	3,486.40	20.53	42.40	2	4	14.29	28.57	7,379.09	7,525.83	97.86	99.80	437.22	215.86	0.00	0.00
17	20,000	50,000	35,000	245	1,535	12.60	78.92	1,948.48	5,434.88	23.70	66.10	4	8	28.57	57.14	9.28	7,535.10	0.12	99.93	0.48	138.64	0.00	0.00
18	50,000	100,000	75,000	127	1,662	6.53	85.45	923.12	6,357.99	11.23	77.33	3	11	21.43	78.57	0.15	7,535.25	0.00	99.93	0.02	118.52	0.00	0.00
19	100,000	500,000	300,000	201	1,863	10.33	95.78	1,391.77	7,749.77	16.93	94.26	2	13	14.29	92.86	5.04	7,540.29	0.07	100.00	0.36	97.30	0.00	0.00
20	500,000	<b>UP</b>		82	1,945	4.22	100.00	472.10	8,221.86	5.74	100.00	1	14	7.14	100.00	0.30	7,540.59	0.00	100.00	0.06	91.71	0.00	0.00
				1,945				8,221.86				14				7,540.59				91.71			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	4.86	4.86	21.29	21.29	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	13	2.16	7.03	1.78	23.07	0.16	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	22	4.86	11.89	5.45	28.52	0.50	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	24	1.08	12.97	2.81	31.34	0.26	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	34	5.41	18.38	11.34	42.68	1.04	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	49	8.11	26.49	46.17	88.85	4.24	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	60	5.95	32.43	15.84	104.69	1.45	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	74	7.57	40.00	43.06	147.75	3.95	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	83	4.86	44.86	35.55	183.30	3.26	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	95	6.49	51.35	41.01	224.31	3.77	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	104	4.86	56.22	35.53	259.84	3.26	23.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	109	2.70	58.92	22.06	281.90	2.03	25.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	116	3.78	62.70	78.96	360.86	7.25	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	130	7.57	70.27	138.32	499.18	12.70	45.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	141	5.95	76.22	53.51	552.69	4.91	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	154	7.03	83.24	201.67	754.36	18.52	69.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	173	10.27	93.51	195.03	949.40	17.91	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	183	5.41	98.92	114.96	1,064.36	10.56	97.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	185	1.08	100.00	24.61	1,088.96	2.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	185	0.00	100.00	0.00	1,088.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				185					1,088.96					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.67	4.67	12.91	12.91	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.93	5.61	0.18	13.09	0.03	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.93	6.54	0.48	13.57	0.07	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	9	1.87	8.41	1.44	15.01	0.21	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	15	5.61	14.02	2.10	17.11	0.30	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	22	6.54	20.56	3.30	20.41	0.47	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	28	5.61	26.17	6.23	26.64	0.90	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	39	10.28	36.45	155.83	182.47	22.40	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	15	54	14.02	50.47	32.63	215.10	4.69	30.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	61	6.54	57.01	17.19	232.29	2.47	33.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	65	3.74	60.75	15.09	247.38	2.17	35.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	74	8.41	69.16	41.50	288.88	5.97	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	75	0.93	70.09	5.56	294.44	0.80	42.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	82	6.54	76.64	50.49	344.94	7.26	49.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	84	1.87	78.50	11.92	356.86	1.71	51.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	94	9.35	87.85	139.11	495.98	20.00	71.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	99	4.67	92.52	85.02	581.00	12.22	83.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	102	2.80	95.33	22.06	603.06	3.17	86.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	106	3.74	99.07	76.64	679.70	11.02	97.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	107	0.93	100.00	16.01	695.71	2.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				107					695.71					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.59	1.59	16.93	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.26	2.86	13.41	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	3.28	6.14	34.83	65.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.28	9.42	34.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	9.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					9.42					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2211

MECHANICAL ENGINEERING & APPARATUS CONSTRUCTION ( EXCL. ELEC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	22	22	3.69	3.69	23.61	23.61	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	39	2.85	6.53	2.30	25.90	0.09	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	49	1.68	8.21	1.17	27.07	0.05	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	58	1.51	9.72	1.95	29.02	0.08	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	24	82	4.02	13.74	7.23	36.25	0.30	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	104	3.69	17.42	7.24	43.49	0.30	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	132	4.69	22.11	19.12	62.61	0.79	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	154	3.69	25.80	133.10	195.71	5.47	8.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	175	3.52	29.31	24.61	220.32	1.01	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	196	3.52	32.83	37.22	257.54	1.53	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	223	4.52	37.35	34.21	291.75	1.41	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	246	3.85	41.21	62.45	354.20	2.57	14.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	257	1.84	43.05	33.76	387.96	1.39	15.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	33	290	5.53	48.58	112.10	500.06	4.61	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	321	5.19	53.77	177.59	677.65	7.30	27.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	82	403	13.74	67.50	592.10	1,269.76	24.33	52.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	68	471	11.39	78.89	615.47	1,885.22	25.29	77.47	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	43	514	7.20	86.10	248.44	2,133.66	10.21	87.68	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	63	577	10.55	96.65	445.52	2,579.18	18.31	105.99	2	3	66.67	100.00	4.07	4.07	100.00	100.00	0.91	0.16			
20	500,000	UP		20	597	3.35	100.00	145.77	2,433.40	5.99	100.00	0	3	0.00	100.00	0.00	4.07	0.00	100.00	0.00	0.17			
				597					2,433.40					3					4.07					0.17



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	886	886	13.28	13.28	351.77	351.77	1.68	1.68	1	1	2.56	2.56	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	171	1,057	2.56	15.85	27.57	379.34	0.13	1.81	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	217	1,274	3.25	19.10	34.28	413.62	0.16	1.97	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	163	1,437	2.44	21.54	35.80	449.42	0.17	2.14	0	1	0.00	2.56	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	273	1,710	4.09	25.64	171.17	620.58	0.82	2.96	1	2	2.56	5.13	13.13	13.13	3.82	3.82	7.67	2.12			
6	500	750	625	202	1,912	3.03	28.67	121.57	742.16	0.58	3.54	2	4	5.13	10.26	37.70	50.84	10.96	14.78	31.01	6.85			
7	750	1,000	875	213	2,125	3.19	31.86	221.60	963.76	1.06	4.60	0	4	0.00	10.26	0.00	50.84	0.00	14.78	0.00	5.27			
8	1,000	1,500	1,250	261	2,386	3.91	35.77	25.76	938.00	0.12	4.47	2	6	5.13	15.38	96.13	146.97	27.94	42.72	373.21	15.67			
9	1,500	2,000	1,750	219	2,605	3.28	39.06	316.09	1,254.09	1.51	5.98	0	6	0.00	15.38	0.00	146.97	0.00	42.72	0.00	11.72			
10	2,000	2,500	2,250	159	2,764	2.38	41.44	589.68	1,843.77	2.81	8.80	0	6	0.00	15.38	0.00	146.97	0.00	42.72	0.00	7.97			
11	2,500	3,000	2,750	141	2,905	2.11	43.55	16.92	1,860.69	0.08	8.88	0	6	0.00	15.38	0.00	146.97	0.00	42.72	0.00	7.90			
12	3,000	4,000	3,500	213	3,118	3.19	46.75	794.91	2,655.59	3.79	12.67	3	9	7.69	23.08	104.45	251.42	30.36	73.08	13.14	9.47			
13	4,000	5,000	4,500	195	3,313	2.92	49.67	487.47	3,143.06	2.33	14.99	0	9	0.00	23.08	0.00	251.42	0.00	73.08	0.00	8.00			
14	5,000	7,500	6,250	376	3,689	5.64	55.31	832.82	3,975.88	3.97	18.97	0	9	0.00	23.08	0.00	251.42	0.00	73.08	0.00	6.32			
15	7,500	10,000	8,750	270	3,959	4.05	59.36	1,217.74	5,193.62	5.81	24.77	0	9	0.00	23.08	0.00	251.42	0.00	73.08	0.00	4.84			
16	10,000	20,000	15,000	596	4,555	8.94	68.29	2,948.43	8,142.05	14.06	38.84	2	11	5.13	28.21	8.76	260.18	2.55	75.62	0.30	3.20			
17	20,000	50,000	35,000	763	5,318	11.44	79.73	4,718.13	12,860.18	22.51	61.35	4	15	10.26	38.46	28.51	288.69	8.29	83.91	0.60	2.24			
18	50,000	100,000	75,000	489	5,807	7.33	87.06	2,898.30	15,758.48	13.83	75.17	3	18	7.69	46.15	25.78	314.46	7.49	91.40	0.89	2.00			
19	100,000	500,000	300,000	673	6,480	10.09	97.15	3,943.09	19,701.57	18.81	93.98	9	27	23.08	69.23	5.28	319.74	1.53	92.94	0.13	1.62			
20	500,000	UP		190	6,670	2.85	100.00	1,261.96	20,963.54	6.02	100.00	12	39	30.77	100.00	24.30	344.04	7.06	100.00	1.93	1.64			
				6,670					20,963.54					39					344.04					1.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59	59	7.63	7.63	51.61	51.61	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	89	3.88	11.51	5.50	57.11	0.20	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	138	6.34	17.85	18.97	76.08	0.69	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	171	4.27	22.12	19.07	95.16	0.70	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	47	218	6.08	28.20	33.70	128.86	1.23	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	51	269	6.60	34.80	48.73	177.58	1.78	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	311	5.43	40.23	48.96	226.54	1.79	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	349	4.92	45.15	32.99	259.52	1.21	9.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	371	2.85	47.99	34.68	294.20	1.27	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	388	2.20	50.19	34.50	328.70	1.26	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	28	416	3.62	53.82	35.52	364.22	1.30	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	438	2.85	56.66	90.58	454.80	3.32	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	466	3.62	60.28	105.78	560.58	3.87	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	31	497	4.01	64.29	123.15	683.73	4.51	25.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	528	4.01	68.31	142.01	825.74	5.20	30.24	1	1	33.33	33.33	1.72	1.72	3.00	3.00	1.21	0.21			
16	10,000	20,000	15,000	68	596	8.80	77.10	456.14	1,281.88	16.71	46.95	0	1	0.00	33.33	0.00	1.72	0.00	3.00	0.00	0.13			
17	20,000	50,000	35,000	78	674	10.09	87.19	460.09	1,741.98	16.85	63.80	2	3	66.67	100.00	55.65	57.37	97.00	100.00	12.10	3.29			
18	50,000	100,000	75,000	44	718	5.69	92.88	521.80	2,263.78	19.11	82.91	0	3	0.00	100.00	0.00	57.37	0.00	100.00	0.00	2.53			
19	100,000	500,000	300,000	35	753	4.53	97.41	309.83	2,573.61	11.35	94.25	0	3	0.00	100.00	0.00	57.37	0.00	100.00	0.00	2.23			
20	500,000	UP		20	773	2.59	100.00	156.88	2,730.48	5.75	100.00	0	3	0.00	100.00	0.00	57.37	0.00	100.00	0.00	2.10			
				773					2,730.48					3					57.37					2.10



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	19	19	5.81	5.81	0.14	0.14	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	35	4.89	10.70	2.90	3.04	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	43	2.45	13.15	11.86	14.89	0.47	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	50	2.14	15.29	4.59	19.49	0.18	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	66	4.89	20.18	22.44	41.92	0.89	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	75	2.75	22.94	20.99	62.91	0.83	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	82	2.14	25.08	17.12	80.03	0.68	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	63	145	19.27	44.34	57.65	137.68	2.29	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	153	2.45	46.79	34.79	172.47	1.38	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	156	0.92	47.71	39.53	211.99	1.57	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	161	1.53	49.24	51.54	263.54	2.04	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	175	4.28	53.52	98.70	362.24	3.92	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	185	3.06	56.57	112.54	474.77	4.46	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	203	5.50	62.08	207.63	682.40	8.24	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	232	8.87	70.95	173.54	855.95	6.89	33.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	271	11.93	82.87	356.97	1,212.91	14.16	48.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	299	8.56	91.44	588.46	1,801.37	23.35	71.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	315	4.89	96.33	225.66	2,027.03	8.95	80.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	325	3.06	99.39	396.95	2,423.98	15.75	96.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	327	0.61	100.00	96.52	2,520.50	3.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				327					2,520.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	17	17	5.90	5.90	92.39	92.39	46.34	46.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	20	1.04	6.94	0.32	92.71	0.16	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	27	2.43	9.38	0.78	93.49	0.39	46.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	34	2.43	11.81	2.17	95.66	1.09	47.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	49	5.21	17.01	6.03	101.69	3.02	51.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	61	4.17	21.18	8.68	110.37	4.35	55.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	72	3.82	25.00	10.99	121.35	5.51	60.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	88	5.56	30.56	28.36	149.71	14.22	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	96	2.78	33.33	21.05	170.76	10.56	85.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	108	4.17	37.50	33.04	203.80	16.57	102.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	123	5.21	42.71	38.37	242.16	19.24	121.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	151	9.72	52.43	123.71	365.87	62.05	183.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	156	1.74	54.17	69.03	434.90	34.62	218.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	175	6.60	60.76	95.24	530.14	47.77	265.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	181	2.08	62.85	74.22	604.36	37.22	303.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	50	231	17.36	80.21	440.55	1,044.91	220.96	524.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	260	10.07	90.28	263.31	1,308.21	132.06	656.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	270	3.47	93.75	138.47	1,446.68	69.45	725.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	279	3.13	96.88	94.53	1,541.20	47.41	773.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	288	3.13	100.00	1,341.83	199.38	673.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				288					199.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	29	29	4.21	4.21	84.10	84.10	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	53	3.48	7.69	5.50	89.60	0.15	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	79	3.77	11.47	8.34	97.94	0.23	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	88	1.31	12.77	5.41	103.34	0.15	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	111	3.34	16.11	18.11	121.46	0.51	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	144	4.79	20.90	35.65	157.11	0.99	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	166	3.19	24.09	37.02	194.13	1.03	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	199	4.79	28.88	76.18	270.31	2.12	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	234	5.08	33.96	128.69	399.00	3.59	11.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	259	3.63	37.59	125.92	524.93	3.51	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	43	302	6.24	43.83	154.17	679.10	4.30	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	45	347	6.53	50.36	137.27	816.37	3.83	22.77	1	1	20.00	20.00	20.85	20.85	3.73	3.73	15.19	2.55			
13	4,000	5,000	4,500	53	400	7.69	58.06	295.14	1,111.51	8.23	31.00	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	1.88			
14	5,000	7,500	6,250	49	449	7.11	65.17	307.19	1,418.70	8.57	39.56	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	1.47			
15	7,500	10,000	8,750	42	491	6.10	71.26	342.90	1,761.60	9.56	49.13	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	1.18			
16	10,000	20,000	15,000	103	594	14.95	86.21	1,214.96	2,976.56	33.88	83.01	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	0.70			
17	20,000	50,000	35,000	62	656	9.00	95.21	278.90	3,255.46	7.78	90.79	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	0.64			
18	50,000	100,000	75,000	21	677	3.05	98.26	116.88	3,372.33	3.26	94.05	0	1	0.00	20.00	0.00	20.85	0.00	3.73	0.00	0.62			
19	100,000	500,000	300,000	8	685	1.16	99.42	155.38	3,527.72	4.33	98.38	4	5	80.00	100.00	538.65	559.50	96.27	100.00	346.66	15.86			
20	500,000	UP		4	689	0.58	100.00	58.12	3,585.83	1.62	100.00	0	5	0.00	100.00	0.00	559.50	0.00	100.00	0.00	15.60			
				689					3,585.83					5					559.50					15.60





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	1.51	1.51	115.21	115.21	2.42	2.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	14	0.60	2.11	0.20	115.41	0.00	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	25	1.66	3.77	3.54	118.95	0.07	2.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	14	39	2.11	5.87	17.07	136.02	0.36	2.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	28	67	4.22	10.09	9.75	145.77	0.21	3.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	80	1.96	12.05	15.33	161.10	0.32	3.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	91	1.66	13.70	18.69	179.80	0.39	3.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	22	113	3.31	17.02	58.92	238.71	1.24	5.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	27	140	4.07	21.08	72.13	310.84	1.52	6.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	152	1.81	22.89	40.85	351.70	0.86	7.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	19	171	2.86	25.75	60.87	412.57	1.28	8.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	60	231	9.04	34.79	326.85	739.41	6.87	15.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	50	281	7.53	42.32	629.35	1,368.76	13.23	28.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	57	338	8.58	50.90	346.37	1,715.13	7.28	36.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	56	394	8.43	59.34	352.90	2,068.03	7.42	43.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	89	483	13.40	72.74	743.19	2,811.22	15.62	59.10	1	1	100.00	100.00	2.27	2.27	100.00	100.00	0.31	0.31	0.08	0.08	
17	20,000	50,000	35,000	139	622	20.93	93.67	1,268.68	4,079.89	26.67	85.77	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0.00	100.00	0.00	0.06	0.06
18	50,000	100,000	75,000	30	652	4.52	98.19	534.65	4,614.55	11.24	97.01	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0.00	100.00	0.00	0.05	0.05
19	100,000	500,000	300,000	11	663	1.66	99.85	142.32	4,756.87	2.99	100.00	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0.00	100.00	0.00	0.05	0.05
20	500,000	UP		1	664	0.15	100.00	0.00	4,756.87	0.00	100.00	0	1	0.00	100.00	0.00	2.27	0.00	100.00	0.00	100.00	0.00	0.05	0.05
				664					4,756.87					1					2.27					0.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.91	0.91	1.90	1.90	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.45	1.36	0.39	2.29	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.45	1.82	0.50	2.79	0.03	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	16	5.45	7.27	5.41	8.20	0.35	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	17	0.45	7.73	1.66	9.86	0.11	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	30	5.91	13.64	28.31	38.17	1.81	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	39	4.09	17.73	21.88	60.05	1.40	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	52	5.91	23.64	25.83	85.88	1.66	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	73	9.55	33.18	66.45	152.33	4.26	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	76	1.36	34.55	17.18	169.51	1.10	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	80	1.82	36.36	34.58	204.10	2.22	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	90	4.55	40.91	60.31	264.40	3.87	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	100	4.55	45.45	125.36	389.76	8.04	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	116	7.27	52.73	128.31	518.07	8.23	33.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	136	9.09	61.82	268.42	786.49	17.21	50.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	157	9.55	71.36	176.09	962.58	11.29	61.71	2	2	100.00	100.00	2.78	2.78	100.00	100.00	1.58	0.29			
17	20,000	50,000	35,000	45	202	20.45	91.82	401.49	1,364.07	25.74	87.44	0	2	0.00	100.00	0.00	2.78	0.00	100.00	0.00	0.20			
18	50,000	100,000	75,000	1	203	0.45	92.27	73.04	1,437.12	4.68	92.13	0	2	0.00	100.00	0.00	2.78	0.00	100.00	0.00	0.19			
19	100,000	500,000	300,000	13	216	5.91	98.18	103.80	1,540.92	6.65	98.78	0	2	0.00	100.00	0.00	2.78	0.00	100.00	0.00	0.18			
20	500,000	UP		4	220	1.82	100.00	19.04	1,559.96	1.22	100.00	0	2	0.00	100.00	0.00	2.78	0.00	100.00	0.00	0.18			
				220					1,559.96					2					2.78					0.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.02	0.02	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	3.75	3.77	97.38	97.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	0.08	3.85	2.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	3.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					3.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2221 MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	101	101	5.70	5.70	195.73	195.73	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	123	1.24	6.94	1.47	197.20	0.02	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	48	171	2.71	9.64	12.98	210.17	0.16	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	46	217	2.59	12.24	24.01	234.18	0.29	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	67	284	3.78	16.02	30.95	265.13	0.38	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	71	355	4.00	20.02	47.87	313.00	0.58	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	72	427	4.06	24.08	82.52	395.51	1.01	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	105	532	5.92	30.01	128.55	524.07	1.57	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	77	609	4.34	34.35	142.16	666.22	1.74	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	65	674	3.67	38.01	111.96	778.19	1.37	9.51	2	2	28.57	28.57	53.30	53.30	1.07	1.07	47.60	6.85			
11	2,500	3,000	2,750	58	732	3.27	41.29	127.19	905.38	1.55	11.06	0	2	0.00	28.57	0.00	53.30	0.00	1.07	0.00	5.89			
12	3,000	4,000	3,500	122	854	6.88	48.17	315.33	1,220.71	3.85	14.91	0	2	0.00	28.57	0.00	53.30	0.00	1.07	0.00	4.37			
13	4,000	5,000	4,500	70	924	3.95	52.12	214.48	1,435.19	2.62	17.53	0	2	0.00	28.57	0.00	53.30	0.00	1.07	0.00	3.71			
14	5,000	7,500	6,250	115	1,039	6.49	58.60	607.67	2,042.87	7.42	24.95	3	5	42.86	71.43	4,233.74	4,287.03	84.89	85.96	696.71	209.85			
15	7,500	10,000	8,750	62	1,101	3.50	62.10	416.80	2,459.67	5.09	30.04	1	6	14.29	85.71	700.00	4,987.03	14.04	100.00	167.95	202.75			
16	10,000	20,000	15,000	194	1,295	10.94	73.04	1,481.10	3,940.77	18.09	48.14	0	6	0.00	85.71	0.00	4,987.03	0.00	100.00	0.00	126.55			
17	20,000	50,000	35,000	163	1,458	9.19	82.23	1,812.58	5,753.35	22.14	70.28	0	6	0.00	85.71	0.00	4,987.03	0.00	100.00	0.00	86.68			
18	50,000	100,000	75,000	86	1,544	4.85	87.08	974.43	6,727.78	11.90	82.18	0	6	0.00	85.71	0.00	4,987.03	0.00	100.00	0.00	74.13			
19	100,000	500,000	300,000	160	1,704	9.02	96.11	1,517.88	8,245.66	18.54	100.72	1	7	14.29	100.00	0.00	4,987.03	0.00	100.00	0.00	60.48			
20	500,000	UP		69	1,773	3.89	100.00	58.92	8,186.74	0.72	100.00	0	7	0.00	100.00	0.00	4,987.03	0.00	100.00	0.00	60.92			
				1,773					8,186.74					7					4,987.03					60.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	144	144	42.73	42.73	6.10	6.10	0.85	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	145	0.30	43.03	0.01	6.11	0.00	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	146	0.30	43.32	0.02	6.14	0.00	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	147	0.30	43.62	0.21	6.35	0.03	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	149	0.59	44.21	0.13	6.49	0.02	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	160	3.26	47.48	1.51	8.00	0.21	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	161	0.30	47.77	0.06	8.06	0.01	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	164	0.89	48.66	0.67	8.73	0.09	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	168	1.19	49.85	3.79	12.52	0.53	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	176	2.37	52.23	3.99	16.51	0.55	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	180	1.19	53.41	2.72	19.23	0.38	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	184	1.19	54.60	3.28	22.52	0.45	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	191	2.08	56.68	16.51	39.02	2.29	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	199	2.37	59.05	7.73	46.76	1.07	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	210	3.26	62.31	34.19	80.95	4.74	11.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	36	246	10.68	73.00	235.86	316.81	32.68	43.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	35	281	10.39	83.38	99.80	416.61	13.83	57.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	306	7.42	90.80	83.64	500.24	11.59	69.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	26	332	7.72	98.52	110.30	610.54	15.28	84.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	337	1.48	100.00	111.19	721.73	15.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				337					721.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.07	2.07	3.86	3.86	0.44	0.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.34	2.41	0.00	3.86	0.00	0.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	9	0.69	3.10	0.00	3.86	0.00	0.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.34	3.45	0.19	4.05	0.02	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	15	1.72	5.17	1.16	5.21	0.13	0.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	23	2.76	7.93	2.83	8.03	0.33	0.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	32	3.10	11.03	0.79	8.83	0.09	1.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	42	3.45	14.48	7.08	15.91	0.82	1.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	47	1.72	16.21	10.02	25.93	1.16	2.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	49	0.69	16.90	2.15	28.08	0.25	3.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	64	5.17	22.07	23.35	51.43	2.69	5.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	71	2.41	24.48	45.27	96.69	5.22	11.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	85	4.83	29.31	58.46	155.16	6.74	17.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	101	5.52	34.83	30.67	185.82	3.53	21.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	104	1.03	35.86	27.52	213.34	3.17	24.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	39	143	13.45	49.31	167.07	380.41	19.26	43.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	40	183	13.79	63.10	202.78	583.19	23.37	67.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	30	213	10.34	73.45	75.75	658.94	8.73	75.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	48	261	16.55	90.00	165.52	824.46	19.08	95.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		29	290	10.00	100.00	43.08	867.54	4.97	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				290					867.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	27.03	27.03	0.50	0.50	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	21	1.35	28.38	0.03	0.53	0.01	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	24	4.05	32.43	0.70	1.23	0.19	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	4.05	36.49	1.18	2.41	0.31	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	29	2.70	39.19	0.78	3.18	0.21	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	32	4.05	43.24	5.76	8.95	1.52	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	35	4.05	47.30	8.17	17.11	2.16	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	37	2.70	50.00	28.90	46.02	7.64	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	40	4.05	54.05	10.81	56.83	2.86	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	43	4.05	58.11	12.23	69.06	3.23	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	47	5.41	63.51	13.69	82.76	3.62	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	1.35	64.86	0.00	82.76	0.00	21.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	53	6.76	71.62	20.40	103.16	5.39	27.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	55	2.70	74.32	9.28	112.44	2.45	29.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	58	4.05	78.38	24.85	137.29	6.57	36.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	64	8.11	86.49	116.61	253.90	30.83	67.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	65	1.35	87.84	41.24	295.14	10.90	78.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	72	9.46	97.30	71.19	366.33	18.82	96.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	73	1.35	98.65	7.54	373.87	1.99	98.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	74	1.35	100.00	4.41	378.28	1.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				74					378.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	1.17	1.17	3.79	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	1.17	2.33	3.79	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	0.00	2.33	0.00	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	1.05	1.28	3.41	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	2.71	1.43	8.82	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	0.01	1.43	0.02	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	1.90	3.34	6.19	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	14.06	17.40	45.75	56.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	10.52	27.92	34.21	90.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	2.24	30.16	7.30	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	0.58	30.74	1.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	30.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					30.74					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	5.18	5.18	2.05	2.05	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	19	0.61	5.79	0.60	2.64	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	23	1.22	7.01	0.32	2.97	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	27	1.22	8.23	0.36	3.33	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	34	2.13	10.37	1.32	4.65	0.06	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	37	0.91	11.28	1.47	6.11	0.07	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	39	0.61	11.89	1.97	8.09	0.09	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	50	3.35	15.24	11.97	20.06	0.53	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	60	3.05	18.29	2.66	22.73	0.12	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	62	0.61	18.90	8.05	30.77	0.36	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	68	1.83	20.73	12.12	42.89	0.54	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	18	86	5.49	26.22	58.62	101.51	2.61	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	103	5.18	31.40	44.49	146.00	1.98	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	136	10.06	41.46	204.99	350.99	9.13	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	155	5.79	47.26	86.43	437.42	3.85	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	44	199	13.41	60.67	322.47	759.89	14.36	33.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	52	251	15.85	76.52	502.21	1,262.10	22.36	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	30	281	9.15	85.67	504.55	1,766.65	22.47	78.67	2	2	40.00	40.00	1.84	1.84	0.18	0.18	0.36	0.10	0.10	0.10	
19	100,000	500,000	300,000	25	306	7.62	93.29	242.37	2,009.02	10.79	89.46	2	4	40.00	80.00	137.51	139.35	13.52	13.70	56.74	6.94	6.94	6.94	
20	500,000	<b>UP</b>		22	328	6.71	100.00	236.70	2,245.72	10.54	100.00	1	5	20.00	100.00	878.08	1,017.43	86.30	100.00	370.97	45.31	45.31	45.31	
				328					2,245.72					5					1,017.43					45.31



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	41	41	7.45	7.45	107.72	107.72	4.64	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	45	0.73	8.18	0.17	107.89	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	53	1.45	9.64	0.56	108.45	0.02	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	57	0.73	10.36	0.61	109.06	0.03	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	64	1.27	11.64	2.11	111.17	0.09	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	65	0.18	11.82	0.42	111.59	0.02	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	74	1.64	13.45	23.31	134.90	1.00	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	83	1.64	15.09	8.81	143.71	0.38	6.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	91	1.45	16.55	12.65	156.36	0.55	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	110	3.45	20.00	15.01	171.37	0.65	7.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	120	1.82	21.82	13.29	184.66	0.57	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	34	154	6.18	28.00	61.88	246.54	2.67	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	172	3.27	31.27	16.55	263.09	0.71	11.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	181	1.64	32.91	43.91	307.00	1.89	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	205	4.36	37.27	74.32	381.33	3.20	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	65	270	11.82	49.09	386.86	768.19	16.67	33.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	56	326	10.18	59.27	548.80	1,316.99	23.65	56.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	63	389	11.45	70.73	269.94	1,586.93	11.63	68.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	83	472	15.09	85.82	557.94	2,144.87	24.04	92.42	4	4	100.00	100.00	7.92	7.92	100.00	100.00	1.42	0.37			
20	500,000	<b>UP</b>		78	550	14.18	100.00	175.90	2,320.77	7.58	100.00	0	4	0.00	100.00	0.00	7.92	0.00	100.00	0.00	0.34			
				550					2,320.77					4					7.92					0.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.02	3.02	27.31	27.31	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.01	4.02	0.00	27.31	0.00	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	12	2.01	6.03	0.49	27.80	0.04	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.50	6.53	0.16	27.96	0.01	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	17	2.01	8.54	5.95	33.92	0.45	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	2.51	11.06	4.19	38.11	0.32	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	29	3.52	14.57	8.38	46.49	0.63	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	33	2.01	16.58	137.35	183.84	10.36	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	43	5.03	21.61	17.42	201.25	1.31	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	47	2.01	23.62	8.83	210.09	0.67	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	54	3.52	27.14	17.40	227.49	1.31	17.16	1	1	20.00	20.00	4.45	4.45	66.87	66.87	25.55	1.95			
12	3,000	4,000	3,500	8	62	4.02	31.16	26.27	253.76	1.98	19.14	0	1	0.00	20.00	0.00	4.45	0.00	66.87	0.00	1.75			
13	4,000	5,000	4,500	10	72	5.03	36.18	36.11	289.87	2.72	21.86	1	2	20.00	40.00	0.00	4.45	0.00	66.87	0.00	1.53			
14	5,000	7,500	6,250	16	88	8.04	44.22	119.59	409.46	9.02	30.88	0	2	0.00	40.00	0.00	4.45	0.00	66.87	0.00	1.09			
15	7,500	10,000	8,750	16	104	8.04	52.26	129.88	539.33	9.80	40.68	0	2	0.00	40.00	0.00	4.45	0.00	66.87	0.00	0.82			
16	10,000	20,000	15,000	33	137	16.58	68.84	264.87	804.20	19.98	60.65	0	2	0.00	40.00	0.00	4.45	0.00	66.87	0.00	0.55			
17	20,000	50,000	35,000	27	164	13.57	82.41	293.88	1,098.08	22.16	82.82	0	2	0.00	40.00	0.00	4.45	0.00	66.87	0.00	0.40			
18	50,000	100,000	75,000	16	180	8.04	90.45	80.38	1,178.47	6.06	88.88	0	2	0.00	40.00	0.00	4.45	0.00	66.87	0.00	0.38			
19	100,000	500,000	300,000	17	197	8.54	98.99	142.26	1,320.73	10.73	99.61	3	5	60.00	100.00	2.20	6.65	33.13	100.00	1.55	0.50			
20	500,000	UP		2	199	1.01	100.00	5.21	1,325.93	0.39	100.00	0	5	0.00	100.00	0.00	6.65	0.00	100.00	0.00	0.50			
				199					1,325.93					5					6.65					0.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	7.04	7.04	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	1.41	8.45	0.16	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	1.41	9.86	0.19	0.37	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.41	11.27	0.12	0.49	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	14	8.45	19.72	9.70	10.20	3.00	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	18	5.63	25.35	2.52	12.72	0.78	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	20	2.82	28.17	0.63	13.35	0.19	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	23	4.23	32.39	5.07	18.42	1.57	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	1.41	33.80	2.01	20.43	0.62	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	26	2.82	36.62	7.09	27.53	2.19	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	30	5.63	42.25	4.24	23.29	1.31	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	32	2.82	45.07	2.52	25.81	0.78	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	1.41	46.48	3.94	29.76	1.22	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	34	1.41	47.89	4.18	33.94	1.29	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	37	4.23	52.11	12.86	46.80	3.97	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	43	8.45	60.56	55.59	102.38	17.18	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	48	7.04	67.61	93.02	195.40	28.74	60.38	1	1	100.00	100.00	806.00	806.00	100.00	100.00	866.47	412.48			
18	50,000	100,000	75,000	1	49	1.41	69.01	1.85	197.25	0.57	60.95	0	1	0.00	100.00	0.00	806.00	0.00	100.00	0.00	408.62			
19	100,000	500,000	300,000	20	69	28.17	97.18	90.61	287.85	28.00	88.95	0	1	0.00	100.00	0.00	806.00	0.00	100.00	0.00	280.00			
20	500,000	UP		2	71	2.82	100.00	35.77	323.63	11.05	100.00	0	1	0.00	100.00	0.00	806.00	0.00	100.00	0.00	249.05			
				71					323.63					1					806.00					249.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	8	8	3.40	3.40	19.05	19.05	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	16	3.40	6.81	1.34	20.39	0.11	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	22	2.55	9.36	0.62	21.01	0.05	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	24	0.85	10.21	0.31	21.32	0.03	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	25	0.43	10.64	0.45	21.77	0.04	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	29	1.70	12.34	1.91	23.68	0.16	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	35	2.55	14.89	0.56	24.24	0.05	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	44	3.83	18.72	7.99	32.23	0.67	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	49	2.13	20.85	2.96	35.19	0.25	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	64	6.38	27.23	18.07	53.26	1.52	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	73	3.83	31.06	23.81	77.08	2.01	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	78	2.13	33.19	16.41	93.48	1.38	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	89	4.68	37.87	30.94	124.42	2.61	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	112	9.79	47.66	106.63	231.05	8.98	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	128	6.81	54.47	81.57	312.63	6.87	26.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	35	163	14.89	69.36	203.76	516.38	17.17	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	28	191	11.91	81.28	280.51	796.89	23.64	67.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	20	211	8.51	89.79	190.59	987.49	16.06	83.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	230	8.09	97.87	140.34	1,127.83	11.83	95.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		5	235	2.13	100.00	58.98	1,186.81	4.97	100.00	1	1	100.00	100.00	691.59	691.59	100.00	100.00	1172.64	58.27	
				235					1,186.81					1					691.59			58.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.56	5.56	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.66	0.66	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.45	1.12	0.41	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.24	1.35	0.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	3.42	4.78	3.06	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	4.82	9.59	4.31	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	0.00	9.59	0.00	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	5.69	15.28	5.09	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	5.82	21.10	5.20	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	9.42	30.52	8.43	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	18.96	49.48	16.96	44.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	19.12	68.60	17.11	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	0.00	68.60	0.00	61.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	12.53	81.13	11.21	72.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	16.99	98.12	15.20	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	13.65	84.47	12.21	75.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.56	94.44	13.65	98.12	12.21	87.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.56	100.00	13.65	111.77	12.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	111.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	111.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					111.77					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2243 AIRCRAFT CONSTRUCTION PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	12.50	12.50	0.51	0.51	7.30	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	12.50	25.00	0.99	1.50	14.09	21.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	12.50	37.50	2.09	3.59	29.88	51.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	12.50	50.00	1.85	5.44	26.48	77.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	12.50	62.50	1.00	6.44	14.30	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	12.50	75.00	0.08	6.52	1.18	93.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	12.50	87.50	0.09	6.61	1.26	94.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	12.50	100.00	0.39	7.00	5.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	7.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					7.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	19	19	5.22	5.22	10.51	10.51	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	28	2.47	7.69	3.81	14.33	0.21	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	41	3.57	11.26	6.24	20.57	0.35	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	45	1.10	12.36	1.54	22.10	0.09	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	55	2.75	15.11	16.21	38.32	0.90	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	91	9.89	25.00	42.21	80.53	2.35	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	105	3.85	28.85	18.43	98.95	1.03	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	123	4.95	33.79	14.49	113.44	0.81	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	136	3.57	37.36	26.57	140.01	1.48	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	147	3.02	40.38	18.93	158.94	1.05	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	157	2.75	43.13	24.42	183.36	1.36	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	174	4.67	47.80	26.46	209.82	1.47	11.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	180	1.65	49.45	22.40	232.22	1.25	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	197	4.67	54.12	85.94	318.16	4.78	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	211	3.85	57.97	88.08	406.24	4.90	22.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	252	11.26	69.23	287.95	694.20	16.02	38.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	287	9.62	78.85	357.57	1,051.77	19.89	58.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	33	320	9.07	87.91	401.12	1,452.89	22.31	80.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	349	7.97	95.88	286.63	1,739.53	15.95	96.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		15	364	4.12	100.00	58.01	1,797.54	3.23	100.00	1	1	100.00	100.00	1.31	1.31	100.00	100.00	2.26	0.07			
				364					1,797.54					1					1.31					0.07





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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	42	42	6.68	6.68	95.12	95.12	6.39	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	45	0.48	7.15	23.23	118.34	1.56	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	47	0.32	7.47	0.50	118.84	0.03	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	54	1.11	8.59	0.16	119.00	0.01	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	64	1.59	10.17	0.29	119.29	0.02	8.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	83	3.02	13.20	4.83	124.11	0.32	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	105	3.50	16.69	4.81	128.92	0.32	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	24	129	3.82	20.51	6.89	135.81	0.46	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	34	163	5.41	25.91	11.63	147.44	0.78	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	184	3.34	29.25	14.56	161.99	0.98	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	15	199	2.38	31.64	7.51	169.50	0.50	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	26	225	4.13	35.77	55.64	225.14	3.74	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	245	3.18	38.95	21.05	246.19	1.41	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	35	280	5.56	44.52	59.95	306.14	4.03	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	31	311	4.93	49.44	58.73	364.87	3.94	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	62	373	9.86	59.30	179.94	544.81	12.08	36.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	70	443	11.13	70.43	45.35	590.16	3.05	39.63	3	3	21.43	21.43	0.01	0.01	0.00	0.00	0.00	0.00	0.02	0.00	
18	50,000	100,000	75,000	36	479	5.72	76.15	228.01	818.17	15.31	54.94	4	7	28.57	50.00	1,595.90	1,595.91	99.95	99.95	699.93	195.06	0.00	142.53	
19	100,000	500,000	300,000	47	526	7.47	83.62	301.51	1,119.68	20.25	75.19	0	7	0.00	50.00	0.00	1,595.91	0.00	99.95	0.00	0.00	0.00	142.53	
20	500,000	<b>UP</b>		103	629	16.38	100.00	369.48	1,489.16	24.81	100.00	7	14	50.00	100.00	0.73	1,596.65	0.05	100.00	0.20	0.20	0.20	107.22	
				629					1,489.16					14					1,596.65					107.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	4.55	4.55	0.19	0.19	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.27	6.82	0.26	0.45	0.12	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.27	9.09	0.30	0.75	0.14	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	4.55	13.64	3.95	4.70	1.84	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	11	11.36	25.00	21.02	25.72	9.81	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.27	27.27	0.00	25.72	0.00	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	17	11.36	38.64	4.64	30.36	2.17	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	2.27	40.91	0.00	30.36	0.00	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	20	4.55	45.45	1.30	31.66	0.61	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	2.27	47.73	3.19	34.85	1.49	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	22	2.27	50.00	2.14	36.99	1.00	17.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	24	4.55	54.55	7.04	44.04	3.29	20.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	29	11.36	65.91	28.13	72.17	13.12	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	35	13.64	79.55	36.00	108.17	16.80	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	40	11.36	90.91	35.36	143.53	16.49	66.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	41	2.27	93.18	30.22	173.75	14.10	81.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	44	6.82	100.00	40.59	214.34	18.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	214.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	214.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					214.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.86	0.86	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	11.71	12.58	8.58	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	27.49	40.06	20.14	29.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	67.60	107.66	49.54	78.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	28.81	136.47	21.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	136.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					136.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2251

MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.81	0.81	0.70	0.70	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	13	4.47	5.28	27.24	27.94	1.40	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	1.22	6.50	0.39	28.33	0.02	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	0.81	7.32	0.75	29.08	0.04	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	20	0.81	8.13	0.19	29.27	0.01	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	35	6.10	14.23	4.84	34.11	0.25	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	41	2.44	16.67	122.65	156.77	6.31	8.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	47	2.44	19.11	10.71	167.48	0.55	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	54	2.85	21.95	24.07	191.55	1.24	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	67	5.28	27.24	53.00	244.55	2.72	12.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	80	5.28	32.52	30.41	274.96	1.56	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	86	2.44	34.96	14.76	289.72	0.76	14.90	2	2	66.67	66.67	210.83	210.83	95.40	95.40	1428.35	72.77			
13	4,000	5,000	4,500	1	87	0.41	35.37	7.50	297.22	0.39	15.28	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	70.93			
14	5,000	7,500	6,250	14	101	5.69	41.06	61.99	359.21	3.19	18.47	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	58.69			
15	7,500	10,000	8,750	13	114	5.28	46.34	163.66	522.87	8.41	26.88	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	40.32			
16	10,000	20,000	15,000	22	136	8.94	55.28	169.99	692.86	8.74	35.62	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	30.43			
17	20,000	50,000	35,000	43	179	17.48	72.76	705.01	1,397.88	36.25	71.87	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	15.08			
18	50,000	100,000	75,000	19	198	7.72	80.49	249.57	1,647.44	12.83	84.70	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	12.80			
19	100,000	500,000	300,000	29	227	11.79	92.28	186.35	1,833.80	9.58	94.28	0	2	0.00	66.67	0.00	210.83	0.00	95.40	0.00	11.50			
20	500,000	UP		19	246	7.72	100.00	111.20	1,945.00	5.72	100.00	1	3	33.33	100.00	10.16	221.00	4.60	100.00	9.14	11.36			
				246					1,945.00					3					221.00					11.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	208	208	67.31	67.31	12.16	12.16	2.85	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	223	4.85	72.17	2.35	14.51	0.55	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	243	6.47	78.64	5.55	20.06	1.30	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	247	1.29	79.94	1.50	21.56	0.35	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	249	0.65	80.58	1.47	23.04	0.35	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	255	1.94	82.52	5.16	28.20	1.21	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	258	0.97	83.50	4.35	32.55	1.02	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	265	2.27	85.76	9.37	41.92	2.20	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	266	0.32	86.08	0.22	41.70	0.05	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	271	1.62	87.70	14.57	56.28	3.41	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	275	1.29	89.00	10.96	67.23	2.57	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	277	0.65	89.64	6.11	73.34	1.43	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	282	1.62	91.26	15.02	88.36	3.52	20.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	284	0.65	91.91	8.19	96.55	1.92	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	287	0.97	92.88	19.67	116.22	4.61	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	295	2.59	95.47	94.29	210.51	22.09	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	297	0.65	96.12	57.82	268.33	13.55	62.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	299	0.65	96.76	59.35	327.68	13.91	76.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	307	2.59	99.35	59.07	386.75	13.84	90.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	309	0.65	100.00	40.03	426.78	9.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				309					426.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	8.70	8.70	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.17	10.87	0.00	0.05	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.17	13.04	0.29	0.34	0.08	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.17	15.22	0.03	0.38	0.01	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.17	17.39	1.28	1.66	0.36	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.17	19.57	0.01	1.66	0.00	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.17	21.74	3.17	4.83	0.89	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.17	23.91	2.63	7.46	0.74	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.17	26.09	4.22	11.69	1.18	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.17	28.26	10.97	22.65	3.07	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.17	30.43	10.54	33.19	2.95	9.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.17	32.61	4.13	37.31	1.15	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	17	4.35	36.96	14.18	51.49	3.96	14.40	3	3	50.00	50.00	478.64	478.64	34.75	34.75	3375.79	929.54	0.00	0.00	
14	5,000	7,500	6,250	2	19	4.35	41.30	38.54	90.03	10.78	25.17	3	6	50.00	100.00	898.92	1,377.56	65.25	100.00	2332.44	1530.08	0.00	0.00	
15	7,500	10,000	8,750	1	20	2.17	43.48	43.88	133.91	12.27	37.44	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	1028.71	0.00	0.00	
16	10,000	20,000	15,000	2	22	4.35	47.83	18.87	152.78	5.28	42.72	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	901.66	0.00	0.00	
17	20,000	50,000	35,000	6	28	13.04	60.87	45.61	198.39	12.75	55.47	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	694.37	0.00	0.00	
18	50,000	100,000	75,000	4	32	8.70	69.57	31.41	229.80	8.78	64.26	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	599.45	0.00	0.00	
19	100,000	500,000	300,000	5	37	10.87	80.43	3.67	233.47	1.03	65.28	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	590.03	0.00	0.00	
20	500,000	UP		9	46	19.57	100.00	124.15	357.63	34.72	100.00	0	6	0.00	100.00	0.00	1,377.56	0.00	100.00	0.00	385.19	0.00	0.00	
				46					357.63					6					1,377.56					385.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	1.04	1.04	1.63	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.97	2.01	1.52	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	1.29	3.30	2.02	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	0.83	4.13	1.30	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	18.00	22.13	28.14	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	4.31	26.44	6.74	41.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	3.31	29.75	5.18	46.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	3.82	33.57	5.97	52.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	3.82	37.39	5.97	58.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	8.62	46.01	13.47	71.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	4.87	50.88	7.62	79.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	4.87	55.76	7.62	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	4.87	60.63	7.62	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	1.02	61.65	1.59	96.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	1.09	62.74	1.71	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	1.22	63.96	1.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	63.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	63.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	63.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					63.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	3.09	3.09	7.32	7.32	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.62	3.70	0.06	7.38	0.01	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	9	1.85	5.56	0.25	7.63	0.02	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.62	6.17	0.00	7.63	0.00	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	15	3.09	9.26	1.90	9.53	0.18	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	18	1.85	11.11	1.26	10.79	0.12	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	19	0.62	11.73	1.94	12.73	0.18	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	23	2.47	14.20	21.41	34.14	2.00	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	30	4.32	18.52	14.14	48.28	1.32	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	38	4.94	23.46	4.06	52.34	0.38	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	45	4.32	27.78	8.98	61.32	0.84	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	57	7.41	35.19	15.60	76.92	1.45	7.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	66	5.56	40.74	23.29	100.21	2.17	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	71	3.09	43.83	25.21	125.42	2.35	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	77	3.70	47.53	45.38	170.80	4.23	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	32	109	19.75	67.28	251.27	422.07	23.43	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	129	12.35	79.63	295.21	717.28	27.53	66.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	137	4.94	84.57	67.58	784.86	6.30	73.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	150	8.02	92.59	216.39	1,001.25	20.18	93.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		12	162	7.41	100.00	71.11	1,072.37	6.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				162					1,072.37					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.59	1.59	5.24	5.24	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.79	2.38	0.25	5.49	0.02	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	1.59	3.97	0.58	6.07	0.05	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.79	4.76	0.56	6.63	0.05	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	3.17	7.94	2.61	9.24	0.24	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	14	3.17	11.11	3.74	12.98	0.35	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	0.79	11.90	1.29	14.27	0.12	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	21	4.76	16.67	11.22	25.49	1.04	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	26	3.97	20.63	35.23	60.71	3.27	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	34	6.35	26.98	22.12	82.84	2.06	7.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	37	2.38	29.37	13.26	96.10	1.23	8.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	44	5.56	34.92	33.40	129.50	3.10	12.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	57	10.32	45.24	59.53	189.03	5.53	17.56	1	1	33.33	33.33	5.53	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	65	6.35	51.59	60.12	249.15	5.59	23.15	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	77	9.52	61.11	92.85	341.99	8.63	31.78	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	98	16.67	77.78	206.48	548.48	19.19	50.97	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	103	3.97	81.75	114.56	663.04	10.65	61.61	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	114	8.73	90.48	171.40	834.44	15.93	77.54	1	3	33.33	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	124	7.94	98.41	189.69	1,024.13	17.63	95.16	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		2	126	1.59	100.00	52.05	1,076.18	4.84	100.00	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					1,076.18					3					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	7.69	7.69	32.96	32.96	4.41	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	18	2.20	9.89	0.01	32.97	0.00	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	31	7.14	17.03	0.78	33.75	0.10	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	33	1.10	18.13	15.84	49.59	2.12	6.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	38	2.75	20.88	3.86	53.45	0.52	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	42	2.20	23.08	2.40	55.85	0.32	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	46	2.20	25.27	2.43	58.28	0.32	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	58	6.59	31.87	13.57	71.85	1.82	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	67	4.95	36.81	14.48	86.34	1.94	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	72	2.75	39.56	40.47	126.80	5.41	16.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	78	3.30	42.86	47.45	174.25	6.35	23.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	86	4.40	47.25	16.14	190.39	2.16	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	91	2.75	50.00	7.06	197.44	0.94	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	112	11.54	61.54	50.83	248.27	6.80	33.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	121	4.95	66.48	52.84	301.11	7.07	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	137	8.79	75.27	198.69	499.80	26.58	66.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	145	4.40	79.67	74.03	573.83	9.90	76.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	164	10.44	90.11	51.56	625.39	6.90	83.65	4	4	100.00	100.00	11.25	11.25	100.00	100.00	21.82	1.80			
19	100,000	500,000	300,000	8	172	4.40	94.51	57.52	682.91	7.69	91.34	0	4	0.00	100.00	0.00	11.25	0.00	100.00	0.00	1.65			
20	500,000	UP		10	182	5.49	100.00	64.72	747.63	8.66	100.00	0	4	0.00	100.00	0.00	11.25	0.00	100.00	0.00	1.50			
				182					747.63					4					11.25					1.50



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.14	7.14	0.91	0.91	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	7.14	14.29	3.08	3.99	3.62	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	7.14	21.43	1.64	5.63	1.93	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	7.14	28.57	3.65	9.27	4.29	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	7.14	35.71	17.81	27.09	20.95	31.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	7.14	42.86	1.54	28.62	1.81	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	7.14	50.00	11.53	40.15	13.56	47.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	7.14	57.14	3.96	44.11	4.65	51.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	7.14	64.29	3.06	47.17	3.60	55.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	7.14	71.43	5.12	52.29	6.03	61.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	7.14	78.57	4.59	56.88	5.39	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	7.14	85.71	7.64	64.52	8.99	75.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	7.14	92.86	7.69	72.21	9.04	84.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	7.14	100.00	12.81	85.02	15.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	85.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	85.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	85.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	85.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	14	0.00	100.00	0.00	85.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				14					85.02					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.17	8.33	0.23	0.23	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.17	12.50	0.49	0.72	0.34	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.17	16.67	0.24	0.96	0.17	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.17	20.83	0.00	0.96	0.00	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.17	25.00	0.00	0.96	0.00	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.17	29.17	1.72	2.68	1.20	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.17	33.33	1.80	4.47	1.26	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	8.33	41.67	4.68	9.15	3.28	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	14	16.67	58.33	6.50	15.64	4.55	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	16	8.33	66.67	0.00	15.64	0.00	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	4.17	70.83	6.15	21.79	4.31	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.17	75.00	6.43	28.23	4.51	19.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.17	79.17	14.62	42.84	10.25	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	4.17	83.33	1.05	43.90	0.74	30.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	4.17	87.50	34.74	78.64	24.35	55.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	4.17	91.67	27.62	106.26	19.36	74.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.17	95.83	18.20	124.46	12.76	87.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	4.17	100.00	18.20	142.66	12.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	142.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					142.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	5.03	5.03	38.80	38.80	13.08	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	19	1.34	6.38	0.00	38.80	0.00	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	32	4.36	10.74	2.05	40.85	0.69	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	34	0.67	11.41	0.57	41.41	0.19	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	40	2.01	13.42	2.41	43.83	0.81	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	55	5.03	18.46	9.74	53.57	3.28	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	68	4.36	22.82	13.37	66.94	4.51	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	88	6.71	29.53	66.74	133.68	22.50	45.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	99	3.69	33.22	20.59	154.27	6.94	52.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	115	5.37	38.59	38.31	192.59	12.92	64.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	131	5.37	43.96	29.56	222.15	9.97	74.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	139	2.68	46.64	14.25	236.40	4.80	79.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	25	164	8.39	55.03	89.53	325.93	30.18	109.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	189	8.39	63.42	1,194.86	868.93	402.79	292.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	203	4.70	68.12	58.55	810.38	19.74	273.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	241	12.75	80.87	429.51	380.87	144.79	128.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	260	6.38	87.25	329.00	51.87	110.91	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	275	5.03	92.28	180.64	128.76	60.89	43.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	296	7.05	99.33	108.23	236.99	36.49	79.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	298	0.67	100.00	59.65	296.64	20.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				298					296.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.13	3.13	0.34	0.34	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.13	6.25	0.49	0.83	0.23	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.13	9.38	0.99	1.83	0.47	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.13	12.50	1.11	2.94	0.52	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.13	15.63	2.12	5.06	1.00	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.13	18.75	0.44	5.50	0.21	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.13	21.88	2.14	7.64	1.01	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.13	25.00	0.23	7.87	0.11	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.13	28.13	0.38	8.25	0.18	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.13	31.25	1.05	9.30	0.49	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.13	34.38	1.79	11.09	0.84	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	14	9.38	43.75	2.81	13.90	1.33	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.13	46.88	1.55	15.46	0.73	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.13	50.00	0.93	16.39	0.44	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	20	12.50	62.50	5.65	22.04	2.66	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	31	34.38	96.88	173.74	195.78	81.88	92.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	32	3.13	100.00	16.42	212.19	7.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	212.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	212.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					212.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	1.66	1.66	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	11.43	13.10	32.77	37.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	21.80	34.90	62.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	34.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					34.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.67	6.67	4.26	4.26	5.89	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	6.67	13.33	5.42	9.68	7.48	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	6.67	20.00	0.73	10.41	1.01	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	6.67	26.67	0.76	11.17	1.05	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	6.67	33.33	0.76	11.93	1.05	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	6.67	40.00	0.00	11.93	0.00	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	6.67	46.67	0.00	11.93	0.00	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	6.67	53.33	40.10	52.02	55.39	71.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	6.67	60.00	1.64	53.67	2.27	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	6.67	66.67	2.22	55.88	3.06	77.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	6.67	73.33	4.50	60.39	6.22	83.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	6.67	80.00	6.08	66.47	8.40	91.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	6.67	86.67	0.01	66.48	0.01	91.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	6.67	93.33	0.01	66.48	0.01	91.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	6.67	100.00	5.91	72.39	8.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	72.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	72.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	72.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	15	0.00	100.00	0.00	72.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				15					72.39					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.76	1.76	21.25	21.25	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.44	2.20	0.03	21.28	0.00	1.28	1	1	9.09	9.09	15.41	15.41	8.98	8.98	51220.65	72.44			
3	100	200	150	1	6	0.44	2.64	0.00	21.28	0.00	1.28	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	72.43			
4	200	300	250	1	7	0.44	3.08	1.73	23.00	0.10	1.39	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	66.99			
5	300	500	400	1	8	0.44	3.52	0.06	23.07	0.00	1.39	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	66.82			
6	500	750	625	5	13	2.20	5.73	0.44	23.50	0.03	1.42	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	65.57			
7	750	1,000	875	6	19	2.64	8.37	3.08	26.59	0.19	1.60	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	57.97			
8	1,000	1,500	1,250	6	25	2.64	11.01	2.19	28.78	0.13	1.73	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	53.55			
9	1,500	2,000	1,750	3	28	1.32	12.33	18.33	47.11	1.10	2.84	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	32.72			
10	2,000	2,500	2,250	5	33	2.20	14.54	11.85	58.96	0.71	3.55	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	26.14			
11	2,500	3,000	2,750	3	36	1.32	15.86	10.40	69.36	0.63	4.18	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	22.22			
12	3,000	4,000	3,500	1	37	0.44	16.30	0.06	69.42	0.00	4.18	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	22.20			
13	4,000	5,000	4,500	2	39	0.88	17.18	4.53	73.95	0.27	4.45	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	20.84			
14	5,000	7,500	6,250	17	56	7.49	24.67	82.75	156.70	4.98	9.44	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	9.84			
15	7,500	10,000	8,750	6	62	2.64	27.31	39.69	196.39	2.39	11.83	0	1	0.00	9.09	0.00	15.41	0.00	8.98	0.00	7.85			
16	10,000	20,000	15,000	16	78	7.05	34.36	190.44	386.82	11.47	23.30	1	2	9.09	18.18	64.61	80.02	37.66	46.64	33.93	20.69			
17	20,000	50,000	35,000	40	118	17.62	51.98	427.32	814.14	25.74	49.04	0	2	0.00	18.18	0.00	80.02	0.00	46.64	0.00	9.83			
18	50,000	100,000	75,000	22	140	9.69	61.67	146.54	960.68	8.83	57.86	2	4	18.18	36.36	20.26	100.28	11.81	58.45	13.82	10.44			
19	100,000	500,000	300,000	52	192	22.91	84.58	263.16	1,223.84	15.85	73.71	2	6	18.18	54.55	64.60	164.88	37.65	96.10	24.55	13.47			
20	500,000	UP		35	227	15.42	100.00	436.46	1,660.29	26.29	100.00	5	11	45.45	100.00	6.69	171.57	3.90	100.00	1.53	10.33			
				227					1,660.29					11					171.57					10.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	3.72	3.72	45.68	45.68	0.90	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	25	0.15	3.87	0.23	45.90	0.00	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	29	0.62	4.49	2.36	48.26	0.05	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	36	1.08	5.57	2.60	50.86	0.05	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	41	0.77	6.35	3.50	54.37	0.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	52	1.70	8.05	10.94	65.31	0.22	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	60	1.24	9.29	46.82	112.13	0.93	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	95	5.42	14.71	69.94	182.07	1.38	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	105	1.55	16.25	25.29	207.36	0.50	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	124	2.94	19.20	46.05	253.41	0.91	5.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	132	1.24	20.43	37.75	291.16	0.75	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	156	3.72	24.15	99.95	391.12	1.98	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	163	1.08	25.23	31.09	422.21	0.61	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	195	4.95	30.19	234.04	656.25	4.62	12.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	21	216	3.25	33.44	133.78	790.03	2.64	15.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	78	294	12.07	45.51	802.33	1,592.36	15.85	31.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	110	404	17.03	62.54	1,140.87	2,733.23	22.54	54.01	1	1	6.25	6.25	6.79	6.79	0.29	0.29	0.60	0.25			
18	50,000	100,000	75,000	73	477	11.30	73.84	610.77	3,343.99	12.07	66.08	0	1	0.00	6.25	0.00	6.79	0.00	0.29	0.00	0.20			
19	100,000	500,000	300,000	108	585	16.72	90.56	1,200.82	4,544.81	23.73	89.81	15	16	93.75	100.00	2,356.52	2,363.32	99.71	100.00	196.24	52.00			
20	500,000	<b>UP</b>		61	646	9.44	100.00	515.85	5,060.67	10.19	100.00	0	16	0.00	100.00	0.00	2,363.32	0.00	100.00	0.00	46.70			
				646					5,060.67					16					2,363.32					46.70



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.98	2.98	17.40	17.40	0.51	0.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	16	0.20	3.18	0.00	17.40	0.00	0.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	27	2.19	5.37	1.67	19.07	0.05	0.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	32	0.99	6.36	1.83	20.90	0.05	0.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	36	0.80	7.16	2.19	23.09	0.06	0.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	52	3.18	10.34	6.82	29.91	0.20	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	59	1.39	11.73	25.53	55.43	0.75	1.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	71	2.39	14.12	12.14	67.58	0.36	2.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	90	3.78	17.89	47.47	115.04	1.40	3.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	103	2.58	20.48	23.69	138.73	0.70	4.10	2	2	100.00	100.00	13.76	13.76	100.00	100.00	58.09	9.92			
11	2,500	3,000	2,750	25	128	4.97	25.45	55.41	194.14	1.64	5.73	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	7.09			
12	3,000	4,000	3,500	31	159	6.16	31.61	108.05	302.19	3.19	8.93	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	4.55			
13	4,000	5,000	4,500	14	173	2.78	34.39	79.08	381.26	2.34	11.26	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	3.61			
14	5,000	7,500	6,250	57	230	11.33	45.73	253.00	634.27	7.47	18.74	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	2.17			
15	7,500	10,000	8,750	18	248	3.58	49.30	177.17	811.44	5.23	23.97	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	1.70			
16	10,000	20,000	15,000	62	310	12.33	61.63	386.23	1,197.67	11.41	35.38	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	1.15			
17	20,000	50,000	35,000	57	367	11.33	72.96	924.07	2,121.74	27.30	62.68	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	0.65			
18	50,000	100,000	75,000	50	417	9.94	82.90	585.65	2,707.40	17.30	79.98	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	0.51			
19	100,000	500,000	300,000	43	460	8.55	91.45	496.18	3,203.57	14.66	94.63	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	0.43			
20	500,000	<b>UP</b>		43	503	8.55	100.00	181.68	3,385.25	5.37	100.00	0	2	0.00	100.00	0.00	13.76	0.00	100.00	0.00	0.41			
				503					3,385.25					2					13.76					0.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	67	67	4.16	4.16	41.33	41.33	0.56	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	76	0.56	4.72	0.14	41.46	0.00	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	90	0.87	5.59	10.65	52.11	0.14	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	99	0.56	6.15	1.09	53.21	0.01	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	137	2.36	8.51	25.57	78.78	0.35	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	162	1.55	10.06	24.52	103.30	0.33	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	183	1.30	11.37	13.65	116.94	0.18	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	56	239	3.48	14.84	25.58	142.53	0.35	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	48	287	2.98	17.83	49.34	191.87	0.67	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	34	321	2.11	19.94	44.49	236.36	0.60	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	29	350	1.80	21.74	66.35	302.72	0.90	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	381	1.93	23.66	2.56	300.16	0.03	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	58	439	3.60	27.27	71.57	371.73	0.97	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	74	513	4.60	31.86	234.59	606.32	3.18	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	94	607	5.84	37.70	552.58	1,158.90	7.49	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	188	795	11.68	49.38	889.29	2,048.19	12.05	27.75	1	1	6.25	6.25	248.40	248.40	22.29	22.29	27.93	12.13			
17	20,000	50,000	35,000	229	1,024	14.22	63.60	1,658.35	3,706.54	22.47	50.21	1	2	6.25	12.50	71.03	319.43	6.38	28.67	4.28	8.62			
18	50,000	100,000	75,000	194	1,218	12.05	75.65	1,295.57	5,002.10	17.55	67.76	11	13	68.75	81.25	793.69	1,113.12	71.24	99.91	61.26	22.25			
19	100,000	500,000	300,000	295	1,513	18.32	93.98	1,700.95	6,703.05	23.04	90.80	0	13	0.00	81.25	0.00	1,113.12	0.00	99.91	0.00	16.61			
20	500,000	<b>UP</b>		97	1,610	6.02	100.00	678.80	7,381.86	9.20	100.00	3	16	18.75	100.00	1.04	1,114.16	0.09	100.00	0.15	15.09			
				1,610					7,381.86					16					1,114.16					15.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	4.24	4.24	25.44	25.44	2.33	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	20	4.24	8.47	1.80	27.24	0.17	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	22	0.85	9.32	0.66	27.90	0.06	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	24	0.85	10.17	1.29	29.19	0.12	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	40	6.78	16.95	12.50	41.69	1.15	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	45	2.12	19.07	4.67	46.36	0.43	4.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	54	3.81	22.88	8.77	55.13	0.80	5.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	72	7.63	30.51	29.41	84.54	2.70	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	75	1.27	31.78	4.12	88.66	0.38	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	90	6.36	38.14	19.24	107.91	1.77	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	95	2.12	40.25	16.05	123.96	1.47	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	102	2.97	43.22	30.36	154.32	2.79	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	121	8.05	51.27	55.22	209.54	5.07	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	134	5.51	56.78	92.80	302.34	8.51	27.74	1	1	100.00	100.00	38.61	38.61	100.00	100.00	41.61	12.77	3.54	12.03	
15	7,500	10,000	8,750	22	156	9.32	66.10	18.59	320.93	1.71	29.44	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	8.51
16	10,000	20,000	15,000	17	173	7.20	73.31	133.06	453.99	12.21	41.65	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	3.98
17	20,000	50,000	35,000	24	197	10.17	83.47	516.61	970.60	47.39	89.04	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	3.84
18	50,000	100,000	75,000	11	208	4.66	88.14	34.47	1,005.08	3.16	92.20	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	3.05
19	100,000	500,000	300,000	24	232	10.17	98.31	262.01	1,267.09	24.04	116.24	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	3.54
20	500,000	UP		4	236	1.69	100.00	177.04	1,090.05	16.24	100.00	0	1	0.00	100.00	0.00	38.61	0.00	100.00	0.00	0.00	0.00	0.00	3.54
				236					1,090.05					1					38.61					3.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	1.56	1.56	65.25	65.25	3.26	3.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.26	1.82	0.05	65.30	0.00	3.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	12	1.30	3.13	0.93	66.22	0.05	3.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.26	3.39	0.35	66.57	0.02	3.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	21	2.08	5.47	0.44	67.01	0.02	3.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	23	0.52	5.99	1.00	68.00	0.05	3.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	27	1.04	7.03	2.66	70.66	0.13	3.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	36	2.34	9.38	9.56	80.22	0.48	4.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	44	2.08	11.46	7.90	88.13	0.40	4.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	47	0.78	12.24	5.67	93.79	0.28	4.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	60	3.39	15.63	14.75	108.54	0.74	5.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	19	79	4.95	20.57	74.56	183.10	3.73	9.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	92	3.39	23.96	42.16	225.26	2.11	11.26	1	1	10.00	10.00	12.60	12.60	10.22	10.22	29.89	29.89	5.59	5.59	
14	5,000	7,500	6,250	38	130	9.90	33.85	105.21	330.47	5.26	16.52	0	1	0.00	10.00	0.00	12.60	0.00	10.22	0.00	3.81	3.81		
15	7,500	10,000	8,750	13	143	3.39	37.24	132.08	462.55	6.60	23.12	0	1	0.00	10.00	0.00	12.60	0.00	10.22	0.00	2.72	2.72		
16	10,000	20,000	15,000	47	190	12.24	49.48	339.78	802.34	16.99	40.11	0	1	0.00	10.00	0.00	12.60	0.00	10.22	0.00	1.57	1.57		
17	20,000	50,000	35,000	79	269	20.57	70.05	644.18	1,446.52	32.20	72.32	9	10	90.00	100.00	110.72	123.32	89.78	100.00	17.19	8.53			
18	50,000	100,000	75,000	53	322	13.80	83.85	202.58	1,649.10	10.13	82.44	0	10	0.00	100.00	0.00	123.32	0.00	100.00	0.00	7.48	7.48		
19	100,000	500,000	300,000	56	378	14.58	98.44	269.65	1,918.76	13.48	95.92	0	10	0.00	100.00	0.00	123.32	0.00	100.00	0.00	6.43	6.43		
20	500,000	UP		6	384	1.56	100.00	81.53	2,000.29	4.08	100.00	0	10	0.00	100.00	0.00	123.32	0.00	100.00	0.00	6.16	6.16		
				384					2,000.29					10					123.32					6.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.35	1.35	0.08	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	0.90	2.25	1.62	1.69	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	11	2.70	4.95	7.66	9.35	0.31	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	1.35	6.31	1.70	11.05	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	28	6.31	12.61	3.31	14.36	0.13	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	36	3.60	16.22	11.45	25.81	0.46	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	47	4.95	21.17	4.03	29.84	0.16	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	64	7.66	28.83	40.21	70.04	1.62	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	77	5.86	34.68	36.27	106.32	1.46	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	86	4.05	38.74	20.77	127.08	0.84	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	93	3.15	41.89	72.43	199.51	2.91	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	114	9.46	51.35	124.37	323.88	5.00	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	122	3.60	54.95	149.38	473.26	6.01	19.04	1	1	25.00	25.00	8.40	8.40	7.67	7.67	5.62	1.77			
14	5,000	7,500	6,250	10	132	4.50	59.46	118.36	591.62	4.76	23.80	0	1	0.00	25.00	0.00	8.40	0.00	7.67	0.00	1.42			
15	7,500	10,000	8,750	13	145	5.86	65.32	98.86	690.48	3.98	27.78	0	1	0.00	25.00	0.00	8.40	0.00	7.67	0.00	1.22			
16	10,000	20,000	15,000	18	163	8.11	73.42	292.46	982.94	11.77	39.55	0	1	0.00	25.00	0.00	8.40	0.00	7.67	0.00	0.85			
17	20,000	50,000	35,000	23	186	10.36	83.78	673.88	1,656.82	27.11	66.66	0	1	0.00	25.00	0.00	8.40	0.00	7.67	0.00	0.51			
18	50,000	100,000	75,000	13	199	5.86	89.64	390.02	2,046.83	15.69	82.35	1	2	25.00	50.00	53.54	61.94	48.88	56.55	13.73	3.03			
19	100,000	500,000	300,000	18	217	8.11	97.75	292.05	2,338.88	11.75	94.10	2	4	50.00	100.00	47.59	109.53	43.45	100.00	16.30	4.68			
20	500,000	UP		5	222	2.25	100.00	146.56	2,485.45	5.90	100.00	0	4	0.00	100.00	0.00	109.53	0.00	100.00	0.00	4.41			
				222					2,485.45					4					109.53					4.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	47	47	5.59	5.59	220.61	220.61	2.01	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	48	0.12	5.71	0.20	220.82	0.00	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	49	0.12	5.83	0.81	221.63	0.01	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	57	0.95	6.78	23.00	244.63	0.21	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	65	0.95	7.73	20.87	265.51	0.19	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	78	1.55	9.27	58.24	323.75	0.53	2.96	1	1	7.14	7.14	34.90	34.90	27.38	27.38	59.93	10.78			
7	750	1,000	875	25	103	2.97	12.25	97.84	421.59	0.89	3.85	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	8.28			
8	1,000	1,500	1,250	33	136	3.92	16.17	159.24	580.83	1.45	5.30	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	6.01			
9	1,500	2,000	1,750	40	176	4.76	20.93	393.96	974.79	3.60	8.90	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	3.58			
10	2,000	2,500	2,250	29	205	3.45	24.38	157.97	1,132.76	1.44	10.34	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	3.08			
11	2,500	3,000	2,750	28	233	3.33	27.71	328.10	1,460.86	3.00	13.34	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	2.39			
12	3,000	4,000	3,500	80	313	9.51	37.22	556.15	2,017.02	5.08	18.42	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	1.73			
13	4,000	5,000	4,500	37	350	4.40	41.62	401.10	2,418.12	3.66	22.08	0	1	0.00	7.14	0.00	34.90	0.00	27.38	0.00	1.44			
14	5,000	7,500	6,250	52	402	6.18	47.80	512.79	2,930.90	4.68	26.77	9	10	64.29	71.43	25.01	59.92	19.62	47.00	4.88	2.04			
15	7,500	10,000	8,750	65	467	7.73	55.53	1,102.51	4,033.42	10.07	36.83	0	10	0.00	71.43	0.00	59.92	0.00	47.00	0.00	1.49			
16	10,000	20,000	15,000	139	606	16.53	72.06	2,259.39	6,292.81	20.63	57.47	2	12	14.29	85.71	9.20	69.12	7.22	54.21	0.41	1.10			
17	20,000	50,000	35,000	131	737	15.58	87.63	2,790.68	9,083.49	25.48	82.95	1	13	7.14	92.86	11.50	80.62	9.02	63.23	0.41	0.89			
18	50,000	100,000	75,000	53	790	6.30	93.94	1,252.20	10,335.69	11.44	94.39	0	13	0.00	92.86	0.00	80.62	0.00	63.23	0.00	0.78			
19	100,000	500,000	300,000	47	837	5.59	99.52	600.17	10,935.86	5.48	99.87	1	14	7.14	100.00	46.88	127.50	36.77	100.00	7.81	1.17			
20	500,000	UP		4	841	0.48	100.00	14.55	10,950.41	0.13	100.00	0	14	0.00	100.00	0.00	127.50	0.00	100.00	0.00	1.16			
				841					10,950.41					14					127.50					1.16





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	699	699	83.61	83.61	26.61	26.61	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	700	0.12	83.73	0.17	26.78	0.01	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	707	0.84	84.57	0.57	27.36	0.04	1.74	1	1	33.33	33.33	0.40	0.40	0.05	0.05	69.00	1.45			
4	200	300	250	2	709	0.24	84.81	123.29	150.65	7.85	9.59	0	1	0.00	33.33	0.00	0.40	0.00	0.05	0.00	0.26			
5	300	500	400	3	712	0.36	85.17	6.35	157.00	0.40	9.99	0	1	0.00	33.33	0.00	0.40	0.00	0.05	0.00	0.25			
6	500	750	625	1	713	0.12	85.29	3.79	160.79	0.24	10.23	0	1	0.00	33.33	0.00	0.40	0.00	0.05	0.00	0.25			
7	750	1,000	875	5	718	0.60	85.89	8.24	169.03	0.52	10.76	0	1	0.00	33.33	0.00	0.40	0.00	0.05	0.00	0.23			
8	1,000	1,500	1,250	4	722	0.48	86.36	15.76	184.79	1.00	11.76	2	3	66.67	100.00	740.22	740.62	99.95	100.00	4696.77	400.79			
9	1,500	2,000	1,750	4	726	0.48	86.84	12.93	197.72	0.82	12.58	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	374.58			
10	2,000	2,500	2,250	3	729	0.36	87.20	22.48	220.20	1.43	14.01	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	336.34			
11	2,500	3,000	2,750	1	730	0.12	87.32	2.74	222.94	0.17	14.19	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	332.21			
12	3,000	4,000	3,500	8	738	0.96	88.28	37.89	260.82	2.41	16.60	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	283.95			
13	4,000	5,000	4,500	2	740	0.24	88.52	14.11	274.93	0.90	17.50	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	269.38			
14	5,000	7,500	6,250	7	747	0.84	89.35	55.85	330.78	3.55	21.05	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	223.90			
15	7,500	10,000	8,750	2	749	0.24	89.59	22.89	353.67	1.46	22.51	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	209.41			
16	10,000	20,000	15,000	20	769	2.39	91.99	229.84	583.51	14.63	37.13	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	126.92			
17	20,000	50,000	35,000	41	810	4.90	96.89	494.53	1,078.04	31.47	68.61	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	68.70			
18	50,000	100,000	75,000	10	820	1.20	98.09	280.81	1,358.85	17.87	86.48	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	54.50			
19	100,000	500,000	300,000	15	835	1.79	99.88	178.79	1,537.64	11.38	97.86	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	48.17			
20	500,000	UP		1	836	0.12	100.00	33.69	1,571.33	2.14	100.00	0	3	0.00	100.00	0.00	740.62	0.00	100.00	0.00	47.13			
				836					1,571.33					3					740.62					47.13



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.70	3.70	2.81	2.81	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.70	7.41	19.30	22.11	5.20	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.70	11.11	45.65	67.76	12.30	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.70	14.81	17.16	84.92	4.63	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.70	18.52	29.90	114.82	8.06	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.70	22.22	8.97	123.78	2.42	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.70	25.93	6.77	130.55	1.83	35.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.70	29.63	15.37	145.92	4.14	39.33	2	2	40.00	40.00	2.33	2.33	64.33	64.33	15.19	1.60			
10	2,000	2,500	2,250	1	9	3.70	33.33	40.66	186.58	10.96	50.29	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.25			
11	2,500	3,000	2,750	1	10	3.70	37.04	3.23	189.81	0.87	51.16	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.23			
12	3,000	4,000	3,500	1	11	3.70	40.74	1.44	191.25	0.39	51.55	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.22			
13	4,000	5,000	4,500	1	12	3.70	44.44	16.40	207.66	4.42	55.97	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	1.12			
14	5,000	7,500	6,250	1	13	3.70	48.15	37.23	244.89	10.03	66.01	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.95			
15	7,500	10,000	8,750	1	14	3.70	51.85	4.25	249.14	1.15	67.15	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.94			
16	10,000	20,000	15,000	1	15	3.70	55.56	9.52	258.66	2.57	69.72	0	2	0.00	40.00	0.00	2.33	0.00	64.33	0.00	0.90			
17	20,000	50,000	35,000	6	21	22.22	77.78	51.10	309.76	13.77	83.49	3	5	60.00	100.00	1.29	3.63	35.67	100.00	2.53	1.17			
18	50,000	100,000	75,000	4	25	14.81	92.59	25.65	335.41	6.91	90.40	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	1.08			
19	100,000	500,000	300,000	2	27	7.41	100.00	35.60	371.01	9.60	100.00	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	0.98			
20	500,000	UP		0	27	0.00	100.00	0.00	371.01	0.00	100.00	0	5	0.00	100.00	0.00	3.63	0.00	100.00	0.00	0.98			
				27					371.01					5					3.63					0.98



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	16.67	16.67	19.76	19.76	14.33	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	8.33	25.00	6.38	26.13	4.63	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	8.33	33.33	3.83	29.96	2.78	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	8.33	41.67	7.90	37.86	5.73	27.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	8.33	50.00	11.85	49.71	8.60	36.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	8.33	58.33	0.00	49.71	0.00	36.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	8.33	66.67	15.80	65.52	11.46	47.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	8.33	75.00	39.62	105.13	28.74	76.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	8.33	83.33	7.90	113.04	5.73	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	8.33	91.67	0.00	113.04	0.00	81.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	8.33	100.00	24.82	137.86	18.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	137.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					137.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	15.11	15.11	4.91	4.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	1.63	16.74	0.53	5.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	5	8.33	20.83	1.76	18.50	0.57	6.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	4.17	25.00	2.53	21.04	0.82	6.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	8.33	33.33	9.24	30.28	3.00	9.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.17	37.50	2.98	33.26	0.97	10.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	11	8.33	45.83	13.88	47.14	4.51	15.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.17	50.00	17.07	64.21	5.55	20.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.17	54.17	17.08	81.29	5.55	26.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.17	58.33	30.49	111.78	9.91	36.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.17	62.50	8.35	120.13	2.71	39.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	20	20.83	83.33	57.42	177.55	18.66	57.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	23	12.50	95.83	40.28	217.82	13.09	70.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	24	4.17	100.00	89.90	307.73	29.22	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	307.73	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	307.73	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	307.73	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	307.73	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					307.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	5.00	5.00	0.15	0.15	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	5.00	10.00	0.66	0.82	0.34	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	5.00	15.00	1.79	2.61	0.93	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	5.00	20.00	2.12	4.73	1.10	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	5.00	25.00	6.46	11.19	3.36	5.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	5.00	30.00	9.05	20.24	4.71	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	5.00	35.00	1.22	21.46	0.63	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	5.00	40.00	1.71	23.17	0.89	12.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	5.00	45.00	2.02	25.18	1.05	13.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	5.00	50.00	1.44	26.62	0.75	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	5.00	55.00	7.62	34.24	3.96	17.80	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	5.00	60.00	10.68	44.92	5.55	23.35	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	5.00	65.00	89.93	134.85	46.75	70.10	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	5.00	70.00	2.19	137.04	1.14	71.24	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	18	20.00	90.00	24.69	161.73	12.83	84.07	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	19	5.00	95.00	30.00	191.73	15.60	99.67	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	20	5.00	100.00	0.64	192.37	0.33	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	192.37	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	20	0.00	100.00	0.00	192.37	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				20					192.37					1					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.57	7.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.57	10.71	6.17	6.17	0.65	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.57	14.29	5.74	11.91	0.60	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.57	17.86	0.00	11.91	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.57	21.43	8.92	20.83	0.93	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.57	25.00	96.83	117.65	10.14	12.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.57	28.57	112.04	229.69	11.74	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.57	32.14	18.60	248.29	1.95	26.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.57	35.71	0.09	248.38	0.01	26.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.57	39.29	3.58	251.96	0.38	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.57	42.86	1.19	253.15	0.13	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	3.57	46.43	5.84	258.99	0.61	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	3.57	50.00	17.51	276.50	1.83	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	18	14.29	64.29	4.22	280.72	0.44	29.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	3.57	67.86	33.40	314.12	3.50	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	22	10.71	78.57	170.22	484.34	17.83	50.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	28	21.43	100.00	470.27	954.60	49.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	954.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					954.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.83	0.83	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.83	1.67	0.37	0.38	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	7	4.17	5.83	2.96	3.33	0.84	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.83	6.67	0.02	3.35	0.00	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	13	4.17	10.83	0.07	3.42	0.02	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	20	5.83	16.67	1.59	5.01	0.45	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	26	5.00	21.67	11.18	16.19	3.17	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	28	1.67	23.33	2.37	18.56	0.67	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	35	5.83	29.17	4.62	23.19	1.31	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	38	2.50	31.67	0.15	23.34	0.04	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	40	1.67	33.33	4.55	27.89	1.29	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	51	9.17	42.50	21.15	49.03	6.00	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	52	0.83	43.33	10.12	59.15	2.87	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	64	10.00	53.33	44.17	103.33	12.53	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	74	8.33	61.67	38.93	142.26	11.04	40.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	82	6.67	68.33	56.05	198.31	15.90	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	100	15.00	83.33	91.82	290.14	26.05	82.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	109	7.50	90.83	22.61	312.75	6.41	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	119	8.33	99.17	12.09	324.84	3.43	92.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	120	0.83	100.00	27.66	352.50	7.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				120					352.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	5.91	5.91	26.05	26.05	2.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	15	0.42	6.33	1.08	27.13	0.11	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	16	0.42	6.75	2.16	29.28	0.23	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	17	0.42	7.17	0.08	29.21	0.01	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	18	0.42	7.59	4.03	33.23	0.43	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	25	2.95	10.55	3.57	36.81	0.38	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	33	3.38	13.92	10.57	47.37	1.12	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	15	48	6.33	20.25	5.97	53.34	0.64	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	27	75	11.39	31.65	11.81	65.15	1.26	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	80	2.11	33.76	12.85	78.00	1.37	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	91	4.64	38.40	29.58	107.58	3.15	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	100	3.80	42.19	24.74	132.32	2.63	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	113	5.49	47.68	12.90	145.23	1.37	15.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	146	13.92	61.60	88.06	233.28	9.37	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	157	4.64	66.24	81.71	315.00	8.70	33.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	187	12.66	78.90	50.68	365.68	5.39	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	218	13.08	91.98	278.85	644.53	29.68	68.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	228	4.22	96.20	129.79	774.32	13.81	82.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	234	2.53	98.73	102.89	877.21	10.95	93.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	237	1.27	100.00	62.43	939.64	6.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				237					939.64					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.79	0.79	0.53	0.53	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.79	1.57	7.41	7.93	2.96	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.79	2.36	1.09	9.03	0.44	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.79	3.15	0.02	9.04	0.01	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	3.94	7.09	0.48	9.53	0.19	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	24	11.81	18.90	1.54	11.07	0.61	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	27	2.36	21.26	4.64	15.71	1.85	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	28	0.79	22.05	1.42	17.13	0.57	6.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	31	2.36	24.41	20.57	37.70	8.21	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	36	3.94	28.35	3.81	41.51	1.52	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	37	0.79	29.13	0.85	42.36	0.34	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	24	61	18.90	48.03	9.18	51.55	3.66	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	65	3.15	51.18	9.62	61.17	3.84	24.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	68	2.36	53.54	27.47	88.63	10.96	35.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	79	8.66	62.20	5.80	94.44	2.32	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	87	6.30	68.50	85.50	179.94	34.12	71.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	99	9.45	77.95	50.21	230.15	20.04	91.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	105	4.72	82.68	8.78	238.93	3.51	95.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	22	127	17.32	100.00	11.66	250.59	4.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	127	0.00	100.00	0.00	250.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				127					250.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	20.00	20.00	0.20	0.20	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	4.50	4.70	5.68	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	7.48	12.19	9.45	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	6.18	18.37	7.81	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	10.00	60.00	0.00	18.37	0.00	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	10.00	70.00	2.44	20.81	3.08	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	10.00	80.00	2.88	23.69	3.64	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	10.00	90.00	25.44	49.13	32.13	62.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	10.00	100.00	30.06	79.19	37.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	79.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					79.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	12	12	27.91	27.91	5.55	5.55	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	13	2.33	30.23	0.13	5.68	0.03	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	14	2.33	32.56	0.00	5.68	0.00	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	16	4.65	37.21	0.68	6.36	0.18	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	17	2.33	39.53	1.35	7.71	0.35	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	18	2.33	41.86	2.30	10.01	0.60	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	2.33	44.19	0.86	10.87	0.22	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	20	2.33	46.51	2.75	13.62	0.71	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	21	2.33	48.84	1.11	14.73	0.29	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	2.33	51.16	1.89	16.62	0.49	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	2.33	53.49	6.63	23.25	1.72	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	2.33	55.81	9.92	33.18	2.57	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	2.33	58.14	26.15	59.33	6.78	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	2.33	60.47	28.97	88.29	7.51	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	2.33	62.79	5.43	93.72	1.41	24.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	29	4.65	67.44	30.14	123.87	7.81	32.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	35	13.95	81.40	144.26	268.13	37.38	69.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	36	2.33	83.72	0.00	268.13	0.00	69.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	37	2.33	86.05	2.44	270.57	0.63	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	43	13.95	100.00	115.40	385.96	29.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				43				385.96				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.43	0.43	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	3.01	3.44	4.70	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	23.51	26.95	36.64	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	12.99	39.94	20.25	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	8.71	48.65	13.57	75.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	15.51	64.16	24.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	64.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					64.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23105 DEHYDROGENATION OF PARAFFINES INTO BASIC PETROCHEMICAL MATER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.54	0.54	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	5.27	5.27	12.16	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.51	5.77	1.17	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	9.01	14.78	20.80	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	3.82	18.60	8.82	42.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	1.23	19.84	2.85	45.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	0.24	20.08	0.55	46.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	1.07	21.15	2.47	48.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	2.10	23.25	4.86	53.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	4.45	27.70	10.27	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	2.02	29.71	4.65	68.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	1.37	31.08	3.16	71.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	3.41	34.49	7.88	79.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	2.46	36.95	5.68	85.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.67	93.33	5.05	42.00	11.65	96.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.67	100.00	1.32	43.32	3.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	43.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					43.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.12	0.12	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.12	0.24	1.51	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.47	0.71	5.77	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	0.47	1.18	5.77	14.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	3.46	4.64	42.73	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	3.46	8.10	42.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	8.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					8.10					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.27	2.27	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.27	4.55	24.75	24.75	5.50	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.27	6.82	57.59	82.34	12.80	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.27	9.09	0.00	82.34	0.00	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.27	11.36	0.00	82.34	0.00	18.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	9	9.09	20.45	0.39	82.73	0.09	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	12	6.82	27.27	6.51	89.24	1.45	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	14	4.55	31.82	3.32	92.56	0.74	20.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	17	6.82	38.64	245.66	338.22	54.58	75.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	2.27	40.91	5.06	343.28	1.12	76.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	2.27	43.18	5.51	348.78	1.22	77.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	2.27	45.45	3.34	352.12	0.74	78.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	22	4.55	50.00	49.20	401.32	10.93	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	2.27	52.27	217.44	183.88	48.31	40.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	2.27	54.55	12.36	196.24	2.75	43.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	42	40.91	95.45	160.23	356.47	35.60	79.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	43	2.27	97.73	46.82	403.29	10.40	89.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	44	2.27	100.00	46.82	450.11	10.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	450.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	450.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					450.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23114 OTHER PLANTS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.02	0.02	34.61	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	0.03	0.05	72.23	106.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	0.00	0.04	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	0.00	0.04	6.84	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	0.00	0.04	6.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	0.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					0.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 231142 OTHER PLANTS:WATER TREATMENT PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.42	0.42	27.82	27.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.19	0.61	12.93	40.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.57	1.18	37.82	78.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	0.32	1.50	21.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	1.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					1.50					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.19	1.19	1.10	1.10	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.60	1.79	1.57	2.67	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.60	2.38	1.16	3.83	0.08	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.60	2.98	0.60	4.43	0.04	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.60	3.57	1.33	5.76	0.09	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	10	2.38	5.95	3.87	9.63	0.26	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	14	2.38	8.33	5.76	15.38	0.38	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	23	5.36	13.69	18.91	34.29	1.25	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	25	1.19	14.88	7.56	41.86	0.50	2.76	1	1	11.11	11.11	249.28	249.28	98.39	98.39	3296.43	595.58			
10	2,000	2,500	2,250	2	27	1.19	16.07	2.22	44.07	0.15	2.91	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	565.61			
11	2,500	3,000	2,750	4	31	2.38	18.45	9.97	54.05	0.66	3.57	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	461.23			
12	3,000	4,000	3,500	2	33	1.19	19.64	37.45	91.50	2.47	6.04	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	272.44			
13	4,000	5,000	4,500	11	44	6.55	26.19	24.33	115.83	1.61	7.65	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	215.22			
14	5,000	7,500	6,250	10	54	5.95	32.14	90.76	206.59	5.99	13.64	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	120.67			
15	7,500	10,000	8,750	9	63	5.36	37.50	83.31	289.90	5.50	19.14	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	85.99			
16	10,000	20,000	15,000	27	90	16.07	53.57	401.33	691.23	26.50	45.65	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	36.06			
17	20,000	50,000	35,000	25	115	14.88	68.45	266.14	957.37	17.58	63.22	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	26.04			
18	50,000	100,000	75,000	13	128	7.74	76.19	257.56	1,214.93	17.01	80.23	0	1	0.00	11.11	0.00	249.28	0.00	98.39	0.00	20.52			
19	100,000	500,000	300,000	23	151	13.69	89.88	219.90	1,434.82	14.52	94.75	8	9	88.89	100.00	4.07	253.36	1.61	100.00	1.85	17.66			
20	500,000	<b>UP</b>		17	168	10.12	100.00	79.44	1,514.27	5.25	100.00	0	9	0.00	100.00	0.00	253.36	0.00	100.00	0.00	16.73			
				168					1,514.27					9					253.36					16.73



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 232 PETROCHEMICAL WORKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.86	2.86	58.85	58.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.00	4.86	41.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	4.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				4.86				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2321

PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	8.46	8.46	33.97	33.97	2.54	2.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	37	1.03	9.49	0.45	34.42	0.03	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	39	0.51	10.00	0.00	34.42	0.00	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	40	0.26	10.26	0.00	34.42	0.00	2.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	41	0.26	10.51	0.15	34.57	0.01	2.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	49	2.05	12.56	3.53	38.10	0.26	2.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	57	2.05	14.62	1.70	39.81	0.13	2.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	58	0.26	14.87	0.63	40.43	0.05	3.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	60	0.51	15.38	0.00	40.43	0.00	3.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	67	1.79	17.18	4.87	45.30	0.36	3.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	68	0.26	17.44	0.73	46.03	0.05	3.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	79	2.82	20.26	14.86	60.89	1.11	4.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	81	0.51	20.77	0.00	60.89	0.00	4.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	20	101	5.13	25.90	35.12	96.01	2.63	7.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	116	3.85	29.74	27.35	123.36	2.05	9.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	49	165	12.56	42.31	135.19	258.55	10.13	19.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	28	193	7.18	49.49	181.78	440.33	13.62	32.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	28	221	7.18	56.67	120.86	561.18	9.05	42.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	103	324	26.41	83.08	512.72	1,073.90	38.41	80.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		66	390	16.92	100.00	261.10	1,335.00	19.56	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				390					1,335.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2322 PERTROCHEMICAL INTERMEDIATE PRODUCT(VINYL CHLORIDE & OTHERS)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		rp	RP	PERCENTAGE		f	F	BAND	CUM	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
				f	F			BAND	CUM					BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	7	7	12.73	12.73	15.15	15.15	4.15	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.82	14.55	0.17	15.31	0.05	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.82	16.36	0.25	15.56	0.07	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.82	18.18	0.40	15.96	0.11	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.82	20.00	0.58	16.55	0.16	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.82	21.82	0.17	16.71	0.05	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.82	23.64	10.37	27.08	2.84	7.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	14	1.82	25.45	0.56	27.64	0.15	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	1.82	27.27	9.26	36.90	2.54	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	1.82	29.09	12.44	49.34	3.41	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	1.82	30.91	0.48	49.81	0.13	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	1.82	32.73	4.98	54.79	1.36	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.82	34.55	15.70	70.50	4.30	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.82	36.36	10.92	81.41	2.99	22.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	1.82	38.18	36.02	117.43	9.87	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	24	5.45	43.64	1.25	118.68	0.34	32.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	35	20.00	63.64	97.19	215.87	26.62	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	42	12.73	76.36	73.54	289.42	20.14	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	50	14.55	90.91	36.54	325.96	10.01	89.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	55	9.09	100.00	39.13	365.09	10.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				55					365.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.18	1.18	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.39	1.57	0.05	0.05	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.39	1.96	0.83	0.88	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.39	2.35	0.50	1.38	0.03	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	0.39	2.75	0.98	2.35	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	9	0.78	3.53	2.50	4.85	0.16	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.39	3.92	1.44	6.30	0.09	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	12	0.78	4.71	2.53	8.83	0.16	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	14	0.78	5.49	4.98	13.81	0.32	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	17	1.18	6.67	4.07	17.88	0.26	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	22	1.96	8.63	4.55	22.43	0.29	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	25	1.18	9.80	18.46	40.89	1.18	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	30	1.96	11.76	15.84	56.73	1.01	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	43	5.10	16.86	67.64	124.37	4.33	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	51	3.14	20.00	89.02	213.39	5.70	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	93	16.47	36.47	337.50	550.89	21.60	35.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	121	10.98	47.45	293.38	844.27	18.78	54.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	142	8.24	55.69	158.03	1,002.30	10.12	64.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	174	12.55	68.24	335.54	1,337.85	21.48	85.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		81	255	31.76	100.00	224.42	1,562.27	14.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				255					1,562.27					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	5.23	5.23	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	5.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					5.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	12.02	12.02	19.34	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	5.72	17.74	9.20	28.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	12.02	29.76	19.34	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	3.12	32.88	5.02	52.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	29.28	62.16	47.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	62.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					62.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	0.42	0.42	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.42	0.83	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.42	1.25	0.00	0.05	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.42	1.67	0.66	0.70	0.20	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.42	2.08	0.68	1.38	0.20	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.42	2.50	0.39	1.77	0.12	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.42	2.92	0.10	1.87	0.03	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	0.83	3.75	0.47	2.34	0.14	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	12	1.25	5.00	2.90	5.24	0.87	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	15	1.25	6.25	5.04	10.28	1.50	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	0.42	6.67	3.00	13.28	0.90	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	20	1.67	8.33	1.31	14.59	0.39	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	21	0.42	8.75	3.79	18.37	1.13	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	23	0.83	9.58	2.07	20.44	0.62	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	25	0.83	10.42	3.49	23.93	1.04	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	41	6.67	17.08	66.76	42.82	19.93	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	63	9.17	26.25	53.94	11.12	16.10	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	86	9.58	35.83	35.28	46.40	10.53	13.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	59	145	24.58	60.42	176.15	222.55	52.58	66.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		95	240	39.58	100.00	112.48	335.03	33.57	100.00	1	1	100.00	100.00	0.00	0.00	100.00	100.00	0.00	0.00			
				240					335.03					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.49	1.49	3.90	3.90	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.50	1.98	0.05	3.95	0.01	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	2.48	4.46	0.71	4.67	0.07	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	11	0.99	5.45	0.61	5.28	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	19	3.96	9.41	3.72	9.00	0.38	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	23	1.98	11.39	2.10	11.09	0.22	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	27	1.98	13.37	3.92	15.02	0.40	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	47	9.90	23.27	27.49	42.51	2.82	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	53	2.97	26.24	6.42	48.92	0.66	5.03	2	2	33.33	33.33	0.02	0.02	0.02	0.02	0.25	0.03			
10	2,000	2,500	2,250	5	58	2.48	28.71	15.16	64.09	1.56	6.58	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.02			
11	2,500	3,000	2,750	3	61	1.49	30.20	1.09	65.18	0.11	6.69	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.02			
12	3,000	4,000	3,500	12	73	5.94	36.14	44.73	109.91	4.60	11.29	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.01			
13	4,000	5,000	4,500	1	74	0.50	36.63	7.10	117.01	0.73	12.02	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.01			
14	5,000	7,500	6,250	12	86	5.94	42.57	86.93	203.95	8.93	20.95	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.01			
15	7,500	10,000	8,750	11	97	5.45	48.02	43.73	247.67	4.49	25.44	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.01			
16	10,000	20,000	15,000	10	107	4.95	52.97	36.90	284.58	3.79	29.23	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.01			
17	20,000	50,000	35,000	27	134	13.37	66.34	120.61	405.19	12.39	41.62	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.00			
18	50,000	100,000	75,000	11	145	5.45	71.78	58.94	464.13	6.05	47.68	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.00			
19	100,000	500,000	300,000	27	172	13.37	85.15	112.78	576.91	11.58	59.26	0	2	0.00	33.33	0.00	0.02	0.00	0.02	0.00	0.00			
20	500,000	UP		30	202	14.85	100.00	396.59	973.50	40.74	100.00	4	6	66.67	100.00	92.44	92.45	99.98	100.00	23.31	9.50			
				202					973.50					6					92.45					9.50



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.33	10.00	20.66	20.66	5.86	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	3.33	13.33	0.38	21.04	0.11	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	3.33	16.67	2.51	23.54	0.71	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	3.33	20.00	9.03	32.57	2.56	9.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	3.33	23.33	5.68	38.25	1.61	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	3.33	26.67	0.82	39.07	0.23	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	3.33	30.00	34.46	73.53	9.77	20.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	3.33	33.33	8.37	81.90	2.37	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	3.33	36.67	14.51	96.41	4.12	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	3.33	40.00	6.02	102.43	1.71	29.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	3.33	43.33	4.01	106.44	1.14	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	3.33	46.67	0.00	106.44	0.00	30.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	3.33	50.00	34.46	140.90	9.77	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	3.33	53.33	10.71	151.61	3.04	42.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	3.33	56.67	28.60	180.21	8.11	51.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	3.33	60.00	20.00	200.21	5.67	56.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	26	26.67	86.67	113.65	313.86	32.23	89.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	29	10.00	96.67	38.81	352.67	11.00	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	30	3.33	100.00	0.00	352.67	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				30					352.67					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.35	4.35	14.45	14.45	3.85	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.17	6.52	40.97	55.41	10.92	14.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.17	8.70	1.86	57.27	0.49	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.17	10.87	6.43	63.70	1.71	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.17	13.04	1.30	65.00	0.35	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.17	15.22	2.14	62.86	0.57	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.17	17.39	1.11	63.97	0.30	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.17	19.57	1.11	65.08	0.30	17.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.17	21.74	7.81	72.89	2.08	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	14	8.70	30.43	9.12	82.01	2.43	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	17	6.52	36.96	0.00	82.01	0.00	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	18	2.17	39.13	7.22	89.24	1.93	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	26	17.39	56.52	55.03	144.27	14.67	38.46	2	2	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	28	4.35	60.87	1.79	146.06	0.48	38.94	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	30	4.35	65.22	25.05	171.10	6.68	45.61	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	39	19.57	84.78	74.06	245.16	19.74	65.36	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	40	2.17	86.96	20.08	265.24	5.35	70.71	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	41	2.17	89.13	42.71	307.95	11.38	82.09	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	42	2.17	91.30	25.00	332.95	6.66	88.76	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	46	8.70	100.00	42.17	375.12	11.24	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				46					375.12					2					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	4.10	4.10	0.16	0.16	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.82	4.92	0.18	0.34	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.82	5.74	0.26	0.60	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.82	6.56	0.25	0.85	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	17	7.38	13.93	5.96	6.81	0.55	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	20	2.46	16.39	2.47	9.29	0.23	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	22	1.64	18.03	1.29	10.58	0.12	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	25	2.46	20.49	3.86	14.43	0.36	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	0.82	21.31	1.65	16.08	0.15	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	32	4.92	26.23	9.97	26.05	0.92	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	34	1.64	27.87	3.02	29.07	0.28	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	39	4.10	31.97	17.01	46.08	1.57	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	54	12.30	44.26	37.95	84.03	3.50	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	63	7.38	51.64	50.58	134.61	4.67	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	68	4.10	55.74	51.60	186.21	4.76	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	87	15.57	71.31	240.28	426.48	22.19	39.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	100	10.66	81.97	200.05	626.53	18.47	57.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	104	3.28	85.25	186.29	812.83	17.20	75.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	119	12.30	97.54	168.02	980.84	15.52	90.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	122	2.46	100.00	102.08	1,082.92	9.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					1,082.92					0					0.00					0.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.28	1.28	0.39	0.39	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.28	2.56	1.24	1.62	0.20	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.28	3.85	1.75	3.37	0.28	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.28	5.13	2.45	5.82	0.39	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.28	6.41	0.50	6.32	0.08	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.28	7.69	5.02	11.34	0.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.28	8.97	2.25	13.59	0.36	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	1.28	10.26	2.25	15.84	0.36	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	1.28	11.54	5.02	20.87	0.79	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	1.28	12.82	0.23	21.09	0.04	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	12	2.56	15.38	6.53	27.62	1.03	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	1.28	16.67	9.99	37.61	1.58	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	1.28	17.95	13.39	51.01	2.12	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	1.28	19.23	3.29	54.29	0.52	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	39	30.77	50.00	243.12	297.41	38.45	47.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	46	8.97	58.97	50.70	348.11	8.02	55.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	59	16.67	75.64	84.77	432.88	13.41	68.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	65	7.69	83.33	83.15	516.04	13.15	81.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		13	78	16.67	100.00	116.18	632.22	18.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					632.22					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	1.78	1.78	5.80	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	7.69	15.38	1.86	3.64	6.03	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	7.69	23.08	1.90	5.54	6.19	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	7.69	30.77	1.78	3.76	5.80	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	7.69	38.46	1.86	5.62	6.05	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	7.69	46.15	1.79	7.41	5.82	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	7.69	53.85	1.79	5.62	5.82	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	7.69	61.54	1.91	7.53	6.21	24.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	7.69	69.23	21.45	13.92	69.70	45.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	7.69	76.92	22.88	8.96	74.34	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	7.69	84.62	22.39	31.35	72.74	101.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	7.69	92.31	22.02	9.33	71.56	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	7.69	100.00	21.45	30.78	69.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	13	0.00	100.00	0.00	30.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					30.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 233 STORAGE TANKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	8.33	8.33	0.11	0.11	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	8.33	16.67	0.74	0.85	3.96	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	8.33	25.00	0.74	1.59	3.95	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	8.33	33.33	1.75	3.33	9.36	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	8.33	41.67	0.00	3.33	0.00	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	8.33	50.00	1.31	4.64	7.04	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	8.33	58.33	13.86	18.50	74.30	99.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	8.33	66.67	0.01	18.49	0.05	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	8.33	75.00	0.24	18.73	1.28	100.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	8.33	83.33	0.00	18.73	0.01	100.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	8.33	91.67	0.00	18.73	0.02	100.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	8.33	100.00	0.07	18.65	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	12	0.00	100.00	0.00	18.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				12					18.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.64	3.28	0.34	0.34	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.64	4.92	9.37	9.71	3.96	4.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.64	6.56	12.04	21.75	5.09	9.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.64	8.20	0.08	21.83	0.03	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.64	9.84	0.08	21.91	0.04	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.64	11.48	1.21	23.12	0.51	9.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	3.28	14.75	0.03	23.15	0.01	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.64	16.39	5.10	28.26	2.16	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.64	18.03	5.10	33.36	2.16	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.64	19.67	2.04	35.40	0.86	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	1.64	21.31	9.12	44.52	3.86	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	1.64	22.95	11.34	55.86	4.80	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	1.64	24.59	1.05	56.91	0.44	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	1.64	26.23	0.40	57.31	0.17	24.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	25	14.75	40.98	52.31	109.62	22.12	46.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	36	18.03	59.02	56.75	166.37	24.00	70.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	44	13.11	72.13	8.59	174.96	3.63	73.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	56	19.67	91.80	21.87	153.09	9.25	64.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	61	8.20	100.00	83.40	236.49	35.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					236.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	6.92	6.92	29.26	29.26	1.21	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	64	152	5.03	11.95	0.99	30.24	0.04	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	92	244	7.23	19.18	2.85	33.09	0.12	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	66	310	5.19	24.37	3.47	36.56	0.14	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	59	369	4.64	29.01	8.44	45.00	0.35	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	59	428	4.64	33.65	24.80	69.80	1.03	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	44	472	3.46	37.11	10.91	80.71	0.45	3.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	93	565	7.31	44.42	41.75	122.46	1.73	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	52	617	4.09	48.51	20.63	143.09	0.85	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	51	668	4.01	52.52	22.99	166.08	0.95	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	48	716	3.77	56.29	25.69	191.77	1.06	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	47	763	3.69	59.98	46.80	238.57	1.94	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	29	792	2.28	62.26	47.10	285.68	1.95	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	49	841	3.85	66.12	75.85	361.53	3.14	14.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	66	907	5.19	71.31	155.30	516.83	6.43	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	95	1,002	7.47	78.77	365.73	882.56	15.15	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	135	1,137	10.61	89.39	795.71	1,678.27	32.95	69.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	71	1,208	5.58	94.97	432.93	2,111.20	17.93	87.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	29	1,237	2.28	97.25	156.96	2,268.16	6.50	93.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		35	1,272	2.75	100.00	146.41	2,414.58	6.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,272					2,414.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.83	3.83	10.03	10.03	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	23	4.18	8.01	3.84	13.88	0.16	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	32	3.14	11.15	6.01	19.89	0.25	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	33	0.35	11.50	2.02	21.91	0.09	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	52	6.62	18.12	17.13	39.04	0.72	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	67	5.23	23.34	15.78	54.82	0.67	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	14	81	4.88	28.22	50.43	105.25	2.13	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	90	3.14	31.36	30.95	136.21	1.31	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	98	2.79	34.15	17.59	153.80	0.74	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	115	5.92	40.07	76.74	230.54	3.25	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	125	3.48	43.55	47.16	277.70	2.00	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	136	3.83	47.39	85.54	363.24	3.62	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	147	3.83	51.22	101.25	464.49	4.29	19.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	41	188	14.29	65.51	385.40	849.89	16.31	35.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	29	217	10.10	75.61	379.74	1,229.63	16.07	52.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	41	258	14.29	89.90	566.31	1,795.94	23.97	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	270	4.18	94.08	271.64	2,067.57	11.50	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	277	2.44	96.52	193.08	2,260.65	8.17	95.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	284	2.44	98.95	3.68	2,264.34	0.16	95.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	287	1.05	100.00	98.63	2,362.96	4.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				287					2,362.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	18.75	18.75	0.04	0.04	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	6.25	25.00	0.76	0.80	0.38	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	6.25	31.25	25.26	26.06	12.79	13.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	6.25	37.50	3.82	29.88	1.94	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	6.25	43.75	11.30	41.19	5.72	20.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	27.31	68.50	13.83	34.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	37.24	105.74	18.86	53.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	30.88	136.61	15.64	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	6.25	68.75	55.56	192.17	28.14	97.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	6.25	75.00	0.20	192.38	0.10	97.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	6.25	81.25	0.54	192.92	0.27	97.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	6.25	87.50	0.08	193.01	0.04	97.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	6.25	93.75	4.15	197.15	2.10	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	6.25	100.00	0.32	197.48	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	197.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					197.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.69	1.69	1.42	1.42	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.85	2.54	17.75	19.17	1.43	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.85	3.39	0.48	19.65	0.04	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	1.69	5.08	0.05	19.70	0.00	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	9	2.54	7.63	2.10	21.80	0.17	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	0.85	8.47	1.40	23.20	0.11	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	0.85	9.32	1.62	24.81	0.13	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	2.54	11.86	7.32	32.14	0.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	15	0.85	12.71	2.38	34.51	0.19	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	0.85	13.56	5.79	40.30	0.47	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	18	1.69	15.25	6.65	46.95	0.54	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	22	3.39	18.64	12.58	59.53	1.01	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	24	1.69	20.34	14.36	73.89	1.16	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	31	5.93	26.27	38.40	112.29	3.09	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	42	9.32	35.59	109.37	221.65	8.81	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	45	2.54	38.14	33.17	254.82	2.67	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	59	11.86	50.00	322.68	577.50	25.98	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	74	12.71	62.71	246.22	823.73	19.83	66.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	40	114	33.90	96.61	369.14	1,192.87	29.72	96.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	118	3.39	100.00	49.11	1,241.98	3.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				118					1,241.98					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 234

MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.03	3.03	0.56	0.56	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.03	6.06	0.89	1.45	0.47	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.03	9.09	1.34	2.79	0.72	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.03	12.12	0.00	2.79	0.00	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.03	15.15	1.40	4.19	0.75	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.03	18.18	2.23	6.43	1.19	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.03	21.21	0.00	6.43	0.00	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.03	24.24	2.99	9.42	1.60	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.03	27.27	2.57	11.98	1.37	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.03	30.30	4.28	16.26	2.28	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	3.03	33.33	5.23	21.49	2.79	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	3.03	36.36	16.96	38.45	9.05	20.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	3.03	39.39	12.51	50.96	6.68	27.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	7	20	21.21	60.61	41.44	92.39	22.12	49.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	3	23	9.09	69.70	11.24	103.63	6.00	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	8	31	24.24	93.94	57.97	161.60	30.95	86.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	33	6.06	100.00	25.72	187.32	13.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	187.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	33	0.00	100.00	0.00	187.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				33					187.32					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	648	648	3.64	3.64	1,861.10	1,861.10	1.82	1.82	5	5	5.32	5.32	6,218.77	6,218.77	53.08	53.08	334.15	334.15			
2	50	100	75	113	761	0.64	4.28	211.77	2,072.87	0.21	2.02	1	6	1.06	6.38	67.08	6,285.84	0.57	53.66	31.67	303.24			
3	100	200	150	190	951	1.07	5.35	232.44	2,305.31	0.23	2.25	0	6	0.00	6.38	0.00	6,285.84	0.00	53.66	0.00	272.67			
4	200	300	250	189	1,140	1.06	6.41	260.69	2,566.01	0.25	2.50	0	6	0.00	6.38	0.00	6,285.84	0.00	53.66	0.00	244.97			
5	300	500	400	449	1,589	2.52	8.93	478.09	3,044.09	0.47	2.97	2	8	2.13	8.51	0.00	6,285.84	0.00	53.66	0.00	206.49			
6	500	750	625	468	2,057	2.63	11.56	814.15	3,858.24	0.79	3.76	0	8	0.00	8.51	0.00	6,285.84	0.00	53.66	0.00	162.92			
7	750	1,000	875	637	2,694	3.58	15.15	1,175.10	5,033.34	1.15	4.91	4	12	4.26	12.77	2,799.32	9,085.16	23.90	77.55	238.22	180.50			
8	1,000	1,500	1,250	846	3,540	4.76	19.90	1,643.07	6,676.40	1.60	6.51	2	14	2.13	14.89	711.36	9,796.52	6.07	83.62	43.29	146.73			
9	1,500	2,000	1,750	824	4,364	4.63	24.53	2,144.64	8,821.04	2.09	8.61	5	19	5.32	20.21	40.38	9,836.90	0.34	83.97	1.88	111.52			
10	2,000	2,500	2,250	683	5,047	3.84	28.37	1,139.05	9,960.09	1.11	9.72	0	19	0.00	20.21	0.00	9,836.90	0.00	83.97	0.00	98.76			
11	2,500	3,000	2,750	685	5,732	3.85	32.23	2,301.87	12,261.96	2.25	11.96	2	21	2.13	22.34	34.05	9,870.95	0.29	84.26	1.48	80.50			
12	3,000	4,000	3,500	1,009	6,741	5.67	37.90	4,559.08	16,821.05	4.45	16.41	3	24	3.19	25.53	61.38	9,932.33	0.52	84.78	1.35	59.05			
13	4,000	5,000	4,500	886	7,627	4.98	42.88	4,192.78	21,013.82	4.09	20.50	1	25	1.06	26.60	84.65	10,016.98	0.72	85.51	2.02	47.67			
14	5,000	7,500	6,250	1,595	9,222	8.97	51.85	9,859.94	30,873.76	9.62	30.13	2	27	2.13	28.72	64.29	10,081.27	0.55	86.05	0.65	32.65			
15	7,500	10,000	8,750	1,196	10,418	6.72	58.57	6,796.22	37,669.98	6.63	36.76	9	36	9.57	38.30	353.87	10,435.15	3.02	89.08	5.21	27.70			
16	10,000	20,000	15,000	2,665	13,083	14.98	73.55	23,638.95	61,308.94	23.07	59.82	15	51	15.96	54.26	128.07	10,563.21	1.09	90.17	0.54	17.23			
17	20,000	50,000	35,000	2,458	15,541	13.82	87.37	22,555.20	83,864.14	22.01	81.83	14	65	14.89	69.15	61.45	10,624.66	0.52	90.69	0.27	12.67			
18	50,000	100,000	75,000	1,052	16,593	5.91	93.29	9,760.13	93,624.27	9.52	91.36	12	77	12.77	81.91	391.46	11,016.12	3.34	94.03	4.01	11.77			
19	100,000	500,000	300,000	1,048	17,641	5.89	99.18	9,690.73	103,315.00	9.46	100.81	14	91	14.89	96.81	698.65	11,714.76	5.96	100.00	7.21	11.34			
20	500,000	UP		146	17,787	0.82	100.00	832.28	102,482.72	0.81	100.00	3	94	3.19	100.00	0.20	11,714.96	0.00	100.00	0.02	11.43			
				17,787					102,482.72					94					11,714.96					11.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	40	40	2.90	2.90	507.01	507.01	1.85	1.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	12	52	0.87	3.77	12.73	519.74	0.05	1.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	8	60	0.58	4.35	191.92	711.66	0.70	2.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	79	1.38	5.72	25.73	737.39	0.09	2.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	20	99	1.45	7.17	61.96	799.35	0.23	2.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	38	137	2.75	9.93	60.05	859.41	0.22	3.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	45	182	3.26	13.19	170.68	1,030.09	0.62	3.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	34	216	2.46	15.65	193.29	1,223.38	0.70	4.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	55	271	3.99	19.64	497.78	1,721.17	1.81	6.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	41	312	2.97	22.61	384.98	2,106.15	1.40	7.67	4	4	17.39	17.39	327.51	327.51	3.75	3.75	85.07	15.55		
11	2,500	3,000	2,750	54	366	3.91	26.52	387.66	2,493.81	1.41	9.08	3	7	13.04	30.43	195.84	523.35	2.24	5.99	50.52	20.99		
12	3,000	4,000	3,500	100	466	7.25	33.77	1,027.58	3,521.39	3.74	12.82	0	7	0.00	30.43	0.00	523.35	0.00	5.99	0.00	14.86		
13	4,000	5,000	4,500	73	539	5.29	39.06	814.75	4,336.14	2.97	15.78	0	7	0.00	30.43	2.97	523.35	0.00	5.99	0.00	12.07		
14	5,000	7,500	6,250	154	693	11.16	50.22	2,005.38	6,341.52	7.30	23.09	0	7	0.00	30.43	0.00	523.35	0.00	5.99	0.00	8.25		
15	7,500	10,000	8,750	100	793	7.25	57.46	1,929.63	8,271.15	7.02	30.11	6	13	26.09	56.52	14.16	537.51	0.16	6.15	0.73	6.50		
16	10,000	20,000	15,000	240	1,033	17.39	74.86	6,050.20	14,321.35	22.02	52.13	0	13	0.00	56.52	0.00	537.51	0.00	6.15	0.00	3.75		
17	20,000	50,000	35,000	281	1,314	20.36	95.22	9,803.02	24,124.37	35.69	87.82	0	13	0.00	56.52	0.00	537.51	0.00	6.15	0.00	2.23		
18	50,000	100,000	75,000	45	1,359	3.26	98.48	2,207.86	26,332.23	8.04	95.86	10	23	43.48	100.00	8,202.49	8,740.00	93.85	100.00	371.51	33.19		
19	100,000	500,000	300,000	21	1,380	1.52	100.00	1,137.86	27,470.10	4.14	100.00	0	23	0.00	100.00	0.00	8,740.00	0.00	100.00	0.00	31.82		
20	500,000	UP		0	1,380	0.00	100.00	0.00	27,470.10	0.00	100.00	0	23	0.00	100.00	0.00	8,740.00	0.00	100.00	0.00	31.82		
				1,380				27,470.10				23				8,740.00				31.82			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2343

MANUFACTURE OF SYNTHETIC ADHESIVES ALSO CALLED SYNTHETIC RES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	1.60	1.60	2.16	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	10.11	11.71	13.68	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	1.08	12.79	1.46	17.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	0.80	13.59	1.08	18.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	4.51	18.10	6.11	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	0.16	18.27	0.22	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	0.19	18.46	0.26	24.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	1.93	19.39	1.26	26.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	5.42	24.80	7.33	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	0.96	25.76	1.29	34.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	5.33	31.09	7.22	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	26.69	57.78	36.11	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	0.94	58.72	1.27	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	4.71	63.43	6.37	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	4.58	68.01	6.20	92.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	0.81	68.82	1.09	93.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	5.10	73.92	6.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	73.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	73.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					73.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	5	5	4.55	4.55	24.46	24.46	0.99	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	1.82	6.36	0.52	24.97	0.02	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.91	7.27	0.95	25.93	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.91	8.18	0.05	25.98	0.00	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.91	9.09	3.02	29.01	0.12	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.91	10.00	0.00	29.01	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	0.91	10.91	8.89	37.90	0.36	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	0.91	11.82	2.43	40.33	0.10	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	15	1.82	13.64	19.63	59.95	0.79	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	0.91	14.55	1.28	61.23	0.05	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	17	0.91	15.45	0.32	61.55	0.01	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	21	3.64	19.09	43.63	105.18	1.76	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	24	2.73	21.82	40.10	145.28	1.62	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	29	4.55	26.36	134.92	280.20	5.44	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	31	1.82	28.18	28.11	308.31	1.13	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	49	16.36	44.55	396.92	705.24	15.99	28.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	32	81	29.09	73.64	1,005.45	1,710.68	40.51	68.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	92	10.00	83.64	328.79	2,039.48	13.25	82.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	108	14.55	98.18	458.63	2,498.10	18.48	100.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	110	1.82	100.00	16.16	2,481.95	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					2,481.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.49	1.49	1.34	1.34	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.49	2.99	5.58	6.92	1.30	1.61	1	1	9.09	9.09	2.90	2.90	5.41	5.41	52.07	41.98			
4	200	300	250	1	3	1.49	4.48	0.39	7.31	0.09	1.70	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	39.74			
5	300	500	400	1	4	1.49	5.97	3.24	10.54	0.76	2.46	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	27.53			
6	500	750	625	1	5	1.49	7.46	0.07	10.62	0.02	2.48	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	27.35			
7	750	1,000	875	1	6	1.49	8.96	0.31	10.93	0.07	2.55	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	26.57			
8	1,000	1,500	1,250	14	20	20.90	29.85	11.31	22.23	2.64	5.19	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	13.06			
9	1,500	2,000	1,750	2	22	2.99	32.84	17.97	40.20	4.19	9.38	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	7.22			
10	2,000	2,500	2,250	4	26	5.97	38.81	24.39	64.60	5.69	15.07	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.49			
11	2,500	3,000	2,750	1	27	1.49	40.30	0.08	64.67	0.02	15.08	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.49			
12	3,000	4,000	3,500	1	28	1.49	41.79	0.67	65.34	0.16	15.24	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.44			
13	4,000	5,000	4,500	1	29	1.49	43.28	3.23	68.57	0.75	15.99	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.23			
14	5,000	7,500	6,250	1	30	1.49	44.78	0.42	68.99	0.10	16.09	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.21			
15	7,500	10,000	8,750	1	31	1.49	46.27	2.68	71.66	0.62	16.71	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	4.05			
16	10,000	20,000	15,000	3	34	4.48	50.75	12.72	84.38	2.97	19.68	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	3.44			
17	20,000	50,000	35,000	16	50	23.88	74.63	97.65	182.03	22.77	42.46	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	1.60			
18	50,000	100,000	75,000	2	52	2.99	77.61	0.07	181.96	0.02	42.44	0	1	0.00	9.09	0.00	2.90	0.00	5.41	0.00	1.60			
19	100,000	500,000	300,000	14	66	20.90	98.51	250.12	432.08	58.34	100.78	8	9	72.73	81.82	42.28	39.38	78.80	73.39	16.90	9.11			
20	500,000	UP		1	67	1.49	100.00	3.33	428.75	0.78	100.00	2	11	18.18	100.00	14.27	53.65	26.61	100.00	428.14	12.51			
				67					428.75					11					53.65					12.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.07	2.07	2.83	2.83	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	0.69	2.76	0.43	3.26	0.02	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.34	3.10	0.37	3.63	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.34	3.45	0.61	4.24	0.03	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	17	2.41	5.86	6.11	10.35	0.32	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	20	1.03	6.90	2.97	13.32	0.16	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	25	1.72	8.62	12.54	25.86	0.66	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	34	3.10	11.72	17.34	43.20	0.91	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	44	3.45	15.17	25.63	68.83	1.34	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	54	3.45	18.62	24.33	93.16	1.27	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	59	1.72	20.34	42.42	135.58	2.22	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	67	2.76	23.10	38.10	173.68	2.00	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	72	1.72	24.83	34.12	207.80	1.79	10.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	83	3.79	28.62	94.62	302.42	4.96	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	90	2.41	31.03	43.83	346.25	2.30	18.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	131	14.14	45.17	326.65	672.90	17.11	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	37	168	12.76	57.93	546.94	1,219.85	28.65	63.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	183	5.17	63.10	135.81	1,355.65	7.11	71.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	52	235	17.93	81.03	330.90	1,686.56	17.33	88.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		55	290	18.97	100.00	222.48	1,909.04	11.65	100.00	7	7	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				290					1,909.04					7					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 236

MANUFACTURE OF FILM PHOTO GRAFIC PAPER AND MAGNETIC TAPE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	3.77	3.77	12.50	12.50	0.86	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	20	0.42	4.19	0.08	12.58	0.01	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	23	0.63	4.82	1.66	14.24	0.11	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	26	0.63	5.45	0.23	14.47	0.02	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	30	0.84	6.29	1.61	16.08	0.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	33	0.63	6.92	1.18	17.26	0.08	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	38	1.05	7.97	1.58	18.84	0.11	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	50	2.52	10.48	8.71	27.55	0.60	1.90	1	1	4.35	4.35	0.25	0.25	2.01	2.01	2.82	2.82	0.89	0.89	
9	1,500	2,000	1,750	6	56	1.26	11.74	10.19	37.74	0.70	2.61	0	1	0.00	4.35	0.00	0.25	0.00	2.01	2.01	0.00	0.65	0.65	
10	2,000	2,500	2,250	3	59	0.63	12.37	0.21	37.95	0.01	2.62	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.65	0.65	
11	2,500	3,000	2,750	3	62	0.63	13.00	4.12	42.07	0.28	2.91	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.58	0.58	
12	3,000	4,000	3,500	4	66	0.84	13.84	7.60	49.67	0.53	3.43	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.49	0.49	
13	4,000	5,000	4,500	12	78	2.52	16.35	37.88	87.55	2.62	6.05	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.28	0.28	
14	5,000	7,500	6,250	11	89	2.31	18.66	47.05	134.60	3.25	9.30	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.18	0.18	
15	7,500	10,000	8,750	22	111	4.61	23.27	114.02	248.62	7.88	17.18	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.10	0.10	
16	10,000	20,000	15,000	20	131	4.19	27.46	169.29	417.91	11.70	28.87	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.06	0.06	
17	20,000	50,000	35,000	94	225	19.71	47.17	649.74	231.84	44.89	16.02	0	1	0.00	4.35	0.00	0.25	0.00	2.01	0.00	0.00	0.11	0.11	
18	50,000	100,000	75,000	32	257	6.71	53.88	83.11	148.73	5.74	10.28	5	6	21.74	26.09	2.04	2.28	16.65	18.65	2.45	1.53	1.53		
19	100,000	500,000	300,000	103	360	21.59	75.47	1,644.63	1,793.36	113.63	123.91	14	20	60.87	86.96	8.84	11.12	72.32	90.98	0.54	0.62	0.62		
20	500,000	UP		117	477	24.53	100.00	346.00	1,447.36	23.91	100.00	3	23	13.04	100.00	1.10	12.23	9.02	100.00	0.32	0.84	0.84		
				477					1,447.36					23					12.23					0.84



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2371

MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	1.82	1.82	63.87	63.87	4.50	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	18	1.16	2.98	4.80	59.07	0.34	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	26	1.32	4.30	3.12	55.95	0.22	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	33	1.16	5.46	49.58	105.52	3.49	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	47	2.32	7.78	7.98	113.50	0.56	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	61	2.32	10.10	8.15	121.65	0.57	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	84	3.81	13.91	27.11	148.76	1.91	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	107	3.81	17.72	35.49	184.25	2.50	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	122	2.48	20.20	29.44	213.69	2.07	15.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	135	2.15	22.35	30.41	244.10	2.14	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	152	2.81	25.17	29.88	273.98	2.10	19.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	33	185	5.46	30.63	70.17	344.15	4.94	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	196	1.82	32.45	63.53	407.69	4.48	28.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	232	5.96	38.41	316.26	723.95	22.28	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	261	4.80	43.21	134.62	858.57	9.48	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	72	333	11.92	55.13	432.34	1,290.90	30.45	90.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	79	412	13.08	68.21	596.82	1,887.73	42.04	132.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	435	3.81	72.02	161.36	2,049.09	11.37	144.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	91	526	15.07	87.09	190.16	2,239.25	13.39	157.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		78	604	12.91	100.00	3,658.90	1,419.66	257.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				604					1,419.66					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	29	29	3.17	3.17	127.60	127.60	3.21	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	33	0.44	3.60	6.74	134.34	0.17	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	49	1.75	5.35	8.68	143.02	0.22	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	55	0.66	6.00	1.64	144.65	0.04	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	75	2.18	8.19	22.72	167.37	0.57	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	102	2.95	11.14	15.52	182.89	0.39	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	123	2.29	13.43	23.54	206.43	0.59	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	152	3.17	16.59	41.42	247.85	1.04	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	174	2.40	19.00	46.01	293.87	1.16	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	205	3.38	22.38	66.29	360.16	1.67	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	231	2.84	25.22	86.55	446.71	2.18	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	280	5.35	30.57	145.34	592.04	3.65	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	42	322	4.59	35.15	153.20	745.25	3.85	18.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	369	5.13	40.28	270.78	1,016.03	6.81	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	41	410	4.48	44.76	227.55	1,243.58	5.72	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	148	558	16.16	60.92	381.43	1,625.01	9.59	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	115	673	12.55	73.47	793.93	2,418.94	19.95	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	90	763	9.83	83.30	577.67	2,996.61	14.52	75.32	5	5	100.00	100.00	430.36	430.36	100.00	100.00	74.50	14.36			
19	100,000	500,000	300,000	136	899	14.85	98.14	814.89	3,811.50	20.48	95.80	0	5	0.00	100.00	0.00	430.36	0.00	100.00	0.00	11.29			
20	500,000	<b>UP</b>		17	916	1.86	100.00	167.16	3,978.66	4.20	100.00	0	5	0.00	100.00	0.00	430.36	0.00	100.00	0.00	10.82			
				916					3,978.66					5					430.36					10.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	2.98	2.98	1.54	1.54	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.60	3.57	0.18	1.73	0.01	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.60	4.17	0.72	2.45	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	9	1.19	5.36	0.40	2.85	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	22	7.74	13.10	18.38	21.23	0.91	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	29	4.17	17.26	12.23	33.46	0.61	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	46	10.12	27.38	42.46	75.92	2.11	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	63	10.12	37.50	51.67	127.59	2.57	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	76	7.74	45.24	47.97	175.56	2.39	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	87	6.55	51.79	60.24	235.80	3.00	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	102	8.93	60.71	55.02	290.82	2.74	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	107	2.98	63.69	21.45	312.26	1.07	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	111	2.38	66.07	11.26	323.52	0.56	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	127	9.52	75.60	438.50	762.02	21.82	37.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	135	4.76	80.36	115.83	877.85	5.76	43.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	144	5.36	85.71	194.38	1,072.23	9.67	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	162	10.71	96.43	540.18	1,612.41	26.88	80.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	164	1.19	97.62	127.62	1,740.02	6.35	86.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	168	2.38	100.00	269.40	2,009.42	13.41	100.00	2	2	100.00	100.00	11.47	11.47	100.00	100.00	4.26	0.57			
20	500,000	UP		0	168	0.00	100.00	0.00	2,009.42	0.00	100.00	0	2	0.00	100.00	0.00	11.47	0.00	100.00	0.00	0.57			
				168					2,009.42					2					11.47					0.57



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE ( GLUE ) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.86	2.86	1.88	1.88	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.86	5.71	0.92	2.80	1.25	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.86	8.57	4.80	7.60	6.51	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.86	11.43	0.26	7.86	0.35	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.86	14.29	0.62	8.48	0.84	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	2.86	17.14	0.02	8.50	0.02	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	2.86	20.00	0.05	8.55	0.07	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	2.86	22.86	0.26	8.81	0.35	11.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	2.86	25.71	0.78	9.59	1.05	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	2.86	28.57	1.23	10.82	1.67	14.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	17	20.00	48.57	18.19	29.01	24.68	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	18	2.86	51.43	0.86	29.87	1.17	40.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	19	2.86	54.29	0.29	30.16	0.39	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	23	11.43	65.71	5.14	35.31	6.98	47.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	3	26	8.57	74.29	25.69	61.00	34.86	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	6	32	17.14	91.43	13.64	74.64	18.51	101.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	33	2.86	94.29	35.70	110.34	48.44	149.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	34	2.86	97.14	9.31	119.65	12.63	162.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	35	2.86	100.00	45.95	73.70	62.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				35				73.70				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.03	6.03	67.37	67.37	7.74	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.86	6.90	3.80	71.17	0.44	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.86	7.76	0.14	71.31	0.02	8.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.86	8.62	2.73	74.04	0.31	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.86	9.48	15.20	89.24	1.75	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	0.86	10.34	3.80	93.04	0.44	10.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	16	3.45	13.79	11.50	104.54	1.32	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	17	0.86	14.66	5.54	110.09	0.64	12.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	24	6.03	20.69	17.02	127.11	1.96	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	30	5.17	25.86	27.40	154.51	3.15	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	31	0.86	26.72	11.40	165.91	1.31	19.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	37	5.17	31.90	30.83	196.74	3.54	22.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	41	3.45	35.34	12.26	209.00	1.41	24.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	46	4.31	39.66	124.28	333.28	14.28	38.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	59	11.21	50.86	60.07	393.35	6.90	45.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	10	69	8.62	59.48	193.74	587.09	22.27	67.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	28	97	24.14	83.62	214.87	801.96	24.70	92.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	105	6.90	90.52	26.08	828.04	3.00	95.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	116	9.48	100.00	42.04	870.08	4.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	116	0.00	100.00	0.00	870.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				116					870.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.75	1.75	17.78	17.78	2.31	2.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.75	3.51	0.52	17.26	0.07	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	5.26	8.77	3.29	13.97	0.43	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	3.51	12.28	0.68	13.30	0.09	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.75	14.04	0.79	12.51	0.10	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.75	15.79	5.37	7.14	0.70	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	12	5.26	21.05	33.57	26.43	4.37	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	1.75	22.81	0.14	26.57	0.02	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	1.75	24.56	15.59	42.16	2.03	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	1.75	26.32	4.58	46.74	0.60	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	24	15.79	42.11	34.02	80.76	4.43	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	30	10.53	52.63	30.21	110.97	3.93	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	31	1.75	54.39	55.62	166.59	7.24	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	35	7.02	61.40	57.86	224.45	7.53	29.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	37	3.51	64.91	123.43	347.88	16.06	45.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	45	14.04	78.95	213.36	561.23	27.75	73.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	46	1.75	80.70	86.07	647.30	11.20	84.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	57	19.30	100.00	121.41	768.71	15.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	57	0.00	100.00	0.00	768.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					768.71					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	14.29	14.29	41.31	41.31	23.34	23.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	4.76	19.05	0.25	41.56	0.14	23.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	4.76	23.81	2.85	44.41	1.61	25.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	4.76	28.57	17.96	62.37	10.15	35.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	4.76	33.33	570.62	508.24	322.37	287.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	4.76	38.10	3.84	504.40	2.17	284.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.76	42.86	5.80	498.60	3.28	281.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	4.76	47.62	15.37	483.23	8.68	273.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	4.76	52.38	1.45	481.78	0.82	272.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	4.76	57.14	25.44	456.34	14.37	257.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	4.76	61.90	5.41	450.93	3.06	254.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	4.76	66.67	44.00	406.93	24.86	229.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	4.76	71.43	14.06	392.87	7.94	221.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	4.76	76.19	46.44	346.43	26.24	195.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	4.76	80.95	47.81	298.63	27.01	168.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	4.76	85.71	0.00	298.63	0.00	168.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	4.76	90.48	36.18	262.45	20.44	148.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	4.76	95.24	47.81	214.64	27.01	121.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	21	4.76	100.00	37.64	177.01	21.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	177.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					177.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.11	2.11	13.49	13.49	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	11	1.76	3.87	4.20	17.69	0.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	16	1.76	5.63	6.33	24.02	0.47	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	17	0.35	5.99	0.73	24.75	0.05	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	25	2.82	8.80	8.19	32.93	0.61	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	31	2.11	10.92	4.68	37.61	0.35	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	44	4.58	15.49	6.39	44.00	0.47	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	47	1.06	16.55	4.39	48.39	0.33	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	54	2.46	19.01	20.32	68.71	1.51	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	63	3.17	22.18	25.65	94.35	1.90	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	71	2.82	25.00	13.80	108.15	1.02	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	83	4.23	29.23	41.85	150.01	3.10	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	100	5.99	35.21	51.31	201.32	3.80	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	110	3.52	38.73	95.73	297.05	7.10	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	118	2.82	41.55	38.01	335.06	2.82	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	152	11.97	53.52	453.48	788.53	33.62	58.47	3	3	23.08	23.08	148.49	148.49	67.19	67.19	32.74	32.74	18.83	18.83	
17	20,000	50,000	35,000	53	205	18.66	72.18	324.93	1,113.46	24.09	82.56	5	8	38.46	61.54	66.49	214.97	30.08	97.28	20.46	20.46	19.31	19.31	
18	50,000	100,000	75,000	25	230	8.80	80.99	95.11	1,208.57	7.05	89.61	4	12	30.77	92.31	6.02	220.99	2.72	100.00	6.33	6.33	18.29	18.29	
19	100,000	500,000	300,000	24	254	8.45	89.44	137.58	1,346.15	10.20	99.81	0	12	0.00	92.31	0.00	220.99	0.00	100.00	0.00	0.00	16.42	16.42	
20	500,000	UP		30	284	10.56	100.00	2.52	1,348.67	0.19	100.00	1	13	7.69	100.00	0.00	220.99	0.00	100.00	0.04	0.04	16.39	16.39	
				284					1,348.67					13					220.99					16.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.76	4.76	0.10	0.10	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.76	9.52	0.67	0.77	0.27	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.76	14.29	0.67	1.43	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.76	19.05	1.50	2.94	0.60	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.76	23.81	10.99	13.92	4.42	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.76	28.57	0.00	13.92	0.00	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.76	33.33	13.82	27.75	5.56	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	12	23.81	57.14	30.69	58.44	12.35	23.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	4.76	61.90	37.26	95.70	15.00	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	4.76	66.67	0.00	95.70	0.00	38.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	4.76	71.43	9.19	104.89	3.70	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	4.76	76.19	63.71	168.60	25.64	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	4.76	80.95	0.00	168.60	0.00	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.76	85.71	12.61	181.21	5.08	72.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	4.76	90.48	17.40	198.61	7.00	79.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	4.76	95.24	15.66	214.28	6.30	86.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	21	4.76	100.00	34.20	248.48	13.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	248.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	248.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					248.48					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.48	1.48	0.93	0.93	0.07	0.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	6	2.96	4.44	2.16	3.08	0.17	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	10	2.96	7.41	18.78	21.86	1.47	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	0.74	8.15	6.88	28.74	0.54	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	0.74	8.89	7.40	36.14	0.58	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	13	0.74	9.63	7.40	43.53	0.58	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	14	0.74	10.37	3.17	46.70	0.25	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	21	5.19	15.56	30.87	77.58	2.41	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	22	0.74	16.30	21.75	99.33	1.70	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	23	0.74	17.04	16.31	115.64	1.27	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	36	9.63	26.67	56.11	171.75	4.38	13.42	1	1	100.00	100.00	31.51	31.51	100.00	100.00	56.16	18.35			
12	3,000	4,000	3,500	4	40	2.96	29.63	54.52	226.27	4.26	17.67	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	13.93	
13	4,000	5,000	4,500	9	49	6.67	36.30	183.72	409.99	14.35	32.02	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	7.69	
14	5,000	7,500	6,250	12	61	8.89	45.19	114.69	524.68	8.96	40.98	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	6.01	
15	7,500	10,000	8,750	5	66	3.70	48.89	9.03	533.71	0.71	41.69	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	5.90	
16	10,000	20,000	15,000	20	86	14.81	63.70	374.51	908.22	29.25	70.94	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	3.47	
17	20,000	50,000	35,000	13	99	9.63	73.33	129.10	1,037.32	10.08	81.03	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	3.04	
18	50,000	100,000	75,000	2	101	1.48	74.81	178.62	1,215.93	13.95	94.98	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	2.59	
19	100,000	500,000	300,000	2	103	1.48	76.30	8.11	1,224.04	0.63	95.61	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	2.57	
20	500,000	UP		32	135	23.70	100.00	56.19	1,280.23	4.39	100.00	0	1	0.00	100.00	0.00	31.51	0.00	100.00	0.00	100.00	0.00	2.46	
				135					1,280.23					1					31.51					2.46



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.08	1.08	0.27	0.27	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.08	2.15	0.03	0.30	0.02	0.18	1	1	20.00	20.00	21.22	21.22	19.33	19.33	67275.23	7036.75			
4	200	300	250	4	6	4.30	6.45	1.10	1.40	0.67	0.85	0	1	0.00	20.00	0.00	21.22	0.00	19.33	0.00	1518.67			
5	300	500	400	3	9	3.23	9.68	3.39	4.79	2.07	2.92	0	1	0.00	20.00	0.00	21.22	0.00	19.33	0.00	443.12			
6	500	750	625	8	17	8.60	18.28	5.30	10.09	3.23	6.15	0	1	0.00	20.00	0.00	21.22	0.00	19.33	0.00	210.39			
7	750	1,000	875	13	30	13.98	32.26	7.91	18.00	4.83	10.98	0	1	0.00	20.00	0.00	21.22	0.00	19.33	0.00	117.88			
8	1,000	1,500	1,250	15	45	16.13	48.39	15.17	33.17	9.25	20.23	1	2	20.00	40.00	83.89	105.11	76.41	95.73	553.06	316.90			
9	1,500	2,000	1,750	5	50	5.38	53.76	7.04	40.21	4.29	24.53	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	261.41			
10	2,000	2,500	2,250	5	55	5.38	59.14	7.65	47.85	4.66	29.19	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	219.64			
11	2,500	3,000	2,750	3	58	3.23	62.37	2.23	50.08	1.36	30.55	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	209.86			
12	3,000	4,000	3,500	6	64	6.45	68.82	14.80	64.88	9.03	39.58	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	162.00			
13	4,000	5,000	4,500	1	65	1.08	69.89	1.90	66.79	1.16	40.74	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	157.38			
14	5,000	7,500	6,250	3	68	3.23	73.12	9.91	76.70	6.05	46.78	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	137.04			
15	7,500	10,000	8,750	7	75	7.53	80.65	21.56	98.26	13.15	59.93	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	106.97			
16	10,000	20,000	15,000	7	82	7.53	88.17	26.56	124.82	16.20	76.14	0	2	0.00	40.00	0.00	105.11	0.00	95.73	0.00	84.21			
17	20,000	50,000	35,000	5	87	5.38	93.55	28.56	153.39	17.42	93.56	2	4	40.00	80.00	4.69	109.80	4.27	100.00	16.41	71.58			
18	50,000	100,000	75,000	1	88	1.08	94.62	4.53	157.92	2.76	96.32	0	4	0.00	80.00	0.00	109.80	0.00	100.00	0.00	69.53			
19	100,000	500,000	300,000	1	89	1.08	95.70	0.03	157.94	0.02	96.34	0	4	0.00	80.00	0.00	109.80	0.00	100.00	0.00	69.52			
20	500,000	UP		4	93	4.30	100.00	6.00	163.95	3.66	100.00	1	5	20.00	100.00	0.00	109.80	0.00	100.00	0.00	66.97			
				93					163.95					5					109.80					66.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.42	0.42	3.75	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	6.14	6.56	55.26	59.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	1.19	7.75	10.75	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	3.12	10.87	28.09	97.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	0.24	11.11	2.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	11.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					11.11					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	18.18	18.18	4.12	4.12	7.89	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	9.09	27.27	2.75	6.87	5.26	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	9.09	36.36	0.00	6.87	0.00	13.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	9.09	45.45	13.73	20.60	26.32	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	9.09	54.55	2.74	17.86	5.25	34.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	9.09	63.64	2.74	20.60	5.25	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	9.09	72.73	11.87	32.47	22.74	62.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	9.09	81.82	19.05	51.52	36.50	98.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	9.09	90.91	0.28	51.79	0.53	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	11	9.09	100.00	0.39	52.19	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	52.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					52.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	3.92	3.92	14.69	14.69	0.61	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	35	0.12	4.04	0.31	15.00	0.01	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	36	0.12	4.15	0.89	15.89	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	38	0.23	4.38	3.21	19.10	0.13	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	42	0.46	4.84	2.02	21.12	0.08	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	48	0.69	5.54	1.04	22.16	0.04	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	49	0.12	5.65	0.44	22.60	0.02	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	63	1.61	7.27	4.16	26.76	0.17	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	83	2.31	9.57	5.81	32.58	0.24	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	87	0.46	10.03	6.07	38.64	0.25	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	92	0.58	10.61	7.30	45.95	0.30	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	99	0.81	11.42	19.32	65.26	0.80	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	112	1.50	12.92	24.87	90.13	1.04	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	145	3.81	16.72	28.19	118.32	1.17	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	24	169	2.77	19.49	34.71	153.03	1.45	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	113	282	13.03	32.53	417.19	570.23	17.38	23.76	2	2	10.00	10.00	8.18	8.18	4.81	4.81	1.96	1.43	1.96	1.43	
17	20,000	50,000	35,000	138	420	15.92	48.44	290.12	860.34	12.09	35.85	8	10	40.00	50.00	37.47	45.64	22.06	26.88	12.91	5.30	12.91	5.30	
18	50,000	100,000	75,000	64	484	7.38	55.82	196.48	1,056.83	8.19	44.04	5	15	25.00	75.00	93.37	139.01	54.98	81.86	47.52	13.15	47.52	13.15	
19	100,000	500,000	300,000	187	671	21.57	77.39	680.44	1,737.27	28.35	72.39	4	19	20.00	95.00	30.64	169.65	18.05	99.91	4.50	9.77	4.50	9.77	
20	500,000	UP		196	867	22.61	100.00	662.55	2,399.82	27.61	100.00	1	20	5.00	100.00	0.16	169.81	0.09	100.00	0.02	7.08	0.02	7.08	
				867					2,399.82					20					169.81					7.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	12	12	1.32	1.32	2.32	2.32	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	16	0.44	1.76	4.54	6.85	0.14	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	18	0.22	1.98	3.54	10.39	0.11	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	19	0.11	2.09	0.14	10.53	0.00	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	13	32	1.43	3.52	3.14	13.67	0.10	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	47	1.65	5.18	3.98	17.65	0.12	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	56	0.99	6.17	13.07	30.72	0.40	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	17	73	1.87	8.04	10.78	41.50	0.33	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	3	76	0.33	8.37	1.22	42.72	0.04	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	98	2.42	10.79	15.82	58.54	0.49	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	100	0.22	11.01	5.61	64.14	0.17	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	121	2.31	13.33	28.16	92.31	0.86	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	24	145	2.64	15.97	55.91	148.21	1.72	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	46	191	5.07	21.04	86.96	235.17	2.67	7.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	37	228	4.07	25.11	90.58	325.75	2.78	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	61	289	6.72	31.83	201.56	527.31	6.19	16.19	7	7	58.33	58.33	13.17	13.17	12.57	12.57	6.53	2.50
17	20,000	50,000	35,000	148	437	16.30	48.13	563.84	1,091.15	17.31	33.50	0	7	0.00	58.33	0.00	13.17	0.00	12.57	0.00	1.21
18	50,000	100,000	75,000	91	528	10.02	58.15	287.80	1,378.95	8.83	42.33	0	7	0.00	58.33	0.00	13.17	0.00	12.57	0.00	0.96
19	100,000	500,000	300,000	266	794	29.30	87.44	1,574.16	2,953.11	48.32	90.65	5	12	41.67	100.00	91.58	104.76	87.43	100.00	5.82	3.55
20	500,000	UP		114	908	12.56	100.00	304.47	3,257.59	9.35	100.00	0	12	0.00	100.00	0.00	104.76	0.00	100.00	0.00	3.22
				908				3,257.59				12					104.76				3.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2408

SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	16	16	2.64	2.64	23.27	23.27	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	19	0.50	3.14	0.81	24.08	0.04	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	21	0.33	3.47	0.47	24.56	0.03	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	23	0.33	3.80	0.45	25.01	0.02	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	29	0.99	4.79	3.02	28.02	0.16	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	35	0.99	5.78	7.79	35.81	0.42	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	38	0.50	6.27	4.12	39.94	0.22	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	43	0.83	7.10	6.57	46.51	0.35	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	51	1.32	8.42	22.39	68.90	1.21	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	54	0.50	8.91	10.17	79.07	0.55	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	60	0.99	9.90	15.14	94.21	0.82	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	65	0.83	10.73	14.57	108.77	0.79	5.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	80	2.48	13.20	59.09	167.86	3.18	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	92	1.98	15.18	57.09	224.94	3.08	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	31	123	5.12	20.30	86.56	311.51	4.67	16.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	160	6.11	26.40	236.63	548.14	12.75	29.54	3	3	50.00	50.00	0.75	0.75	4.54	4.54	0.32	0.32	0.14	0.14	
17	20,000	50,000	35,000	152	312	25.08	51.49	483.28	1,031.41	26.05	55.59	0	3	0.00	50.00	0.00	0.75	0.00	4.54	0.00	4.54	0.00	0.07	
18	50,000	100,000	75,000	155	467	25.58	77.06	268.13	1,299.54	14.45	70.04	3	6	50.00	100.00	15.73	16.47	95.46	100.00	5.86	1.27	1.27	1.27	
19	100,000	500,000	300,000	93	560	15.35	92.41	257.49	1,557.03	13.88	83.92	0	6	0.00	100.00	0.00	16.47	0.00	100.00	0.00	1.06	1.06	1.06	
20	500,000	UP		46	606	7.59	100.00	298.34	1,855.37	16.08	100.00	0	6	0.00	100.00	0.00	16.47	0.00	100.00	0.00	0.89	0.89	0.89	
				606					1,855.37					6					16.47					0.89



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	4	4	16.67	16.67	1.43	1.43	3.43	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	4.17	20.83	0.01	1.44	0.03	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	4.17	25.00	1.25	2.69	2.99	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	4.17	29.17	0.02	2.71	0.05	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	4.17	33.33	1.86	4.57	4.47	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	4.17	37.50	4.75	9.31	11.41	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	4.17	41.67	0.06	9.37	0.13	22.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	4.17	45.83	2.28	11.65	5.48	28.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	4.17	50.00	0.16	11.82	0.39	28.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	4.17	54.17	2.14	13.96	5.15	33.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	4.17	58.33	5.23	19.19	12.57	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	4.17	62.50	1.96	21.15	4.72	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	4.17	66.67	1.41	19.74	3.40	47.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	4.17	70.83	2.49	22.23	5.98	53.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	4.17	75.00	2.49	24.72	5.99	59.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	4.17	79.17	1.04	25.76	2.50	61.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	20	4.17	83.33	1.76	27.52	4.22	66.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	21	4.17	87.50	1.22	28.73	2.92	69.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	24	12.50	100.00	12.88	41.62	30.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	41.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					41.62					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2411 WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.74	0.74	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	1.65	2.39	5.00	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	2.36	4.75	7.17	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	4.04	8.79	12.25	26.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	4.04	12.82	12.25	38.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	4.04	16.86	12.25	51.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	8.07	24.93	24.50	75.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	4.92	29.85	14.92	90.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	3.10	32.95	9.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	32.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					32.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2412

WEAVINGPRE WEAVING PROCESSES:VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	17	17	2.78	2.78	36.49	36.49	0.67	0.67	1	1	1	1	20.00	20.00	1.34	1.34	6.27	6.27	3.68	3.68	
2	50	100	75	5	22	0.82	3.59	0.01	36.49	0.00	0.67	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	3.68	
3	100	200	150	1	23	0.16	3.76	0.44	36.92	0.01	0.68	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	3.63	
4	200	300	250	1	24	0.16	3.92	0.27	37.19	0.00	0.68	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	3.61	
5	300	500	400	10	34	1.63	5.56	2.43	39.63	0.04	0.73	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	3.39	
6	500	750	625	15	49	2.45	8.01	5.14	44.77	0.09	0.82	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	3.00	
7	750	1,000	875	9	58	1.47	9.48	8.94	53.71	0.16	0.98	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	2.50	
8	1,000	1,500	1,250	16	74	2.61	12.09	8.16	61.87	0.15	1.13	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	2.17	
9	1,500	2,000	1,750	7	81	1.14	13.24	12.92	74.79	0.24	1.37	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	1.79	
10	2,000	2,500	2,250	11	92	1.80	15.03	20.57	95.36	0.38	1.75	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	1.41	
11	2,500	3,000	2,750	19	111	3.10	18.14	21.42	116.78	0.39	2.14	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	1.15	
12	3,000	4,000	3,500	18	129	2.94	21.08	31.26	148.04	0.57	2.71	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	0.91	
13	4,000	5,000	4,500	19	148	3.10	24.18	64.71	212.75	1.19	3.90	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	0.63	
14	5,000	7,500	6,250	23	171	3.76	27.94	53.34	266.09	0.98	4.88	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	0.50	
15	7,500	10,000	8,750	59	230	9.64	37.58	139.06	405.14	2.55	7.42	0	1	0	1	0.00	20.00	0.00	1.34	0.00	6.27	0.00	0.33	
16	10,000	20,000	15,000	101	331	16.50	54.08	517.61	922.75	9.49	16.91	1	2	20.00	40.00	15.59	16.93	72.78	79.05	3.01	3.01	1.83		
17	20,000	50,000	35,000	123	454	20.10	74.18	3,842.32	4,765.07	70.42	87.33	3	5	60.00	100.00	4.49	21.42	20.95	100.00	0.12	0.12	0.45		
18	50,000	100,000	75,000	77	531	12.58	86.76	314.88	5,079.95	5.77	93.10	0	5	0.00	100.00	0.00	21.42	0.00	100.00	0.00	0.00	0.00	0.42	
19	100,000	500,000	300,000	69	600	11.27	98.04	371.04	5,450.99	6.80	99.90	0	5	0.00	100.00	0.00	21.42	0.00	100.00	0.00	0.00	0.00	0.39	
20	500,000	UP		12	612	1.96	100.00	5.64	5,456.63	0.10	100.00	0	5	0.00	100.00	0.00	21.42	0.00	100.00	0.00	0.00	0.00	0.39	
				612					5,456.63					5					21.42					0.39



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	15	15	1.42	1.42	28.05	28.05	0.60	0.60	2	2	2	2	6.06	6.06	21.22	21.22	3.27	3.27	75.64	75.64
2	50	100	75	9	24	0.85	2.27	3.29	31.34	0.07	0.67	0	2	2	0.00	6.06	0.00	21.22	0.00	3.27	0.00	67.71	67.71
3	100	200	150	15	39	1.42	3.70	2.09	33.43	0.04	0.71	0	2	2	0.00	6.06	0.00	21.22	0.00	3.27	0.00	63.47	63.47
4	200	300	250	13	52	1.23	4.93	6.88	40.31	0.15	0.86	1	3	3	3.03	9.09	58.94	80.16	9.08	12.35	857.29	198.87	
5	300	500	400	18	70	1.71	6.64	10.44	50.75	0.22	1.08	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	157.95	157.95
6	500	750	625	19	89	1.80	8.44	10.89	61.64	0.23	1.31	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	130.04	130.04
7	750	1,000	875	18	107	1.71	10.14	11.74	73.38	0.25	1.56	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	109.24	109.24
8	1,000	1,500	1,250	22	129	2.09	12.23	18.40	91.78	0.39	1.95	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	87.34	87.34
9	1,500	2,000	1,750	10	139	0.95	13.18	19.33	111.11	0.41	2.36	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	72.15	72.15
10	2,000	2,500	2,250	12	151	1.14	14.31	14.37	125.48	0.31	2.67	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	63.88	63.88
11	2,500	3,000	2,750	23	174	2.18	16.49	39.30	164.78	0.84	3.50	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	48.65	48.65
12	3,000	4,000	3,500	55	229	5.21	21.71	116.33	281.12	2.47	5.98	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	28.51	28.51
13	4,000	5,000	4,500	20	249	1.90	23.60	59.06	340.17	1.26	7.24	0	3	3	0.00	9.09	0.00	80.16	0.00	12.35	0.00	23.56	23.56
14	5,000	7,500	6,250	42	291	3.98	27.58	133.52	473.69	2.84	10.07	1	4	4	3.03	12.12	56.58	136.74	8.72	21.06	42.38	28.87	28.87
15	7,500	10,000	8,750	65	356	6.16	33.74	391.50	865.19	8.33	18.40	0	4	4	0.00	12.12	0.00	136.74	0.00	21.06	0.00	15.80	15.80
16	10,000	20,000	15,000	163	519	15.45	49.19	969.87	1,835.06	20.63	39.03	12	16	16	36.36	48.48	33.00	169.74	5.08	26.14	3.40	9.25	9.25
17	20,000	50,000	35,000	192	711	18.20	67.39	1,423.55	3,258.61	30.28	69.31	1	17	17	3.03	51.52	0.00	169.74	0.00	26.14	0.00	5.21	5.21
18	50,000	100,000	75,000	126	837	11.94	79.34	572.24	3,830.85	12.17	81.48	5	22	22	15.15	66.67	477.10	646.84	73.49	99.63	83.37	16.89	16.89
19	100,000	500,000	300,000	151	988	14.31	93.65	697.69	4,528.54	14.84	96.32	11	33	33	33.33	100.00	2.40	649.24	0.37	100.00	0.34	14.34	14.34
20	500,000	UP		67	1,055	6.35	100.00	173.11	4,701.66	3.68	100.00	0	33	33	0.00	100.00	0.00	649.24	0.00	100.00	0.00	13.81	13.81
				1,055				4,701.66				33				649.24				13.81			



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PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2418 WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	1.85	1.85	10.75	10.75	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.23	2.08	0.12	10.87	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	12	0.69	2.78	1.16	12.03	0.05	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	0.23	3.01	3.90	15.93	0.15	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	21	1.85	4.86	29.65	45.58	1.18	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	35	3.24	8.10	5.66	51.25	0.22	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	40	1.16	9.26	8.36	59.61	0.33	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	57	3.94	13.19	1.71	61.32	0.07	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	65	1.85	15.05	14.79	76.12	0.59	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	77	2.78	17.82	32.62	108.74	1.29	4.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	100	5.32	23.15	64.30	173.03	2.55	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	111	2.55	25.69	31.91	204.94	1.26	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	121	2.31	28.01	42.08	247.02	1.67	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	145	5.56	33.56	124.74	371.76	4.94	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	169	5.56	39.12	72.94	444.70	2.89	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	65	234	15.05	54.17	530.13	974.83	21.01	38.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	51	285	11.81	65.97	452.79	1,427.62	17.95	56.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	315	6.94	72.92	169.61	1,597.23	6.72	63.32	1	1	33.33	33.33	4.70	4.70	92.83	92.83	2.77	0.29			
19	100,000	500,000	300,000	69	384	15.97	88.89	794.04	2,391.27	31.48	94.79	2	3	66.67	100.00	0.36	5.07	7.17	100.00	0.05	0.21			
20	500,000	UP		48	432	11.11	100.00	131.37	2,522.64	5.21	100.00	0	3	0.00	100.00	0.00	5.07	0.00	100.00	0.00	0.20			
				432					2,522.64					3					5.07					0.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.16	0.16	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	0.43	0.60	0.91	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	0.52	1.11	1.09	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	0.24	1.36	0.52	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	19.67	21.02	41.56	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	1.65	22.67	3.48	47.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	7.92	30.58	16.73	64.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	1.62	32.20	3.42	68.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	10.61	42.81	22.42	90.48	15	15	100.00	100.00	507.71	507.71	100.00	100.00	4785.52	1185.95			
11	2,500	3,000	2,750	1	10	9.09	90.91	1.21	44.02	2.56	93.04	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1153.30			
12	3,000	4,000	3,500	1	11	9.09	100.00	3.29	47.31	6.96	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
20	500,000	UP		0	11	0.00	100.00	0.00	47.31	0.00	100.00	0	15	0.00	100.00	0.00	507.71	0.00	100.00	0.00	1073.08			
				11					47.31					15					507.71					1073.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	4.55	13.64	2.04	2.04	3.48	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.55	18.18	2.39	4.43	4.08	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.55	22.73	0.00	4.43	0.00	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.55	27.27	3.11	7.54	5.31	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.55	31.82	0.64	8.19	1.10	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.55	36.36	0.92	9.11	1.57	15.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.55	40.91	1.84	10.95	3.14	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	11	9.09	50.00	0.00	10.95	0.00	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	4.55	54.55	0.00	10.95	0.00	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	4.55	59.09	8.55	2.40	14.60	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	4.55	63.64	12.75	10.35	21.76	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	4.55	68.18	11.44	1.09	19.53	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	4.55	72.73	17.66	18.75	30.16	32.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	4.55	77.27	3.02	21.77	5.15	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	22.73	100.00	36.80	58.58	62.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	58.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	58.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	58.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	58.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					58.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	7	7	3.68	3.68	24.41	24.41	3.12	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.53	4.21	0.31	24.72	0.04	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.53	4.74	0.15	24.87	0.02	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	14	2.63	7.37	0.39	25.26	0.05	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	16	1.05	8.42	0.14	25.41	0.02	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	18	1.05	9.47	0.26	25.66	0.03	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	19	0.53	10.00	1.39	27.05	0.18	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	7	26	3.68	13.68	1.24	28.29	0.16	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	30	2.11	15.79	6.42	34.71	0.82	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	34	2.11	17.89	10.39	45.09	1.33	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	7	41	3.68	21.58	21.20	66.30	2.71	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	43	1.05	22.63	7.01	73.30	0.90	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	44	0.53	23.16	0.32	73.62	0.04	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	51	3.68	26.84	18.48	92.10	2.36	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	69	9.47	36.32	60.30	152.39	7.70	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	13	82	6.84	43.16	104.31	256.71	13.33	32.79	2	2	10.53	10.53	658.80	658.80	42.53	42.53	631.55	256.64	197.87	256.64
17	20,000	50,000	35,000	43	125	22.63	65.79	242.29	498.99	30.95	63.75	2	4	10.53	21.05	66.46	725.27	4.29	46.82	27.43	145.35	197.87	145.35
18	50,000	100,000	75,000	27	152	14.21	80.00	180.52	679.51	23.06	86.81	0	4	0.00	21.05	0.00	725.27	0.00	46.82	0.00	106.73	197.87	106.73
19	100,000	500,000	300,000	38	190	20.00	100.00	103.26	782.78	13.19	100.00	15	19	78.95	100.00	823.66	1,548.92	53.18	100.00	797.62	197.87	197.87	197.87
20	500,000	UP		0	190	0.00	100.00	0.00	782.78	0.00	100.00	0	19	0.00	100.00	0.00	1,548.92	0.00	100.00	0.00	197.87	197.87	197.87
				190				782.78				19				1,548.92				197.87			







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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.81	1.81	9.25	9.25	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.36	2.17	0.11	9.36	0.01	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.36	2.54	0.25	9.61	0.01	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.36	2.90	0.74	10.34	0.03	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	14	2.17	5.07	6.62	16.96	0.30	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	15	0.36	5.43	1.65	18.61	0.07	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	1.09	6.52	3.81	22.42	0.17	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	25	2.54	9.06	19.62	42.04	0.89	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	37	4.35	13.41	33.88	75.92	1.53	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	42	1.81	15.22	14.55	90.47	0.66	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	46	1.45	16.67	22.29	112.76	1.01	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	65	6.88	23.55	78.10	190.86	3.53	8.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	71	2.17	25.72	61.48	252.34	2.78	11.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	95	8.70	34.42	154.57	406.91	6.98	18.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	110	5.43	39.86	91.75	498.66	4.14	22.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	150	14.49	54.35	541.63	1,040.29	24.46	46.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	61	211	22.10	76.45	789.48	1,829.77	35.66	82.65	6	6	100.00	100.00	714.78	714.78	100.00	100.00	90.54	39.06			
18	50,000	100,000	75,000	35	246	12.68	89.13	194.41	2,024.18	8.78	91.43	0	6	0.00	100.00	0.00	714.78	0.00	100.00	0.00	35.31			
19	100,000	500,000	300,000	30	276	10.87	100.00	189.82	2,214.00	8.57	100.00	0	6	0.00	100.00	0.00	714.78	0.00	100.00	0.00	32.28			
20	500,000	UP		0	276	0.00	100.00	0.00	2,214.00	0.00	100.00	0	6	0.00	100.00	0.00	714.78	0.00	100.00	0.00	32.28			
				276					2,214.00					6					714.78					32.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.17	4.17	1.00	1.00	1.89	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.17	8.33	1.45	2.44	2.74	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.17	12.50	2.12	4.57	4.02	8.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.17	16.67	0.56	5.13	1.06	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.17	20.83	1.50	6.63	2.84	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.17	25.00	1.88	8.51	3.56	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.17	29.17	2.76	11.27	5.23	21.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.17	33.33	0.42	11.69	0.80	22.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.17	37.50	13.01	24.70	24.63	46.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.17	41.67	8.89	33.59	16.83	63.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.17	45.83	0.77	34.36	1.45	65.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.17	50.00	5.24	39.60	9.93	74.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.17	54.17	0.13	39.73	0.24	75.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.17	58.33	0.26	39.99	0.49	75.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.17	62.50	0.06	40.05	0.12	75.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	4.17	66.67	3.30	43.35	6.25	82.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	4.17	70.83	0.39	43.74	0.73	82.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	4.17	75.00	1.21	44.95	2.29	85.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	24	25.00	100.00	7.88	52.83	14.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					52.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2431 MIXED PROCESSES (SPINNINGWEAVING):ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	7.14	7.14	1.79	1.79	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	0.04	1.83	0.04	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	4.01	5.84	3.76	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	0.26	6.10	0.24	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	5.57	11.67	5.23	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	1.11	12.78	1.05	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	1.65	14.43	1.55	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	1.64	16.07	1.54	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	12.35	28.42	11.60	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	8.85	37.27	8.31	34.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	7.52	44.79	7.06	42.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	50.10	94.89	47.04	89.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	2.94	97.83	2.76	91.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	8.68	106.51	8.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	106.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	106.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	106.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	106.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	106.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					106.51					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	3.23	3.23	16.11	16.11	0.95	0.95	2	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	18	0.40	3.64	0.88	16.99	0.05	1.01	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	3	21	0.61	4.24	0.74	17.73	0.04	1.05	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	23	0.40	4.65	0.19	17.54	0.01	1.04	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	6	29	1.21	5.86	0.81	16.73	0.05	0.99	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	33	0.81	6.67	1.46	18.19	0.09	1.08	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	35	0.40	7.07	6.01	24.20	0.36	1.43	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	36	0.20	7.27	0.55	24.75	0.03	1.47	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	11	47	2.22	9.49	7.83	32.58	0.46	1.93	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	49	0.40	9.90	6.37	38.95	0.38	2.31	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	50	0.20	10.10	3.72	42.67	0.22	2.53	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	21	71	4.24	14.34	36.66	79.33	2.17	4.70	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	8	79	1.62	15.96	14.97	94.30	0.89	5.59	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	16	95	3.23	19.19	31.31	125.61	1.85	7.44	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	113	3.64	22.83	74.74	200.34	4.43	11.87	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	54	167	10.91	33.74	172.83	373.17	10.24	22.11	1	3	33.33	100.00	24.06	24.06	100.00	100.00	13.92	6.45			
17	20,000	50,000	35,000	133	300	26.87	60.61	352.22	725.39	20.87	42.97	0	3	0.00	100.00	0.00	24.06	24.06	0.00	100.00	0.00	3.32		3.32
18	50,000	100,000	75,000	59	359	11.92	72.53	323.48	1,048.87	19.16	62.13	0	3	0.00	100.00	0.00	24.06	24.06	0.00	100.00	0.00	2.29		2.29
19	100,000	500,000	300,000	97	456	19.60	92.12	567.02	1,615.90	33.59	95.72	0	3	0.00	100.00	0.00	24.06	24.06	0.00	100.00	0.00	1.49		1.49
20	500,000	UP		39	495	7.88	100.00	72.20	1,688.10	4.28	100.00	0	3	0.00	100.00	0.00	24.06	24.06	0.00	100.00	0.00	1.43		1.43
				495					1,688.10					3					24.06					1.43



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2433

MIXED PROCESSES (SPINNINGWEAVING):SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	28	28	2.64	2.64	29.88	29.88	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	29	0.09	2.73	0.15	30.03	0.00	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	10	39	0.94	3.68	1.48	31.51	0.04	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	5	44	0.47	4.15	2.56	34.07	0.07	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	16	60	1.51	5.66	6.55	40.63	0.17	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	9	69	0.85	6.50	5.12	45.75	0.13	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	16	85	1.51	8.01	2.38	48.13	0.06	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	8	93	0.75	8.77	7.42	55.54	0.19	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	22	115	2.07	10.84	32.38	87.93	0.83	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	5	120	0.47	11.31	6.41	94.34	0.16	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	25	145	2.36	13.67	50.55	144.89	1.30	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	11	156	1.04	14.70	11.08	155.96	0.28	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	32	188	3.02	17.72	71.14	227.11	1.83	5.84	2	2	25.00	25.00	139.14	139.14	79.31	79.31	195.58	61.27
14	5,000	7,500	6,250	22	210	2.07	19.79	24.37	251.47	0.63	6.47	0	2	0.00	25.00	0.00	139.14	0.00	79.31	0.00	55.33
15	7,500	10,000	8,750	53	263	5.00	24.79	59.94	311.41	1.54	8.01	0	2	0.00	25.00	0.00	139.14	0.00	79.31	0.00	44.68
16	10,000	20,000	15,000	72	335	6.79	31.57	268.37	579.78	6.90	14.92	0	2	0.00	25.00	0.00	139.14	0.00	79.31	0.00	24.00
17	20,000	50,000	35,000	183	518	17.25	48.82	605.90	1,185.68	15.59	30.50	4	6	50.00	75.00	26.26	165.40	14.97	94.28	4.33	13.95
18	50,000	100,000	75,000	153	671	14.42	63.24	764.04	1,949.72	19.66	50.16	1	7	12.50	87.50	7.50	172.90	4.28	98.55	0.98	8.87
19	100,000	500,000	300,000	256	927	24.13	87.37	1,121.77	3,071.49	28.86	79.02	1	8	12.50	100.00	2.54	175.44	1.45	100.00	0.23	5.71
20	500,000	<b>UP</b>		134	1,061	12.63	100.00	815.65	3,887.14	20.98	100.00	0	8	0.00	100.00	0.00	175.44	0.00	100.00	0.00	4.51
				1,061				3,887.14				8					175.44				4.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2438

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	2.27	2.27	187.38	187.38	5.01	5.01	1	1	4.76	4.76	0.16	0.16	0.01	0.01	0.09	0.09			
2	50	100	75	1	27	0.09	2.35	0.01	187.37	0.00	5.01	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.09	0.09		
3	100	200	150	6	33	0.52	2.88	2.16	189.53	0.06	5.07	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.08	0.08		
4	200	300	250	9	42	0.78	3.66	3.05	192.58	0.08	5.15	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.08	0.08		
5	300	500	400	15	57	1.31	4.97	15.16	207.75	0.41	5.56	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.08	0.08		
6	500	750	625	13	70	1.13	6.10	5.55	213.29	0.15	5.70	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.07	0.07		
7	750	1,000	875	8	78	0.70	6.80	17.88	231.17	0.48	6.18	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.07	0.07		
8	1,000	1,500	1,250	29	107	2.53	9.33	11.56	242.74	0.31	6.49	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.07	0.07		
9	1,500	2,000	1,750	18	125	1.57	10.90	35.98	278.72	0.96	7.45	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.06	0.06		
10	2,000	2,500	2,250	14	139	1.22	12.12	26.12	304.84	0.70	8.15	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.05	0.05		
11	2,500	3,000	2,750	28	167	2.44	14.56	5.32	310.16	0.14	8.29	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.05	0.05		
12	3,000	4,000	3,500	19	186	1.66	16.22	29.88	340.04	0.80	9.09	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.05	0.05		
13	4,000	5,000	4,500	39	225	3.40	19.62	46.40	386.44	1.24	10.33	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.04	0.04		
14	5,000	7,500	6,250	58	283	5.06	24.67	113.10	499.54	3.02	13.36	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.03	0.03		
15	7,500	10,000	8,750	39	322	3.40	28.07	159.05	658.59	4.25	17.61	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.02	0.02		
16	10,000	20,000	15,000	129	451	11.25	39.32	380.66	1,039.25	10.18	27.79	0	1	0.00	4.76	0.00	0.16	0.00	0.01	0.00	0.02	0.02		
17	20,000	50,000	35,000	162	613	14.12	53.44	808.27	1,847.52	21.62	49.41	4	5	19.05	23.81	93.78	93.94	8.17	8.18	11.60	5.08			
18	50,000	100,000	75,000	142	755	12.38	65.82	527.24	2,374.76	14.10	63.51	0	5	0.00	23.81	0.00	93.94	0.00	8.18	0.00	3.96	3.96		
19	100,000	500,000	300,000	215	970	18.74	84.57	587.30	2,962.07	15.71	79.21	12	17	57.14	80.95	1,017.11	1,111.05	88.61	96.80	173.18	37.51			
20	500,000	<b>UP</b>		177	1,147	15.43	100.00	777.30	3,739.36	20.79	100.00	4	21	19.05	100.00	36.77	1,147.82	3.20	100.00	4.73	30.70	30.70		
				1,147					3,739.36					21					1,147.82					30.70



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2441 PROCESSING OF TEXTILE WASTE : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	0.01	0.01	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	0.03	0.04	0.08	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	0.05	0.09	0.16	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	0.09	0.18	0.29	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	2.45	2.63	7.73	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	2.45	5.07	7.73	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	0.45	5.52	1.42	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	13.02	18.54	41.09	58.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	7.13	25.66	22.50	81.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	0.62	26.28	1.94	82.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	0.12	26.40	0.36	83.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	0.19	26.58	0.58	83.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	1.57	28.15	4.96	88.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	0.52	28.67	1.64	90.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	0.32	28.99	1.01	91.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	1.39	30.38	4.39	95.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	1.29	31.68	4.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	31.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					31.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.00	10.00	0.61	0.66	0.32	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	10.00	20.00	1.68	2.34	0.88	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	6	10.00	30.00	1.21	3.55	0.63	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	5.00	35.00	0.92	4.47	0.48	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	5.00	40.00	0.00	4.47	0.00	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	5.00	45.00	32.50	36.97	16.99	19.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	5.00	50.00	9.50	46.47	4.97	24.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	5.00	55.00	55.58	102.05	29.06	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	5.00	60.00	7.04	109.09	3.68	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	5.00	65.00	19.90	128.99	10.40	67.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.00	70.00	43.70	172.68	22.85	90.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.00	75.00	0.53	173.21	0.28	90.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.00	80.00	0.73	173.94	0.38	90.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.00	85.00	3.67	177.61	1.92	92.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.00	90.00	2.83	180.44	1.48	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	5.00	95.00	6.09	186.53	3.19	97.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	5.00	100.00	4.71	191.24	2.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	191.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	191.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					191.24					0					0.00					0.00





IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.37	2.37	20.48	20.48	1.48	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.59	2.96	0.32	20.81	0.02	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	1.18	4.14	0.73	21.54	0.05	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.59	4.73	22.30	43.84	1.61	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	0.59	5.33	0.62	44.46	0.04	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	14	2.96	8.28	6.62	37.84	0.48	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	0.59	8.88	0.00	37.84	0.00	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	16	0.59	9.47	5.59	43.44	0.40	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	18	1.18	10.65	8.20	51.63	0.59	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	19	0.59	11.24	1.13	52.77	0.08	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	20	0.59	11.83	9.84	62.60	0.71	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	32	7.10	18.93	57.36	119.96	4.15	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	46	8.28	27.22	34.99	154.96	2.53	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	58	7.10	34.32	61.58	216.54	4.45	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	65	4.14	38.46	32.41	248.95	2.34	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	94	17.16	55.62	267.73	516.68	19.36	37.36	2	2	50.00	50.00	25.84	25.84	48.79	48.79	9.65	9.65	5.00	5.00	
17	20,000	50,000	35,000	46	140	27.22	82.84	240.90	757.58	17.42	54.78	1	3	25.00	75.00	20.34	46.19	38.41	87.20	8.44	8.44	6.10	6.10	
18	50,000	100,000	75,000	21	161	12.43	95.27	301.84	1,059.42	21.82	76.60	1	4	25.00	100.00	6.78	52.97	12.80	100.00	2.25	2.25	5.00	5.00	
19	100,000	500,000	300,000	5	166	2.96	98.22	167.47	1,226.89	12.11	88.71	0	4	0.00	100.00	0.00	52.97	0.00	100.00	0.00	0.00	4.32	4.32	
20	500,000	UP		3	169	1.78	100.00	156.16	1,383.05	11.29	100.00	0	4	0.00	100.00	0.00	52.97	0.00	100.00	0.00	0.00	3.83	3.83	
				169					1,383.05					4					52.97					3.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.22	1.22	6.95	6.95	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.22	2.44	0.00	6.95	0.00	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	1.22	3.66	1.54	8.49	0.47	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.22	4.88	0.00	8.49	0.00	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.22	6.10	1.23	9.72	0.38	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	1.22	7.32	0.61	10.33	0.19	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	8	2.44	9.76	0.29	10.62	0.09	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	13	6.10	15.85	15.48	26.10	4.75	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	15	2.44	18.29	6.63	32.73	2.03	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	24	10.98	29.27	25.83	58.56	7.92	17.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	28	4.88	34.15	27.95	86.51	8.57	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	41	15.85	50.00	43.27	129.78	13.27	39.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	45	4.88	54.88	34.46	164.24	10.57	50.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	50	6.10	60.98	34.03	198.27	10.44	60.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	59	10.98	71.95	24.44	222.71	7.49	68.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	70	13.41	85.37	40.34	263.06	12.37	80.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	77	8.54	93.90	48.57	311.63	14.89	95.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	78	1.22	95.12	8.31	319.94	2.55	98.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	80	2.44	97.56	1.68	321.62	0.52	98.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	82	2.44	100.00	4.52	326.14	1.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				82					326.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	0.82	0.82	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	1.64	2.46	0.30	0.40	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	1.64	4.10	0.79	1.19	0.12	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	11	4.92	9.02	6.78	7.97	1.01	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	14	2.46	11.48	3.29	11.26	0.49	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	0.82	12.30	3.70	14.96	0.55	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	21	36	17.21	29.51	46.35	61.31	6.89	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	45	7.38	36.89	25.30	86.61	3.76	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	47	1.64	38.52	9.70	96.31	1.44	14.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	55	6.56	45.08	34.59	130.90	5.14	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	60	4.10	49.18	20.71	151.60	3.08	22.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	66	4.92	54.10	22.87	174.47	3.40	25.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	73	5.74	59.84	29.32	203.80	4.36	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	80	5.74	65.57	57.93	261.73	8.62	38.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	100	16.39	81.97	184.43	446.16	27.43	66.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	113	10.66	92.62	273.73	719.88	40.71	107.08	1	1	100.00	100.00	310.56	310.56	100.00	100.00	113.46	43.14			
18	50,000	100,000	75,000	3	116	2.46	95.08	80.54	800.42	11.98	119.06	0	1	0.00	100.00	0.00	310.56	0.00	100.00	0.00	38.80			
19	100,000	500,000	300,000	4	120	3.28	98.36	94.69	895.11	14.08	133.14	0	1	0.00	100.00	0.00	310.56	0.00	100.00	0.00	34.70			
20	500,000	UP		2	122	1.64	100.00	222.81	672.30	33.14	100.00	0	1	0.00	100.00	0.00	310.56	0.00	100.00	0.00	46.19			
				122					672.30					1					310.56					46.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	4.16	4.16	22.89	22.89	1.26	1.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	21	0.69	4.85	1.19	24.08	0.07	1.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	25	0.92	5.77	1.42	25.50	0.08	1.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	31	1.39	7.16	2.78	28.28	0.15	1.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	45	3.23	10.39	2.10	30.38	0.12	1.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	47	0.46	10.85	1.66	32.04	0.09	1.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	51	0.92	11.78	5.94	37.97	0.33	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	52	0.23	12.01	4.35	42.32	0.24	2.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	60	1.85	13.86	12.45	54.78	0.69	3.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	74	3.23	17.09	21.00	75.78	1.16	4.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	85	2.54	19.63	7.58	83.36	0.42	4.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	94	2.08	21.71	31.21	114.57	1.72	6.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	97	0.69	22.40	13.94	128.51	0.77	7.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	20	117	4.62	27.02	177.62	306.13	9.79	16.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	135	4.16	31.18	63.97	370.10	3.53	20.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	127	262	29.33	60.51	685.23	1,055.33	37.77	58.16	2	2	2	2	100.00	100.00	127.54	127.54	100.00	100.00	18.61	12.09	
17	20,000	50,000	35,000	66	328	15.24	75.75	264.04	1,319.37	14.55	72.72	0	2	2	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	9.67	
18	50,000	100,000	75,000	32	360	7.39	83.14	173.20	1,492.57	9.55	82.26	0	2	2	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	8.55	
19	100,000	500,000	300,000	44	404	10.16	93.30	234.39	1,726.96	12.92	95.18	0	2	2	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	7.39	
20	500,000	UP		29	433	6.70	100.00	87.43	1,814.39	4.82	100.00	0	2	2	2	0.00	100.00	0.00	127.54	0.00	100.00	0.00	7.03	
				433					1,814.39					2					127.54					7.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 24521 BLANKETS WEAVING MILLS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	20.00	20.00	0.19	0.19	0.72	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	10.00	30.00	0.00	0.19	0.00	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	10.00	40.00	0.00	0.19	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	10.00	50.00	0.00	0.19	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	10.00	60.00	3.86	4.05	14.38	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	10.00	70.00	5.29	9.34	19.71	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	10.00	80.00	1.99	11.34	7.43	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	10.00	90.00	9.63	20.96	35.87	78.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	10	10.00	100.00	5.87	26.84	21.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	26.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					26.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.62	0.62	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	1.72	1.09	2.14	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	2.14	3.24	2.68	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	8.08	4.84	10.09	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	3.86	8.70	4.82	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	2.64	11.34	3.29	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	1.99	13.33	2.49	16.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	7.72	21.05	9.63	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	7.72	28.77	9.63	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	1.79	30.56	2.23	38.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	11.55	42.11	14.42	52.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	14.60	56.72	18.22	70.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	11.97	68.69	14.94	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	5.73	74.42	7.15	92.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	5.73	80.14	7.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	0.00	80.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	80.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	80.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	80.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					80.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.17	4.17	0.09	0.09	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.39	5.56	0.12	0.22	0.04	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	9	6.94	12.50	0.40	0.62	0.12	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	11	2.78	15.28	0.80	1.42	0.24	0.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	15	5.56	20.83	1.25	2.68	0.38	0.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	18	4.17	25.00	2.30	4.98	0.69	1.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	23	6.94	31.94	5.30	10.27	1.59	3.08	1	1	100.00	100.00	4.27	4.27	100.00	100.00	80.50	41.52			
8	1,000	1,500	1,250	3	26	4.17	36.11	6.45	16.72	1.93	5.00	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	25.51			
9	1,500	2,000	1,750	1	27	1.39	37.50	1.14	17.86	0.34	5.35	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	23.88			
10	2,000	2,500	2,250	1	28	1.39	38.89	8.08	25.94	2.42	7.77	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	16.44			
11	2,500	3,000	2,750	1	29	1.39	40.28	0.00	25.94	0.00	7.77	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	16.44			
12	3,000	4,000	3,500	1	30	1.39	41.67	15.39	41.33	4.61	12.37	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	10.32			
13	4,000	5,000	4,500	1	31	1.39	43.06	2.00	43.34	0.60	12.97	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	9.84			
14	5,000	7,500	6,250	1	32	1.39	44.44	5.01	48.34	1.50	14.47	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	8.82			
15	7,500	10,000	8,750	8	40	11.11	55.56	32.12	80.46	9.61	24.08	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	5.30			
16	10,000	20,000	15,000	12	52	16.67	72.22	129.00	209.46	38.61	62.70	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	2.04			
17	20,000	50,000	35,000	5	57	6.94	79.17	57.24	266.69	17.13	79.83	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	1.60			
18	50,000	100,000	75,000	13	70	18.06	97.22	94.12	360.82	28.17	108.00	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	1.18			
19	100,000	500,000	300,000	2	72	2.78	100.00	26.73	334.09	8.00	100.00	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	1.28			
20	500,000	UP		0	72	0.00	100.00	0.00	334.09	0.00	100.00	0	1	0.00	100.00	0.00	4.27	0.00	100.00	0.00	1.28			
				72					334.09					1					4.27					1.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.13	0.13	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	2.58	2.70	6.07	6.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	13.25	15.95	31.21	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	5.15	21.10	12.13	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	0.00	21.10	0.00	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	1.73	22.83	4.07	53.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	0.57	23.40	1.35	55.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	1.47	24.87	3.47	58.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	1.73	26.60	4.07	62.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	0.00	26.60	0.00	62.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	1.29	27.89	3.04	65.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	0.00	27.89	0.00	65.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	1.73	29.62	4.07	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	3.11	32.73	7.32	77.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	3.11	35.84	7.32	84.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	6.62	42.46	15.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	42.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	42.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	42.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					42.46					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	46	46	2.35	2.35	102.95	102.95	0.78	0.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	7	53	0.36	2.71	0.98	103.93	0.01	0.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	24	77	1.23	3.94	46.93	150.86	0.35	1.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	28	105	1.43	5.37	35.29	186.15	0.27	1.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	43	148	2.20	7.57	77.56	263.72	0.58	1.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	56	204	2.86	10.43	170.88	434.60	1.29	3.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	79	283	4.04	14.48	12.32	446.92	0.09	3.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	90	373	4.60	19.08	233.39	680.31	1.76	5.13	1	1	1	1	4.76	4.76	28.52	28.52	6.57	6.57	12.22	4.19
9	1,500	2,000	1,750	94	467	4.81	23.89	336.57	1,016.88	2.54	7.66	0	1	1	1	0.00	4.76	0.00	28.52	0.00	6.57	0.00	2.80
10	2,000	2,500	2,250	74	541	3.79	27.67	273.19	1,290.07	2.06	9.72	0	1	1	1	0.00	4.76	0.00	28.52	0.00	6.57	0.00	2.21
11	2,500	3,000	2,750	90	631	4.60	32.28	428.93	1,719.00	3.23	12.95	0	1	1	1	0.00	4.76	0.00	28.52	0.00	6.57	0.00	1.66
12	3,000	4,000	3,500	125	756	6.39	38.67	1,907.04	188.04	14.37	1.42	0	1	1	1	0.00	4.76	0.00	28.52	0.00	6.57	0.00	15.16
13	4,000	5,000	4,500	103	859	5.27	43.94	892.92	704.88	6.73	5.31	1	2	2	2	4.76	9.52	7.51	36.02	1.73	8.29	0.84	5.11
14	5,000	7,500	6,250	142	1,001	7.26	51.20	1,246.53	1,951.41	9.39	14.70	0	2	2	2	0.00	9.52	0.00	36.02	0.00	8.29	0.00	1.85
15	7,500	10,000	8,750	133	1,134	6.80	58.01	1,210.37	3,161.78	9.12	23.82	1	3	3	3	4.76	14.29	5.62	41.65	1.29	9.59	0.46	1.32
16	10,000	20,000	15,000	286	1,420	14.63	72.63	4,171.71	7,333.49	31.43	55.25	0	3	3	3	0.00	14.29	0.00	41.65	0.00	9.59	0.00	0.57
17	20,000	50,000	35,000	306	1,726	15.65	88.29	3,255.68	10,589.16	24.53	79.78	14	14	14	14	66.67	80.95	392.25	433.90	90.32	99.91	12.05	4.10
18	50,000	100,000	75,000	112	1,838	5.73	94.02	1,439.50	12,028.67	10.85	90.63	1	18	18	18	4.76	85.71	0.15	434.04	0.03	99.94	0.01	3.61
19	100,000	500,000	300,000	101	1,939	5.17	99.18	1,061.36	13,090.03	8.00	98.63	3	21	21	21	14.29	100.00	0.26	434.31	0.06	100.00	0.02	3.32
20	500,000	UP		16	1,955	0.82	100.00	182.36	13,272.39	1.37	100.00	0	21	21	21	0.00	100.00	0.00	434.31	0.00	100.00	0.00	3.27
				1,955				13,272.39				21				434.31				3.27			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	180	180	4.47	4.47	263.49	263.49	1.34	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	72	252	1.79	6.26	19.90	283.39	0.10	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	72	324	1.79	8.05	25.19	308.58	0.13	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	84	408	2.09	10.14	33.52	342.11	0.17	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	100	508	2.49	12.63	34.18	376.29	0.17	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	85	593	2.11	14.74	100.79	477.07	0.51	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	76	669	1.89	16.63	70.03	547.11	0.36	2.79	2	2	4.08	4.08	124.10	124.10	3.77	3.77	177.21	22.68			
8	1,000	1,500	1,250	160	829	3.98	20.61	175.56	722.67	0.89	3.68	0	2	0.00	4.08	0.00	124.10	0.00	3.77	0.00	17.17			
9	1,500	2,000	1,750	126	955	3.13	23.74	159.89	882.56	0.81	4.50	1	3	2.04	6.12	0.18	124.29	0.01	3.78	0.11	14.08			
10	2,000	2,500	2,250	117	1,072	2.91	26.65	187.55	1,070.11	0.96	5.45	0	3	0.00	6.12	0.00	124.29	0.00	3.78	0.00	11.61			
11	2,500	3,000	2,750	72	1,144	1.79	28.44	187.28	1,257.40	0.95	6.41	0	3	0.00	6.12	0.00	124.29	0.00	3.78	0.00	9.88			
12	3,000	4,000	3,500	136	1,280	3.38	31.82	328.33	1,585.73	1.67	8.08	0	3	0.00	6.12	0.00	124.29	0.00	3.78	0.00	7.84			
13	4,000	5,000	4,500	100	1,380	2.49	34.30	248.94	1,834.67	1.27	9.35	0	3	0.00	6.12	0.00	124.29	0.00	3.78	0.00	6.77			
14	5,000	7,500	6,250	221	1,601	5.49	39.80	764.44	2,599.11	3.89	13.24	5	8	10.20	16.33	1,566.62	1,690.91	47.63	51.41	204.94	65.06			
15	7,500	10,000	8,750	246	1,847	6.11	45.91	961.24	3,560.35	4.90	18.14	0	8	0.00	16.33	0.00	1,690.91	0.00	51.41	0.00	47.49			
16	10,000	20,000	15,000	390	2,237	9.69	55.61	2,315.70	5,876.05	11.80	29.94	3	11	6.12	22.45	174.03	1,864.94	5.29	56.70	7.52	31.74			
17	20,000	50,000	35,000	732	2,969	18.20	73.80	5,604.68	11,480.73	28.56	58.50	9	20	18.37	40.82	20.32	1,885.26	0.62	57.31	0.36	16.42			
18	50,000	100,000	75,000	460	3,429	11.43	85.23	3,372.14	14,852.87	17.18	75.68	15	35	30.61	71.43	611.71	2,496.98	18.60	75.91	18.14	16.81			
19	100,000	500,000	300,000	526	3,955	13.07	98.31	4,605.67	19,458.54	23.47	99.14	13	48	26.53	97.96	722.76	3,219.73	21.97	97.88	15.69	16.55			
20	500,000	<b>UP</b>		68	4,023	1.69	100.00	168.27	19,626.81	0.86	100.00	1	49	2.04	100.00	69.65	3,289.38	2.12	100.00	41.39	16.76			
				4,023					19,626.81					49					3,289.38					16.76



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	3.45	3.45	73.74	73.74	2.21	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	88	4.99	8.44	13.53	87.26	0.40	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	76	164	7.29	15.72	25.22	112.48	0.75	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	247	411	23.68	39.41	99.12	211.60	2.97	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	101	512	9.68	49.09	92.62	304.23	2.77	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	50	562	4.79	53.88	62.28	366.50	1.86	10.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	603	3.93	57.81	68.98	435.49	2.06	13.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	60	663	5.75	63.57	121.35	556.84	3.63	16.67	1	1	33.33	33.33	10.11	10.11	6.18	6.18	8.33	1.82			
9	1,500	2,000	1,750	43	706	4.12	67.69	139.24	696.07	4.17	20.84	2	3	66.67	100.00	153.47	163.58	93.82	100.00	110.22	23.50			
10	2,000	2,500	2,250	63	769	6.04	73.73	152.24	848.31	4.56	25.39	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	19.28			
11	2,500	3,000	2,750	27	796	2.59	76.32	166.89	1,015.21	5.00	30.39	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	16.11			
12	3,000	4,000	3,500	20	816	1.92	78.24	124.95	1,140.16	3.74	34.13	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	14.35			
13	4,000	5,000	4,500	31	847	2.97	81.21	258.71	1,398.87	7.74	41.88	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	11.69			
14	5,000	7,500	6,250	34	881	3.26	84.47	222.01	1,620.87	6.65	48.52	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	10.09			
15	7,500	10,000	8,750	23	904	2.21	86.67	305.87	1,926.74	9.16	57.68	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	8.49			
16	10,000	20,000	15,000	47	951	4.51	91.18	646.31	2,573.05	19.35	77.02	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	6.36			
17	20,000	50,000	35,000	46	997	4.41	95.59	448.62	3,021.66	13.43	90.45	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	5.41			
18	50,000	100,000	75,000	14	1,011	1.34	96.93	208.33	3,230.00	6.24	96.69	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	5.06			
19	100,000	500,000	300,000	30	1,041	2.88	99.81	98.32	3,328.32	2.94	99.63	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	4.91			
20	500,000	UP		2	1,043	0.19	100.00	12.24	3,340.55	0.37	100.00	0	3	0.00	100.00	0.00	163.58	0.00	100.00	0.00	4.90			
				1,043					3,340.55					3					163.58					4.90



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	9.09	9.09	30.21	30.21	3.51	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	41	8.66	17.75	3.87	34.08	0.45	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	52	4.76	22.51	7.81	41.89	0.91	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	57	2.16	24.68	11.99	53.88	1.39	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	70	5.63	30.30	76.90	130.78	8.93	15.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	88	7.79	38.10	5.48	136.26	0.64	15.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	105	7.36	45.45	13.19	149.45	1.53	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	115	4.33	49.78	19.04	168.49	2.21	19.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	121	2.60	52.38	18.73	187.22	2.18	21.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	20	141	8.66	61.04	36.67	223.88	4.26	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	148	3.03	64.07	29.16	253.05	3.39	29.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	164	6.93	71.00	50.68	303.72	5.89	35.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	170	2.60	73.59	18.48	322.20	2.15	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	184	6.06	79.65	81.98	404.18	9.52	46.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	197	5.63	85.28	105.83	510.02	12.29	59.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	212	6.49	91.77	141.08	651.09	16.38	75.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	218	2.60	94.37	132.11	783.21	15.34	90.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	227	3.90	98.27	55.16	838.37	6.41	97.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	230	1.30	99.57	22.70	861.07	2.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	231	0.43	100.00	0.00	861.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				231					861.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 24641 BATIK TULIS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.40	1.40	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	27.42	28.82	55.53	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	20.57	49.38	41.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	49.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					49.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	1.55	1.55	7.28	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	1.18	2.74	5.54	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	5.77	8.51	27.02	39.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	3.22	11.73	15.07	54.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	9.64	21.36	45.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	21.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					21.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	578	578	6.16	6.16	482.09	482.09	1.67	1.67	2	2	5.41	5.41	64.56	64.56	6.83	6.83	13.39	13.39			
2	50	100	75	421	999	4.49	10.65	160.01	642.10	0.55	2.22	0	2	0.00	5.41	0.00	64.56	0.00	6.83	0.00	10.05			
3	100	200	150	752	1,751	8.02	18.68	425.60	1,067.69	1.47	3.70	0	2	0.00	5.41	0.00	64.56	0.00	6.83	0.00	6.05			
4	200	300	250	623	2,374	6.64	25.32	398.49	1,466.18	1.38	5.08	0	2	0.00	5.41	0.00	64.56	0.00	6.83	0.00	4.40			
5	300	500	400	1,018	3,392	10.86	36.18	1,040.55	2,506.73	3.60	8.68	2	4	5.41	10.81	195.06	259.62	20.63	27.45	18.75	10.36			
6	500	750	625	815	4,207	8.69	44.87	1,168.47	3,675.20	4.05	12.72	0	4	0.00	10.81	0.00	259.62	0.00	27.45	0.00	7.06			
7	750	1,000	875	889	5,096	9.48	54.35	1,716.63	5,391.84	5.94	18.67	1	5	2.70	13.51	19.43	279.04	2.05	29.51	1.13	5.18			
8	1,000	1,500	1,250	851	5,947	9.08	63.43	2,084.74	7,476.58	7.22	25.88	2	7	5.41	18.92	48.33	327.37	5.11	34.62	2.32	4.38			
9	1,500	2,000	1,750	641	6,588	6.84	70.26	2,024.57	9,501.15	7.01	32.89	3	10	8.11	27.03	58.18	385.55	6.15	40.77	2.87	4.06			
10	2,000	2,500	2,250	379	6,967	4.04	74.31	1,452.12	10,953.27	5.03	37.92	0	10	0.00	27.03	0.00	385.55	0.00	40.77	0.00	3.52			
11	2,500	3,000	2,750	323	7,290	3.44	77.75	1,634.86	12,588.13	5.66	43.58	0	10	0.00	27.03	0.00	385.55	0.00	40.77	0.00	3.06			
12	3,000	4,000	3,500	394	7,684	4.20	81.95	2,233.23	14,821.36	7.73	51.31	0	10	0.00	27.03	0.00	385.55	0.00	40.77	0.00	2.60			
13	4,000	5,000	4,500	270	7,954	2.88	84.83	1,682.75	16,504.12	5.83	57.14	9	19	24.32	51.35	95.24	480.80	10.07	50.84	5.66	2.91			
14	5,000	7,500	6,250	400	8,354	4.27	89.10	3,123.39	19,627.50	10.81	67.95	0	19	0.00	51.35	0.00	480.80	0.00	50.84	0.00	2.45			
15	7,500	10,000	8,750	244	8,598	2.60	91.70	2,309.86	21,937.36	8.00	75.94	2	21	5.41	56.76	174.05	654.85	18.41	69.25	7.54	2.99			
16	10,000	20,000	15,000	310	8,908	3.31	95.01	3,493.66	25,431.01	12.09	88.04	12	33	32.43	89.19	276.53	931.38	29.24	98.49	7.92	3.66			
17	20,000	50,000	35,000	241	9,149	2.57	97.58	3,187.49	28,618.51	11.03	99.07	0	33	0.00	89.19	0.00	931.38	0.00	98.49	0.00	3.25			
18	50,000	100,000	75,000	103	9,252	1.10	98.68	531.59	29,150.10	1.84	100.91	1	34	2.70	91.89	9.86	941.24	1.04	99.54	1.86	3.23			
19	100,000	500,000	300,000	94	9,346	1.00	99.68	632.81	29,782.90	2.19	103.10	3	37	8.11	100.00	4.38	945.62	0.46	100.00	0.69	3.18			
20	500,000	UP		30	9,376	0.32	100.00	896.86	28,886.05	3.10	100.00	0	37	0.00	100.00	0.00	945.62	0.00	100.00	0.00	3.27			
				9,376					28,886.05					37					945.62					3.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.00	5.00	0.50	0.50	0.20	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.00	10.00	0.57	1.07	0.23	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.00	15.00	1.22	2.29	0.48	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.00	20.00	2.79	5.08	1.11	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.00	25.00	4.77	9.85	1.90	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.00	30.00	1.25	11.10	0.50	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	8	10.00	40.00	7.23	18.32	2.88	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	10	10.00	50.00	15.37	33.69	6.13	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	5.00	55.00	3.62	37.31	1.44	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	13	10.00	65.00	17.31	54.63	6.90	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	5.00	70.00	8.17	62.80	3.26	25.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	5.00	75.00	35.99	98.78	14.34	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	5.00	80.00	16.56	115.35	6.60	45.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	5.00	85.00	11.87	127.22	4.73	50.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	5.00	90.00	58.78	186.00	23.42	74.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	5.00	95.00	52.40	238.40	20.88	95.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	5.00	100.00	12.55	250.95	5.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	250.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	250.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					250.95					0					0.00					0.00





IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.99	2.99	37.72	37.72	3.84	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	0.37	3.36	0.00	37.72	0.00	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	0.37	3.73	0.45	38.17	0.05	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	18	2.99	6.72	1.59	39.75	0.16	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	23	1.87	8.58	4.14	43.90	0.42	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	28	1.87	10.45	4.05	47.95	0.41	4.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	36	2.99	13.43	12.02	59.96	1.22	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	46	3.73	17.16	11.79	71.75	1.20	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	55	3.36	20.52	26.42	98.17	2.69	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	63	2.99	23.51	8.69	106.87	0.88	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	74	4.10	27.61	21.89	128.75	2.23	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	78	1.49	29.10	9.37	138.12	0.95	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	91	4.85	33.96	35.89	174.01	3.65	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	97	2.24	36.19	20.88	194.89	2.12	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	21	118	7.84	44.03	82.49	277.38	8.39	28.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	43	161	16.04	60.07	219.66	497.04	22.34	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	209	17.91	77.99	246.12	743.16	25.04	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	31	240	11.57	89.55	162.30	905.46	16.51	92.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	23	263	8.58	98.13	76.87	982.32	7.82	99.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	268	1.87	100.00	0.79	983.11	0.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				268					983.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	5.00	5.00	57.62	57.62	4.05	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	13	1.50	6.50	1.80	59.42	0.13	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	21	4.00	10.50	29.62	89.04	2.08	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	33	6.00	16.50	0.47	89.52	0.03	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	47	7.00	23.50	17.47	106.98	1.23	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	58	5.50	29.00	29.95	136.93	2.10	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	69	5.50	34.50	15.53	152.46	1.09	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	89	10.00	44.50	37.28	189.74	2.62	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	95	3.00	47.50	15.94	205.68	1.12	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	99	2.00	49.50	26.16	231.84	1.84	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	100	0.50	50.00	10.05	241.89	0.71	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	110	5.00	55.00	41.45	283.34	2.91	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	132	11.00	66.00	94.73	378.07	6.66	26.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	150	9.00	75.00	132.87	510.94	9.34	35.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	165	7.50	82.50	70.39	581.33	4.95	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	173	4.00	86.50	216.83	798.16	15.24	56.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	193	10.00	96.50	416.45	1,214.61	29.27	85.36	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	197	2.00	98.50	141.39	1,356.00	9.94	95.30	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	200	1.50	100.00	66.87	1,422.87	4.70	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	200	0.00	100.00	0.00	1,422.87	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				200					1,422.87					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5	5	3.27	3.27	1.16	1.16	0.24	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	1.31	4.58	0.55	1.71	0.11	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	12	3.27	7.84	4.64	6.35	0.95	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	17	3.27	11.11	3.73	10.07	0.77	2.07	1	1	100.00	100.00	179.65	179.65	100.00	100.00	4820.40	1783.24	
5	300	500	400	9	26	5.88	16.99	11.00	21.08	2.26	4.34	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	852.32	
6	500	750	625	4	30	2.61	19.61	9.54	30.62	1.96	6.30	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	586.66	
7	750	1,000	875	7	37	4.58	24.18	9.67	40.29	1.99	8.29	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	445.86	
8	1,000	1,500	1,250	18	55	11.76	35.95	30.30	70.59	6.23	14.52	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	254.48	
9	1,500	2,000	1,750	9	64	5.88	41.83	14.48	85.07	2.98	17.50	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	211.17	
10	2,000	2,500	2,250	6	70	3.92	45.75	16.19	101.27	3.33	20.83	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	177.40	
11	2,500	3,000	2,750	15	85	9.80	55.56	44.67	145.94	9.19	30.02	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	123.10	
12	3,000	4,000	3,500	4	89	2.61	58.17	7.21	153.15	1.48	31.51	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	117.30	
13	4,000	5,000	4,500	6	95	3.92	62.09	16.04	169.20	3.30	34.81	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	106.18	
14	5,000	7,500	6,250	12	107	7.84	69.93	75.85	245.05	15.60	50.41	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	73.31	
15	7,500	10,000	8,750	15	122	9.80	79.74	61.87	306.92	12.73	63.14	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	58.53	
16	10,000	20,000	15,000	13	135	8.50	88.24	122.36	429.27	25.17	88.31	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	41.85	
17	20,000	50,000	35,000	4	139	2.61	90.85	2.43	431.70	0.50	88.81	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	41.61	
18	50,000	100,000	75,000	6	145	3.92	94.77	20.72	452.43	4.26	93.07	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	39.71	
19	100,000	500,000	300,000	7	152	4.58	99.35	32.37	484.80	6.66	99.73	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	37.06	
20	500,000	<b>UP</b>		1	153	0.65	100.00	1.32	486.12	0.27	100.00	0	1	0.00	100.00	0.00	179.65	0.00	100.00	0.00	36.95	
				153					486.12					1					179.65			36.95



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 249

LAUNDRIES PRESSERS DRY (CHEMICAL) CLEANING CLEANING OF FEATH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.70	0.70	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	33.33	66.67	2.86	3.56	7.41	9.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	33.33	100.00	34.97	38.52	90.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	3	0.00	100.00	0.00	38.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				3					38.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	228	228	13.16	13.16	82.06	82.06	3.58	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	113	341	6.52	19.69	46.46	128.52	2.02	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	171	512	9.87	29.56	202.82	331.34	8.84	14.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	155	667	8.95	38.51	245.46	576.80	10.70	25.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	247	914	14.26	52.77	312.04	888.84	13.60	38.73	8	8	72.73	72.73	376.30	376.30	91.48	91.48	120.59	42.34			
6	500	750	625	161	1,075	9.30	62.07	298.37	1,187.21	13.00	51.73	0	8	0.00	72.73	0.00	376.30	0.00	91.48	0.00	31.70			
7	750	1,000	875	175	1,250	10.10	72.17	433.82	1,621.03	18.90	70.63	1	9	9.09	81.82	29.48	405.78	7.17	98.64	6.80	25.03			
8	1,000	1,500	1,250	135	1,385	7.79	79.97	453.62	2,074.65	19.77	90.40	0	9	0.00	81.82	0.00	405.78	0.00	98.64	0.00	19.56			
9	1,500	2,000	1,750	85	1,470	4.91	84.87	374.47	2,449.12	16.32	106.71	0	9	0.00	81.82	0.00	405.78	0.00	98.64	0.00	16.57			
10	2,000	2,500	2,250	46	1,516	2.66	87.53	215.75	2,664.87	9.40	116.11	0	9	0.00	81.82	0.00	405.78	0.00	98.64	0.00	15.23			
11	2,500	3,000	2,750	32	1,548	1.85	89.38	171.83	2,836.70	7.49	123.60	0	9	0.00	81.82	0.00	405.78	0.00	98.64	0.00	14.30			
12	3,000	4,000	3,500	36	1,584	2.08	91.45	270.63	3,107.33	11.79	135.39	1	10	9.09	90.91	0.24	406.02	0.06	98.70	0.09	13.07			
13	4,000	5,000	4,500	26	1,610	1.50	92.96	243.08	3,350.42	10.59	145.98	0	10	0.00	90.91	0.00	406.02	0.00	98.70	0.00	12.12			
14	5,000	7,500	6,250	48	1,658	2.77	95.73	509.75	3,860.17	22.21	168.20	0	10	0.00	90.91	0.00	406.02	0.00	98.70	0.00	10.52			
15	7,500	10,000	8,750	17	1,675	0.98	96.71	278.85	4,139.01	12.15	180.35	0	10	0.00	90.91	0.00	406.02	0.00	98.70	0.00	9.81			
16	10,000	20,000	15,000	35	1,710	2.02	98.73	595.60	4,734.62	25.95	206.30	1	11	9.09	100.00	5.34	411.36	1.30	100.00	0.90	8.69			
17	20,000	50,000	35,000	15	1,725	0.87	99.60	192.35	4,926.97	8.38	214.68	0	11	0.00	100.00	0.00	411.36	0.00	100.00	0.00	8.35			
18	50,000	100,000	75,000	2	1,727	0.12	99.71	17.34	4,944.31	0.76	215.43	0	11	0.00	100.00	0.00	411.36	0.00	100.00	0.00	8.32			
19	100,000	500,000	300,000	1	1,728	0.06	99.77	0.00	4,944.31	0.00	215.43	0	11	0.00	100.00	0.00	411.36	0.00	100.00	0.00	8.32			
20	500,000	UP		4	1,732	0.23	100.00	2,649.26	2,295.05	115.43	100.00	0	11	0.00	100.00	0.00	411.36	0.00	100.00	0.00	17.92			
				1,732					2,295.05					11					411.36					17.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	9.38	9.38	46.90	46.90	18.92	18.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	3.13	12.50	0.35	47.25	0.14	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	13	7.81	20.31	7.85	55.10	3.17	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	27	21.88	42.19	3.72	58.83	1.50	23.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	32	7.81	50.00	3.85	62.68	1.55	25.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	37	7.81	57.81	4.12	66.80	1.66	26.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	41	6.25	64.06	6.52	73.32	2.63	29.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	42	1.56	65.63	4.71	78.03	1.90	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	45	4.69	70.31	23.54	101.57	9.50	40.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	46	1.56	71.88	13.18	114.75	5.32	46.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	1.56	73.44	6.59	121.35	2.66	48.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	1.56	75.00	5.49	126.84	2.22	51.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	1.56	76.56	9.46	136.30	3.81	54.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	57	12.50	89.06	55.58	191.88	22.42	77.40	1	1	50.00	50.00	4.23	4.23	2.88	2.88	7.62	2.21			
15	7,500	10,000	8,750	1	58	1.56	90.63	9.16	201.04	3.70	81.09	0	1	0.00	50.00	0.00	4.23	0.00	2.88	0.00	2.11			
16	10,000	20,000	15,000	3	61	4.69	95.31	18.48	219.53	7.45	88.55	0	1	0.00	50.00	0.00	4.23	0.00	2.88	0.00	1.93			
17	20,000	50,000	35,000	2	63	3.13	98.44	0.00	219.53	0.00	88.55	1	2	50.00	100.00	142.56	146.79	97.12	100.00	0.00	66.87			
18	50,000	100,000	75,000	1	64	1.56	100.00	28.39	247.92	11.45	100.00	0	2	0.00	100.00	0.00	146.79	0.00	100.00	0.00	59.21			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	247.92	0.00	100.00	0	2	0.00	100.00	0.00	146.79	0.00	100.00	0.00	59.21			
20	500,000	UP		0	64	0.00	100.00	0.00	247.92	0.00	100.00	0	2	0.00	100.00	0.00	146.79	0.00	100.00	0.00	59.21			
				64					247.92					2					146.79					59.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	3.39	3.39	37.24	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	4.28	7.67	47.07	84.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	1.43	9.10	15.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	9.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					9.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	4	6.56	6.56	1.31	1.31	0.50	0.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.64	8.20	1.05	2.36	0.40	0.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	7	3.28	11.48	2.43	4.79	0.92	1.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	13	9.84	21.31	8.26	13.05	3.13	4.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	21	13.11	34.43	7.35	20.40	2.79	7.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	32	18.03	52.46	30.01	50.41	11.38	19.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	40	13.11	65.57	24.04	74.45	9.12	28.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	41	1.64	67.21	4.24	78.69	1.61	29.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	43	3.28	70.49	12.27	90.95	4.65	34.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	44	1.64	72.13	7.46	98.41	2.83	37.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	45	1.64	73.77	7.46	105.87	2.83	40.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	46	1.64	75.41	16.88	122.75	6.40	46.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	53	11.48	86.89	36.55	159.30	13.87	60.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	54	1.64	88.52	16.88	176.18	6.40	66.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	59	8.20	96.72	81.01	257.19	30.73	97.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	61	3.28	100.00	6.44	263.62	2.44	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	263.62	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	263.62	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	61	0.00	100.00	0.00	263.62	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				61					263.62					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.35	4.35	0.99	0.99	1.19	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.35	8.70	1.24	2.23	1.49	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.35	13.04	1.17	3.40	1.41	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.35	17.39	3.24	6.64	3.89	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.35	21.74	1.47	8.11	1.77	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.35	26.09	3.58	11.68	4.29	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.35	30.43	2.51	14.19	3.01	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.35	34.78	2.16	16.34	2.59	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.35	39.13	2.74	19.08	3.29	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.35	43.48	2.28	21.36	2.74	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.35	47.83	1.08	22.44	1.30	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	13	8.70	56.52	6.43	28.87	7.72	34.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	16	13.04	69.57	12.57	41.44	15.10	49.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	8.70	78.26	11.61	53.05	13.94	63.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	21	13.04	91.30	13.71	66.76	16.47	80.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	23	8.70	100.00	16.48	83.24	19.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	83.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	83.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	23	0.00	100.00	0.00	83.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23					83.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	12.85	12.85	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	12.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					12.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.55	4.55	0.27	0.27	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.55	9.09	0.00	0.27	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.55	13.64	0.00	0.27	0.00	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.55	18.18	3.85	4.12	8.03	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.55	22.73	2.22	6.35	4.64	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.55	27.27	2.22	8.57	4.64	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.55	31.82	0.16	8.73	0.34	18.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.55	36.36	0.01	8.74	0.02	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.55	40.91	1.43	9.17	0.90	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.55	45.45	0.72	9.89	1.49	20.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.55	50.00	7.29	17.17	15.20	35.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.55	54.55	4.02	21.20	8.39	44.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.55	59.09	0.05	21.24	0.10	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.55	63.64	0.00	21.24	0.00	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.55	68.18	0.01	21.26	0.02	44.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.55	72.73	0.02	21.28	0.05	44.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.55	77.27	13.75	35.03	28.70	73.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.55	81.82	1.64	36.67	3.43	76.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	4.55	86.36	2.81	39.49	5.87	82.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	22	13.64	100.00	8.43	47.92	17.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					47.92					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	0.37	0.37	6.49	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	3.41	3.78	59.70	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	0.44	4.22	7.72	73.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	1.49	5.71	26.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	5.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					5.71					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	72	72	5.14	5.14	80.94	80.94	2.03	2.03	3	3	12.50	12.50	7.38	7.38	25.51	25.51	9.12	9.12			
2	50	100	75	8	80	0.57	5.71	0.76	81.70	0.02	2.05	0	3	0.00	12.50	0.00	7.38	0.00	25.51	0.00	9.03			
3	100	200	150	19	99	1.36	7.07	8.11	89.81	0.20	2.25	0	3	0.00	12.50	0.00	7.38	0.00	25.51	0.00	8.22			
4	200	300	250	13	112	0.93	8.00	12.54	102.35	0.31	2.56	0	3	0.00	12.50	0.00	7.38	0.00	25.51	0.00	7.21			
5	300	500	400	19	131	1.36	9.36	15.31	117.65	0.38	2.95	2	5	8.33	20.83	1.74	9.12	6.00	31.51	11.34	7.75			
6	500	750	625	9	140	0.64	10.00	8.47	126.12	0.21	3.16	0	5	0.00	20.83	0.00	9.12	0.00	31.51	0.00	7.23			
7	750	1,000	875	13	153	0.93	10.93	14.47	140.59	0.36	3.52	0	5	0.00	20.83	0.00	9.12	0.00	31.51	0.00	6.48			
8	1,000	1,500	1,250	20	173	1.43	12.36	19.04	159.63	0.48	4.00	0	5	0.00	20.83	0.00	9.12	0.00	31.51	0.00	5.71			
9	1,500	2,000	1,750	23	196	1.64	14.00	48.60	208.23	1.22	5.22	2	7	8.33	29.17	1.22	9.81	2.41	33.92	1.44	4.71			
10	2,000	2,500	2,250	14	210	1.00	15.00	37.80	246.03	0.95	6.16	0	7	0.00	29.17	0.00	9.81	0.00	33.92	0.00	3.99			
11	2,500	3,000	2,750	7	217	0.50	15.50	33.50	279.52	0.84	7.00	0	7	0.00	29.17	0.00	9.81	0.00	33.92	0.00	3.51			
12	3,000	4,000	3,500	27	244	1.93	17.43	81.07	360.60	2.03	9.03	0	7	0.00	29.17	0.00	9.81	0.00	33.92	0.00	2.72			
13	4,000	5,000	4,500	34	278	2.43	19.86	46.96	407.56	1.18	10.21	0	7	0.00	29.17	1.18	9.81	0.00	33.92	0.00	2.41			
14	5,000	7,500	6,250	48	326	3.43	23.29	169.99	577.55	4.26	14.47	0	7	0.00	29.17	0.00	9.81	0.00	33.92	0.00	1.70			
15	7,500	10,000	8,750	47	373	3.36	26.64	376.38	953.94	9.43	23.90	1	8	4.17	33.33	1.21	11.02	4.17	38.09	0.32	1.16			
16	10,000	20,000	15,000	206	579	14.71	41.36	661.50	1,615.43	16.57	40.47	0	8	0.00	33.33	0.00	11.02	0.00	38.09	0.00	0.68			
17	20,000	50,000	35,000	222	801	15.86	57.21	549.10	2,164.53	13.76	54.23	6	14	25.00	58.33	14.93	25.95	51.61	89.70	2.72	1.20			
18	50,000	100,000	75,000	90	891	6.43	63.64	291.88	2,456.41	7.31	61.54	0	14	0.00	58.33	0.00	25.95	0.00	89.70	0.00	1.06			
19	100,000	500,000	300,000	346	1,237	24.71	88.36	1,060.48	3,516.89	26.57	88.11	9	23	37.50	95.83	2.56	28.51	8.84	98.54	0.24	0.81			
20	500,000	UP		163	1,400	11.64	100.00	474.45	3,991.34	11.89	100.00	1	24	4.17	100.00	0.42	28.93	1.46	100.00	0.09	0.72			
				1,400					3,991.34					24					28.93					0.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.06	2.06	8.22	8.22	1.16	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.03	3.09	0.51	8.73	0.07	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.03	4.12	2.76	11.49	0.39	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.03	5.15	11.22	22.70	1.58	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	2.06	7.22	2.44	25.14	0.34	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	14	7.22	14.43	11.79	36.93	1.66	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	18	4.12	18.56	11.49	48.42	1.62	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	21	3.09	21.65	12.36	60.78	1.74	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	24	3.09	24.74	17.06	77.84	2.41	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	27	3.09	27.84	15.15	92.99	2.14	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	29	2.06	29.90	17.87	110.87	2.52	15.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	38	9.28	39.18	38.16	149.03	5.38	21.02	1	1	100.00	100.00	3.66	3.66	100.00	100.00	9.60	2.46			
13	4,000	5,000	4,500	2	40	2.06	41.24	36.76	185.78	5.18	26.20	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.97			
14	5,000	7,500	6,250	4	44	4.12	45.36	16.91	202.69	2.38	28.58	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.81			
15	7,500	10,000	8,750	2	46	2.06	47.42	33.02	235.71	4.66	33.24	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.55			
16	10,000	20,000	15,000	15	61	15.46	62.89	77.49	313.20	10.93	44.17	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	1.17			
17	20,000	50,000	35,000	21	82	21.65	84.54	149.62	462.82	21.10	65.27	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.79			
18	50,000	100,000	75,000	10	92	10.31	94.85	140.26	603.07	19.78	85.04	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.61			
19	100,000	500,000	300,000	5	97	5.15	100.00	106.06	709.14	14.96	100.00	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.52			
20	500,000	UP		0	97	0.00	100.00	0.00	709.14	0.00	100.00	0	1	0.00	100.00	0.00	3.66	0.00	100.00	0.00	0.52			
				97					709.14					1					3.66					0.52



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.61	1.61	20.76	20.76	8.35	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.61	3.23	0.07	20.84	0.03	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.61	4.84	0.35	21.19	0.14	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.61	6.45	0.79	21.98	0.32	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.61	8.06	0.09	22.07	0.04	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.61	9.68	0.05	22.11	0.02	8.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.61	11.29	1.22	23.33	0.49	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	1.61	12.90	2.34	25.67	0.94	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	1.61	14.52	0.35	26.02	0.14	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	1.61	16.13	17.03	43.05	6.85	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	1.61	17.74	4.20	47.25	1.69	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	1.61	19.35	2.10	49.35	0.84	19.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	1.61	20.97	0.04	49.40	0.02	19.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	15	3.23	24.19	1.18	50.57	0.47	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	26	17.74	41.94	33.95	84.52	13.64	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	48	35.48	77.42	82.02	166.55	32.97	66.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	54	9.68	87.10	25.80	192.35	10.37	77.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	62	12.90	100.00	56.45	248.80	22.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	62	0.00	100.00	0.00	248.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					248.80					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	1.42	1.42	26.37	26.37	1.61	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	11	0.32	1.74	0.31	26.68	0.02	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	17	0.95	2.68	2.33	29.01	0.14	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	27	1.58	4.26	6.54	35.56	0.40	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	41	2.21	6.47	11.04	46.60	0.67	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	47	0.95	7.41	10.04	56.64	0.61	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	55	1.26	8.68	18.52	75.17	1.13	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	75	3.15	11.83	50.61	125.77	3.08	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	20	95	3.15	14.98	83.72	209.50	5.10	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	103	1.26	16.25	18.58	228.08	1.13	13.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	24	127	3.79	20.03	58.17	286.25	3.54	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	23	150	3.63	23.66	186.08	472.33	11.34	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	32	182	5.05	28.71	168.85	641.18	10.29	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	35	217	5.52	34.23	419.15	1,060.33	25.54	64.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	40	257	6.31	40.54	415.71	1,476.04	25.33	89.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	93	350	14.67	55.21	6,008.82	4,532.79	366.18	276.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	90	440	14.20	69.40	1,374.29	3,158.50	83.75	192.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	77	517	12.15	81.55	461.39	2,697.11	28.12	164.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	92	609	14.51	96.06	973.90	1,723.21	59.35	105.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		25	634	3.94	100.00	82.27	1,640.94	5.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				634					1,640.94					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	98	98	4.68	4.68	260.14	260.14	2.02	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	113	0.72	5.40	16.44	276.58	0.13	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	128	0.72	6.11	22.15	298.73	0.17	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	155	1.29	7.40	27.64	326.37	0.21	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	216	2.91	10.32	73.95	400.32	0.57	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	250	1.62	11.94	50.47	450.79	0.39	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	65	315	3.10	15.04	145.76	596.55	1.13	4.63	1	1	10.00	10.00	1.24	1.24	1.13	1.13	0.85	0.21			
8	1,000	1,500	1,250	74	389	3.53	18.58	271.17	867.72	2.10	6.74	0	1	0.00	10.00	0.00	1.24	0.00	1.13	0.00	0.14			
9	1,500	2,000	1,750	105	494	5.01	23.59	307.18	1,174.91	2.38	9.12	1	2	10.00	20.00	2.38	1.24	0.00	1.13	0.00	0.11			
10	2,000	2,500	2,250	61	555	2.91	26.50	293.90	1,468.80	2.28	11.40	0	2	0.00	20.00	0.00	1.24	0.00	1.13	0.00	0.08			
11	2,500	3,000	2,750	60	615	2.87	29.37	390.46	1,859.26	3.03	14.43	2	4	20.00	40.00	51.18	52.42	46.69	47.82	13.11	2.82			
12	3,000	4,000	3,500	96	711	4.58	33.95	631.94	2,491.20	4.91	19.34	0	4	0.00	40.00	0.00	52.42	0.00	47.82	0.00	2.10			
13	4,000	5,000	4,500	58	769	2.77	36.72	343.41	2,834.61	2.67	22.00	0	4	0.00	40.00	0.00	52.42	0.00	47.82	0.00	1.85			
14	5,000	7,500	6,250	125	894	5.97	42.69	964.28	3,798.89	7.49	29.49	0	4	0.00	40.00	0.00	52.42	0.00	47.82	0.00	1.38			
15	7,500	10,000	8,750	131	1,025	6.26	48.95	897.26	4,696.15	6.96	36.45	0	4	0.00	40.00	0.00	52.42	0.00	47.82	0.00	1.12			
16	10,000	20,000	15,000	205	1,230	9.79	58.74	2,581.62	7,277.77	20.04	56.49	2	6	20.00	60.00	56.08	108.50	51.16	98.98	2.17	1.49			
17	20,000	50,000	35,000	363	1,593	17.34	76.07	2,756.17	10,033.94	21.39	77.89	1	7	10.00	70.00	0.00	108.50	0.00	98.98	0.00	1.08			
18	50,000	100,000	75,000	215	1,808	10.27	86.34	1,300.00	11,333.95	10.09	87.98	2	9	20.00	90.00	1.12	109.62	1.02	100.00	0.09	0.97			
19	100,000	500,000	300,000	264	2,072	12.61	98.95	1,089.58	12,423.53	8.46	96.44	1	10	10.00	100.00	0.00	109.62	0.00	100.00	0.00	0.88			
20	500,000	UP		22	2,094	1.05	100.00	458.97	12,882.50	3.56	100.00	0	10	0.00	100.00	0.00	109.62	0.00	100.00	0.00	0.85			
				2,094					12,882.50					10					109.62					0.85



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.24	3.24	42.55	42.55	3.65	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.46	3.70	0.03	42.58	0.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	1.39	5.09	1.11	43.69	0.10	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	0.93	6.02	1.70	45.39	0.15	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	21	3.70	9.72	6.95	52.34	0.60	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	26	2.31	12.04	9.48	61.81	0.81	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	30	1.85	13.89	9.41	71.23	0.81	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	43	6.02	19.91	27.09	98.32	2.33	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	47	1.85	21.76	11.25	109.57	0.97	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	20	67	9.26	31.02	32.80	142.37	2.82	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	71	1.85	32.87	38.97	181.33	3.35	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	83	5.56	38.43	53.53	234.86	4.60	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	92	4.17	42.59	75.76	310.62	6.51	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	34	126	15.74	58.33	192.08	502.69	16.49	43.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	136	4.63	62.96	164.25	666.95	14.10	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	155	8.80	71.76	126.52	793.47	10.86	68.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	46	201	21.30	93.06	504.56	1,298.03	43.33	111.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	206	2.31	95.37	65.17	1,363.20	5.60	117.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	215	4.17	99.54	198.65	1,164.55	17.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	216	0.46	100.00	0.00	1,164.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				216					1,164.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	5.17	5.17	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.72	6.90	0.50	0.54	0.16	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.72	8.62	0.00	0.54	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.72	10.34	2.09	2.63	0.67	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.72	12.07	33.80	36.42	10.90	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.72	13.79	5.80	42.23	1.87	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	1.72	15.52	6.20	48.42	2.00	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	1.72	17.24	0.00	48.42	0.00	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	1.72	18.97	24.94	73.37	8.05	23.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	1.72	20.69	22.66	96.03	7.31	30.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.72	22.41	0.16	96.19	0.05	31.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	1.72	24.14	0.94	97.13	0.30	31.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	1.72	25.86	0.94	98.08	0.30	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	1.72	27.59	0.16	98.24	0.05	31.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	1.72	29.31	1.56	99.80	0.50	32.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	19	3.45	32.76	1.86	101.66	0.60	32.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	24	8.62	41.38	81.80	183.46	26.39	59.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	31	12.07	53.45	112.32	295.78	36.24	95.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	27	58	46.55	100.00	14.17	309.95	4.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	58	0.00	100.00	0.00	309.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				58					309.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 253

NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.76	4.76	1.64	1.64	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	4.76	9.52	14.85	16.49	12.89	14.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	4.76	14.29	22.14	38.62	19.22	33.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	4.76	19.05	1.93	40.55	1.67	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	4.76	23.81	5.88	46.43	5.11	40.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	4.76	28.57	4.42	50.85	3.84	44.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	4.76	33.33	1.45	52.30	1.25	45.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	4.76	38.10	6.41	58.71	5.56	50.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	4.76	42.86	5.20	63.90	4.51	55.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	4.76	47.62	5.20	58.71	4.51	50.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	4.76	52.38	2.50	61.21	2.17	53.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	4.76	57.14	7.64	68.85	6.63	59.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	4.76	61.90	1.20	70.04	1.04	60.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	4.76	66.67	15.90	85.95	13.80	74.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	4.76	71.43	5.21	91.15	4.52	79.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	16	4.76	76.19	2.69	93.84	2.34	81.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	17	4.76	80.95	3.01	96.85	2.62	84.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	3	20	14.29	95.24	18.23	115.09	15.83	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		1	21	4.76	100.00	0.12	115.20	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				21					115.20					0					0.00					0.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	4.02	4.02	3.54	3.54	0.32	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	22	0.89	4.91	0.16	3.69	0.01	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	40	4.02	8.93	10.90	14.59	0.98	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	46	1.34	10.27	0.37	14.96	0.03	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	72	5.80	16.07	14.14	29.09	1.26	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	83	2.46	18.53	10.83	39.92	0.97	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	90	1.56	20.09	2.03	41.95	0.18	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	117	6.03	26.12	18.30	60.25	1.64	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	139	4.91	31.03	15.94	76.19	1.43	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	162	5.13	36.16	29.49	105.69	2.64	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	168	1.34	37.50	12.20	117.88	1.09	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	42	210	9.38	46.88	39.73	157.61	3.55	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	222	2.68	49.55	34.86	192.47	3.12	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	248	5.80	55.36	50.50	242.97	4.52	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	31	279	6.92	62.28	102.16	345.13	9.14	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	310	6.92	69.20	282.01	627.14	25.23	56.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	82	392	18.30	87.50	195.90	823.05	17.52	73.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	418	5.80	93.30	126.09	949.14	11.28	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	444	5.80	99.11	170.23	1,119.37	15.23	100.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		4	448	0.89	100.00	1.42	1,117.95	0.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				448					1,117.95					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2532

OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	379	379	4.36	4.36	620.93	620.93	2.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	227	606	2.61	6.98	120.73	741.66	0.44	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	397	1,003	4.57	11.54	214.35	956.00	0.78	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	351	1,354	4.04	15.58	256.79	1,212.79	0.94	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	608	1,962	7.00	22.58	467.03	1,679.82	1.71	6.14	1	1	2.78	2.78	77.67	77.67	0.95	0.95	16.63	4.62			
6	500	750	625	511	2,473	5.88	28.46	533.58	2,213.40	1.95	8.09	0	1	0.00	2.78	0.00	77.67	0.00	0.95	0.00	3.51			
7	750	1,000	875	604	3,077	6.95	35.42	1,066.69	3,280.09	3.90	11.99	2	3	5.56	8.33	52.49	130.17	0.65	1.60	4.92	3.97			
8	1,000	1,500	1,250	589	3,666	6.78	42.20	1,065.92	4,346.02	3.90	15.89	0	3	0.00	8.33	0.00	130.17	0.00	1.60	0.00	3.00			
9	1,500	2,000	1,750	581	4,247	6.69	48.88	1,199.59	5,545.60	4.39	20.27	0	3	0.00	8.33	0.00	130.17	0.00	1.60	0.00	2.35			
10	2,000	2,500	2,250	374	4,621	4.30	53.19	968.48	6,514.09	3.54	23.81	0	3	0.00	8.33	0.00	130.17	0.00	1.60	0.00	2.00			
11	2,500	3,000	2,750	288	4,909	3.31	56.50	978.23	7,492.32	3.58	27.39	0	3	0.00	8.33	0.00	130.17	0.00	1.60	0.00	1.74			
12	3,000	4,000	3,500	438	5,347	5.04	61.54	1,566.06	9,058.37	5.73	33.11	2	5	5.56	13.89	579.22	709.39	7.12	8.72	36.99	7.83			
13	4,000	5,000	4,500	368	5,715	4.24	65.78	1,141.71	10,200.08	4.17	37.29	1	6	2.78	16.67	108.63	818.02	1.34	10.06	9.51	8.02			
14	5,000	7,500	6,250	632	6,347	7.27	73.05	2,689.55	12,889.63	9.83	47.12	5	11	13.89	30.56	18.58	836.60	0.23	10.28	0.69	6.49			
15	7,500	10,000	8,750	352	6,699	4.05	77.11	2,192.77	15,082.40	8.02	55.14	2	13	5.56	36.11	261.28	1,097.88	3.21	13.50	11.92	7.28			
16	10,000	20,000	15,000	688	7,387	7.92	85.03	4,580.78	19,663.18	16.75	71.88	10	23	27.78	63.89	5,107.85	6,205.73	62.79	76.28	111.51	31.56			
17	20,000	50,000	35,000	651	8,038	7.49	92.52	4,621.16	24,284.34	16.89	88.78	1	24	2.78	66.67	0.00	6,205.73	0.00	76.28	0.00	25.55			
18	50,000	100,000	75,000	297	8,335	3.42	95.94	1,787.22	26,071.56	6.53	95.31	12	36	33.33	100.00	1,929.31	8,135.04	23.72	100.00	107.95	31.20			
19	100,000	500,000	300,000	284	8,619	3.27	99.21	1,027.02	27,098.58	3.75	99.07	0	36	0.00	100.00	0.00	8,135.04	0.00	100.00	0.00	30.02			
20	500,000	UP		69	8,688	0.79	100.00	255.73	27,354.31	0.93	100.00	0	36	0.00	100.00	0.00	8,135.04	0.00	100.00	0.00	29.74			
				8,688					27,354.31					36					8,135.04					29.74



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.77	3.77	1.39	1.39	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.89	5.66	0.61	2.01	0.25	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.89	7.55	1.12	3.13	0.46	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.89	9.43	1.29	4.42	0.53	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	9	7.55	16.98	4.61	9.03	1.88	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	14	9.43	26.42	7.83	16.86	3.20	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	17	5.66	32.08	4.41	21.27	1.80	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	22	9.43	41.51	13.65	34.92	5.58	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	29	13.21	54.72	18.56	53.49	7.59	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	33	7.55	62.26	8.67	62.16	3.55	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	34	1.89	64.15	4.22	66.38	1.73	27.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	38	7.55	71.70	26.00	92.38	10.63	37.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	40	3.77	75.47	16.48	108.86	6.74	44.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	46	11.32	86.79	37.05	145.91	15.15	59.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	49	5.66	92.45	71.89	217.81	29.39	89.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	51	3.77	96.23	26.84	244.65	10.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	53	3.77	100.00	0.00	244.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	53	0.00	100.00	0.00	244.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	244.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	244.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					244.65					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.66	2.66	21.14	21.14	3.76	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	14	4.79	7.45	19.05	40.19	3.39	7.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	36	11.70	19.15	7.93	48.12	1.41	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	50	7.45	26.60	8.51	56.64	1.51	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	64	7.45	34.04	10.90	67.53	1.94	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	71	3.72	37.77	9.23	76.77	1.64	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	81	5.32	43.09	13.75	90.51	2.45	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	92	5.85	48.94	30.32	120.83	5.39	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	18	110	9.57	58.51	41.13	161.96	7.32	28.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	113	1.60	60.11	15.48	177.45	2.75	31.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	119	3.19	63.30	27.92	205.37	4.97	36.54	3	3	100.00	100.00	9.61	9.61	100.00	100.00	34.43	4.68			
12	3,000	4,000	3,500	2	121	1.06	64.36	8.11	213.47	1.44	37.98	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	4.50			
13	4,000	5,000	4,500	4	125	2.13	66.49	27.93	241.41	4.97	42.95	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	3.98			
14	5,000	7,500	6,250	9	134	4.79	71.28	46.46	287.86	8.27	51.22	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	3.34			
15	7,500	10,000	8,750	9	143	4.79	76.06	30.50	318.36	5.43	56.64	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	3.02			
16	10,000	20,000	15,000	12	155	6.38	82.45	143.41	461.77	25.52	82.16	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	2.08			
17	20,000	50,000	35,000	22	177	11.70	94.15	43.88	505.65	7.81	89.97	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	1.90			
18	50,000	100,000	75,000	3	180	1.60	95.74	37.82	543.47	6.73	96.70	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	1.77			
19	100,000	500,000	300,000	7	187	3.72	99.47	20.51	563.98	3.65	100.35	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	1.70			
20	500,000	UP		1	188	0.53	100.00	1.94	562.04	0.35	100.00	0	3	0.00	100.00	0.00	9.61	0.00	100.00	0.00	1.71			
				188					562.04					3					9.61					1.71



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.45	3.45	5.07	5.07	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	15	2.30	5.75	5.06	0.02	0.36	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	23	3.07	8.81	3.66	3.67	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	31	3.07	11.88	4.31	7.99	0.30	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	52	8.05	19.92	20.07	28.06	1.41	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	70	6.90	26.82	27.47	55.53	1.93	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	81	4.21	31.03	23.31	78.84	1.64	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	95	5.36	36.40	25.77	104.61	1.81	7.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	103	3.07	39.46	65.24	169.85	4.59	11.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	112	3.45	42.91	45.21	215.06	3.18	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	118	2.30	45.21	29.32	244.38	2.06	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	129	4.21	49.43	64.52	308.90	4.54	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	141	4.60	54.02	37.97	346.88	2.67	24.39	1	1	100.00	100.00	35.64	35.64	100.00	100.00	93.86	10.28			
14	5,000	7,500	6,250	24	165	9.20	63.22	435.46	782.34	30.62	55.01	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	4.56			
15	7,500	10,000	8,750	10	175	3.83	67.05	84.62	866.95	5.95	60.96	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	4.11			
16	10,000	20,000	15,000	32	207	12.26	79.31	180.80	1,047.75	12.71	73.67	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	3.40			
17	20,000	50,000	35,000	39	246	14.94	94.25	250.80	1,298.55	17.63	91.31	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.74			
18	50,000	100,000	75,000	8	254	3.07	97.32	38.59	1,337.15	2.71	94.02	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.67			
19	100,000	500,000	300,000	5	259	1.92	99.23	67.41	1,404.56	4.74	98.76	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.54			
20	500,000	UP		2	261	0.77	100.00	17.64	1,422.20	1.24	100.00	0	1	0.00	100.00	0.00	35.64	0.00	100.00	0.00	2.51			
				261					1,422.20					1					35.64					2.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	12.00	12.00	18.72	18.72	5.49	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	12	4.00	16.00	1.00	19.73	0.29	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	16	5.33	21.33	5.13	24.85	1.50	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	18	2.67	24.00	1.50	26.35	0.44	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	26	10.67	34.67	8.50	34.85	2.49	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	33	9.33	44.00	10.35	45.20	3.03	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	40	9.33	53.33	16.94	62.14	4.96	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	43	4.00	57.33	9.97	72.11	2.92	21.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	46	4.00	61.33	14.27	86.38	4.18	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	49	4.00	65.33	15.01	101.39	4.40	29.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	51	2.67	68.00	13.95	115.34	4.09	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	58	9.33	77.33	26.43	141.77	7.75	41.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	59	1.33	78.67	6.88	148.64	2.02	43.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	64	6.67	85.33	63.20	211.84	18.53	62.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	68	5.33	90.67	23.69	235.53	6.95	69.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	72	5.33	96.00	85.30	320.83	25.01	94.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	75	4.00	100.00	20.27	341.11	5.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	75	0.00	100.00	0.00	341.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	75	0.00	100.00	0.00	341.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	75	0.00	100.00	0.00	341.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				75					341.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	4.07	4.07	5.35	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	14.29	28.57	0.00	4.07	0.00	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	14.29	42.86	6.27	10.35	8.24	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	14.29	57.14	0.00	10.35	0.00	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	14.29	71.43	64.43	74.77	84.60	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	14.29	85.71	3.10	77.87	4.07	102.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	14.29	100.00	1.72	76.15	2.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	76.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				76.15				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.82	2.82	5.39	5.39	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.56	3.39	0.08	5.47	0.01	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	11	2.82	6.21	12.83	18.30	1.23	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	12	0.56	6.78	0.17	18.47	0.02	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	14	1.13	7.91	8.07	26.54	0.78	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	19	2.82	10.73	3.38	29.92	0.33	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	27	4.52	15.25	12.01	41.93	1.15	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	32	2.82	18.08	13.25	55.18	1.27	5.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	43	6.21	24.29	44.89	100.07	4.32	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	45	1.13	25.42	3.17	103.24	0.31	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	50	2.82	28.25	6.47	109.72	0.62	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	59	5.08	33.33	24.51	134.23	2.36	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	73	7.91	41.24	43.90	178.13	4.22	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	89	9.04	50.28	54.95	233.08	5.28	22.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	111	12.43	62.71	73.05	306.12	7.02	29.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	131	11.30	74.01	287.10	593.22	27.61	57.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	40	171	22.60	96.61	379.64	972.86	36.51	93.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	177	3.39	100.00	66.98	1,039.84	6.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	177	0.00	100.00	0.00	1,039.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	177	0.00	100.00	0.00	1,039.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				177					1,039.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	10.00	10.00	0.88	0.88	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	10.00	20.00	1.30	2.18	1.92	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	10.00	30.00	1.43	3.61	2.11	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	10.00	40.00	3.73	7.33	5.50	10.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	10.00	50.00	7.02	14.35	10.35	21.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	10.00	60.00	8.10	22.46	11.95	33.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	10.00	70.00	15.67	38.13	23.10	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	10.00	80.00	5.56	43.69	8.20	64.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	10.00	90.00	5.21	48.90	7.67	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	10.00	100.00	18.94	67.84	27.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	67.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					67.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	2.41	2.41	2.79	2.79	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	11	0.53	2.94	0.41	2.38	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	19	2.14	5.08	9.18	6.80	0.23	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	31	3.21	8.29	6.00	12.80	0.15	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	51	5.35	13.64	81.07	93.87	2.01	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	67	4.28	17.91	68.31	162.17	1.69	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	84	4.55	22.46	56.96	219.13	1.41	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	106	5.88	28.34	107.63	326.76	2.66	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	133	7.22	35.56	165.89	492.65	4.10	12.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	140	1.87	37.43	63.88	556.53	1.58	13.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	156	4.28	41.71	130.45	686.98	3.23	16.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	178	5.88	47.59	208.12	895.10	5.15	22.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	184	1.60	49.20	61.52	956.61	1.52	23.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	218	9.09	58.29	334.28	1,290.90	8.27	31.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	237	5.08	63.37	342.84	1,633.73	8.48	40.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	59	296	15.78	79.14	579.56	2,213.29	14.34	54.75	2	2	100.00	100.00	258.77	258.77	100.00	100.00	44.65	11.69			
17	20,000	50,000	35,000	46	342	12.30	91.44	878.14	3,091.43	21.72	76.47	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	8.37			
18	50,000	100,000	75,000	17	359	4.55	95.99	489.83	3,581.26	12.12	88.58	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	7.23			
19	100,000	500,000	300,000	13	372	3.48	99.47	335.86	3,917.12	8.31	96.89	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	6.61			
20	500,000	UP		2	374	0.53	100.00	125.72	4,042.84	3.11	100.00	0	2	0.00	100.00	0.00	258.77	0.00	100.00	0.00	6.40			
				374					4,042.84					2					258.77					6.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	5.04	5.04	86.95	86.95	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	61	0.55	5.59	8.73	95.68	0.10	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	67	0.55	6.14	4.03	99.72	0.04	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	74	0.64	6.78	10.52	110.24	0.12	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	17	91	1.56	8.33	81.96	192.20	0.91	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	29	120	2.66	10.99	76.42	268.61	0.85	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	31	151	2.84	13.83	106.75	375.36	1.19	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	34	185	3.11	16.94	94.51	469.87	1.05	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	32	217	2.93	19.87	117.72	587.59	1.31	6.54	1	1	3.03	3.03	32.05	32.05	14.71	14.71	27.22	27.22	5.45	5.45	
10	2,000	2,500	2,250	44	261	4.03	23.90	116.55	704.15	1.30	7.84	0	1	0.00	3.03	0.00	32.05	0.00	14.71	0.00	0.00	4.55	4.55	
11	2,500	3,000	2,750	32	293	2.93	26.83	154.51	858.66	1.72	9.56	0	1	0.00	3.03	0.00	32.05	0.00	14.71	0.00	0.00	3.73	3.73	
12	3,000	4,000	3,500	84	377	7.69	34.52	430.17	1,288.83	4.79	14.35	4	5	12.12	15.15	141.57	173.62	65.00	79.72	32.91	32.91	13.47	13.47	
13	4,000	5,000	4,500	53	430	4.85	39.38	339.72	1,628.55	3.78	18.13	0	5	0.00	15.15	0.00	173.62	0.00	79.72	0.00	0.00	10.66	10.66	
14	5,000	7,500	6,250	65	495	5.95	45.33	516.39	2,144.94	5.75	23.88	0	5	0.00	15.15	0.00	173.62	0.00	79.72	0.00	0.00	8.09	8.09	
15	7,500	10,000	8,750	39	534	3.57	48.90	404.23	2,549.17	4.50	28.39	2	7	6.06	21.21	0.05	173.67	0.02	79.74	0.01	0.01	6.81	6.81	
16	10,000	20,000	15,000	119	653	10.90	59.80	1,970.69	4,519.85	21.94	50.33	0	7	0.00	21.21	0.00	173.67	0.00	79.74	0.00	0.00	3.84	3.84	
17	20,000	50,000	35,000	145	798	13.28	73.08	1,505.66	6,025.51	16.77	67.09	0	7	0.00	21.21	0.00	173.67	0.00	79.74	0.00	0.00	2.88	2.88	
18	50,000	100,000	75,000	73	871	6.68	79.76	1,198.15	7,223.66	13.34	80.44	2	9	6.06	27.27	0.06	173.72	0.03	79.76	0.00	0.00	2.40	2.40	
19	100,000	500,000	300,000	140	1,011	12.82	92.58	1,389.70	8,613.36	15.47	95.91	10	19	30.30	57.58	23.73	197.46	10.90	90.66	1.71	1.71	2.29	2.29	
20	500,000	<b>UP</b>		81	1,092	7.42	100.00	367.21	8,980.57	4.09	100.00	14	33	42.42	100.00	20.34	217.80	9.34	100.00	5.54	5.54	2.43	2.43	
				1,092					8,980.57					33					217.80					2.43





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	52	52	8.00	8.00	129.65	129.65	1.83	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	56	0.62	8.62	1.99	131.63	0.03	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	63	1.08	9.69	9.63	141.27	0.14	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	71	1.23	10.92	11.77	153.04	0.17	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	18	89	2.77	13.69	33.73	186.77	0.48	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	31	120	4.77	18.46	142.81	329.58	2.02	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	133	2.00	20.46	64.50	394.08	0.91	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	158	3.85	24.31	86.98	481.06	1.23	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	25	183	3.85	28.15	98.67	579.73	1.39	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	21	204	3.23	31.38	109.06	688.79	1.54	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	28	232	4.31	35.69	97.81	786.61	1.38	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	248	2.46	38.15	122.73	909.34	1.73	12.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	255	1.08	39.23	51.95	961.29	0.73	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	26	281	4.00	43.23	426.95	1,388.24	6.02	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	35	316	5.38	48.62	406.60	1,794.84	5.74	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	111	427	17.08	65.69	920.27	2,715.11	12.99	38.31	2	2	66.67	66.67	68.64	68.64	25.00	25.00	7.46	2.53			
17	20,000	50,000	35,000	137	564	21.08	86.77	1,779.22	4,494.33	25.11	63.42	1	3	33.33	100.00	205.91	274.54	75.00	100.00	11.57	6.11			
18	50,000	100,000	75,000	37	601	5.69	92.46	849.06	5,343.38	11.98	75.40	0	3	0.00	100.00	0.00	274.54	0.00	100.00	0.00	5.14			
19	100,000	500,000	300,000	23	624	3.54	96.00	653.71	5,997.09	9.22	84.62	0	3	0.00	100.00	0.00	274.54	0.00	100.00	0.00	4.58			
20	500,000	UP		26	650	4.00	100.00	1,089.64	7,086.73	15.38	100.00	0	3	0.00	100.00	0.00	274.54	0.00	100.00	0.00	3.87			
				650					7,086.73					3					274.54					3.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	9	9	6.77	6.77	0.83	0.83	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	12	2.26	9.02	1.12	1.95	0.22	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	15	2.26	11.28	1.60	3.55	0.32	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	17	1.50	12.78	1.10	4.65	0.22	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	25	6.02	18.80	2.42	7.07	0.49	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	29	3.01	21.80	4.40	11.47	0.88	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	32	2.26	24.06	6.16	17.63	1.24	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	43	8.27	32.33	5.06	22.69	1.02	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	44	0.75	33.08	2.45	25.14	0.49	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	45	0.75	33.83	5.04	30.18	1.01	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	52	5.26	39.10	17.63	47.81	3.54	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	57	3.76	42.86	21.77	69.58	4.36	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	60	2.26	45.11	26.85	96.42	5.38	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	61	0.75	45.86	7.31	103.74	1.47	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	68	5.26	51.13	75.20	178.94	15.08	35.88	1	1	100.00	100.00	40.00	40.00	100.00	100.00	53.19	22.35			
17	20,000	50,000	35,000	11	79	8.27	59.40	134.41	313.35	26.95	62.84	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	100.00	0.00	12.77	
18	50,000	100,000	75,000	14	93	10.53	69.92	130.01	443.36	26.07	88.91	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	100.00	0.00	9.02	
19	100,000	500,000	300,000	38	131	28.57	98.50	55.33	498.69	11.10	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	100.00	0.00	8.02	
20	500,000	UP		2	133	1.50	100.00	0.02	498.68	0.00	100.00	0	1	0.00	100.00	0.00	40.00	0.00	100.00	0.00	100.00	0.00	8.02	
				133					498.68					1					40.00					8.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	5	5	2.91	2.91	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	10	2.91	5.81	0.53	0.64	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	12	1.16	6.98	3.42	4.06	0.31	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	12	24	6.98	13.95	9.38	13.44	0.86	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	22	46	12.79	26.74	32.12	45.56	2.95	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	11	57	6.40	33.14	14.27	59.83	1.31	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	14	71	8.14	41.28	23.38	83.21	2.15	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	12	83	6.98	48.26	4.21	87.42	0.39	8.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	10	93	5.81	54.07	40.99	128.41	3.77	11.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	8	101	4.65	58.72	33.44	161.85	3.07	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	104	1.74	60.47	12.08	173.93	1.11	15.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	111	4.07	64.53	30.98	204.91	2.85	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	6	117	3.49	68.02	27.70	232.61	2.54	21.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	10	127	5.81	73.84	86.15	318.76	7.91	29.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	7	134	4.07	77.91	74.35	393.11	6.83	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	18	152	10.47	88.37	229.60	622.71	21.09	57.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	11	163	6.40	94.77	325.54	948.26	29.91	87.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	2	165	1.16	95.93	38.47	986.73	3.53	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	6	171	3.49	99.42	94.00	1,080.73	8.64	99.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		1	172	0.58	100.00	7.70	1,088.43	0.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				172				1,088.43				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.17	3.17	0.50	0.50	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	3.97	7.14	0.93	1.44	0.11	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	17	6.35	13.49	4.61	6.05	0.53	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	23	4.76	18.25	3.98	10.03	0.45	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	28	3.97	22.22	8.42	18.45	0.96	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	31	2.38	24.60	5.33	23.78	0.61	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	35	3.17	27.78	5.79	29.58	0.66	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	49	11.11	38.89	29.37	58.95	3.35	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	55	4.76	43.65	23.82	82.76	2.71	9.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	60	3.97	47.62	17.69	100.46	2.02	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	65	3.97	51.59	34.20	134.66	3.90	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	79	11.11	62.70	85.89	220.55	9.78	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	85	4.76	67.46	43.01	263.56	4.90	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	101	12.70	80.16	81.56	345.12	9.29	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	107	4.76	84.92	149.41	494.53	17.02	56.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	118	8.73	93.65	131.99	626.52	15.04	71.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	125	5.56	99.21	206.52	833.03	23.53	94.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	126	0.79	100.00	44.81	877.84	5.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	126	0.00	100.00	0.00	877.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	126	0.00	100.00	0.00	877.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				126					877.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 259

RUBBER GOODS FACTORIES FOAMED RUBBER FACTORIES TYRE FACTORIE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	0.31	0.31	3.35	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	0.10	0.41	1.10	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	0.31	0.71	3.38	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	0.93	1.64	10.22	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	2.05	3.69	22.46	40.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	2.12	5.81	23.23	63.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	3.30	9.11	36.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	9.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					9.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	121	121	8.96	8.96	187.03	187.03	2.12	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	19	140	1.41	10.36	13.21	200.24	0.15	2.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	26	166	1.92	12.29	3.56	203.80	0.04	2.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	21	187	1.55	13.84	10.02	213.81	0.11	2.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	24	211	1.78	15.62	74.23	288.05	0.84	3.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	22	233	1.63	17.25	21.56	309.61	0.24	3.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	255	1.63	18.87	39.20	348.80	0.44	3.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	48	303	3.55	22.43	140.40	489.20	1.59	5.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	52	355	3.85	26.28	217.17	706.37	2.46	8.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	29	384	2.15	28.42	107.50	813.87	1.22	9.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	30	414	2.22	30.64	103.47	917.35	1.17	10.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	83	497	6.14	36.79	315.76	1,233.11	3.58	13.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	52	549	3.85	40.64	1,509.92	276.81	17.10	3.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	59	608	4.37	45.00	607.83	331.02	6.88	3.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	71	679	5.26	50.26	750.51	1,081.52	8.50	12.25	2	2	10.53	10.53	65.79	65.79	11.94	11.94	8.77	6.08			
16	10,000	20,000	15,000	161	840	11.92	62.18	2,001.95	3,083.47	22.67	34.92	0	2	0.00	10.53	0.00	65.79	0.00	11.94	0.00	2.13			
17	20,000	50,000	35,000	231	1,071	17.10	79.27	2,763.82	5,847.29	31.30	66.22	16	18	84.21	94.74	484.59	550.38	87.92	99.85	17.53	9.41			
18	50,000	100,000	75,000	115	1,186	8.51	87.79	1,301.41	7,148.70	14.74	80.96	0	18	0.00	94.74	0.00	550.38	0.00	99.85	0.00	7.70			
19	100,000	500,000	300,000	130	1,316	9.62	97.41	1,433.87	8,582.57	16.24	97.20	1	19	5.26	100.00	0.80	551.18	0.15	100.00	0.06	6.42			
20	500,000	<b>UP</b>		35	1,351	2.59	100.00	247.23	8,829.80	2.80	100.00	0	19	0.00	100.00	0.00	551.18	0.00	100.00	0.00	6.24			
				1,351					8,829.80					19					551.18					6.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	9.76	9.76	24.72	24.72	0.72	0.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	30	0.70	10.45	3.28	28.00	0.10	0.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	36	2.09	12.54	3.83	24.17	0.11	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	38	0.70	13.24	4.22	28.39	0.12	0.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	43	1.74	14.98	6.14	34.53	0.18	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	48	1.74	16.72	21.50	56.02	0.62	1.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	53	1.74	18.47	36.04	92.06	1.05	2.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	61	2.79	21.25	57.42	149.48	1.67	4.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	82	7.32	28.57	110.20	259.68	3.20	7.54	3	3	3	3	17.65	17.65	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	99	5.92	34.49	94.66	354.34	2.75	10.29	1	4	4	4	5.88	23.53	1,461.42	1,461.42	50.95	50.95	1543.87	412.43	
11	2,500	3,000	2,750	29	128	10.10	44.60	121.48	475.82	3.53	13.82	0	4	4	4	0.00	23.53	0.00	1,461.42	0.00	50.95	0.00	307.13	
12	3,000	4,000	3,500	7	135	2.44	47.04	5.19	470.63	0.15	13.67	0	4	4	4	0.00	23.53	0.00	1,461.42	0.00	50.95	0.00	310.52	
13	4,000	5,000	4,500	34	169	11.85	58.89	234.33	704.97	6.81	20.48	0	4	4	4	0.00	23.53	0.00	1,461.42	0.00	50.95	0.00	207.30	
14	5,000	7,500	6,250	22	191	7.67	66.55	246.85	951.82	7.17	27.65	0	4	4	4	0.00	23.53	0.00	1,461.42	0.00	50.95	0.00	153.54	
15	7,500	10,000	8,750	20	211	6.97	73.52	434.63	1,386.45	12.62	40.27	1	5	5	5	5.88	29.41	0.00	1,461.42	0.00	50.95	0.00	105.41	
16	10,000	20,000	15,000	19	230	6.62	80.14	551.49	1,937.94	16.02	56.29	0	5	5	5	0.00	29.41	0.00	1,461.42	0.00	50.95	0.00	75.41	
17	20,000	50,000	35,000	15	245	5.23	85.37	524.53	2,462.47	15.23	71.52	1	6	6	6	5.88	35.29	820.97	2,282.39	28.62	79.57	156.51	92.69	
18	50,000	100,000	75,000	24	269	8.36	93.73	550.48	3,012.95	15.99	87.51	1	7	7	7	5.88	41.18	390.79	2,673.18	13.62	93.19	70.99	88.72	
19	100,000	500,000	300,000	18	287	6.27	100.00	430.04	3,442.99	12.49	100.00	10	17	17	17	58.82	100.00	195.40	2,868.58	6.81	100.00	45.44	83.32	
20	500,000	UP		0	287	0.00	100.00	0.00	3,442.99	0.00	100.00	0	17	17	17	0.00	100.00	0.00	2,868.58	0.00	100.00	0.00	83.32	
				287					3,442.99					17					2,868.58					83.32



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19	19	4.31	4.31	4.22	4.22	0.23	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	23	0.91	5.22	0.38	4.60	0.02	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	32	2.04	7.26	1.51	6.11	0.08	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	39	1.59	8.84	3.14	9.25	0.17	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	52	2.95	11.79	5.59	14.84	0.30	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	67	3.40	15.19	8.71	23.54	0.47	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	79	2.72	17.91	6.97	30.52	0.38	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	97	4.08	22.00	25.44	55.96	1.38	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	109	2.72	24.72	28.06	84.01	1.52	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	117	1.81	26.53	18.81	102.82	1.02	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	130	2.95	29.48	40.12	142.94	2.18	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	150	4.54	34.01	73.75	216.69	4.01	11.77	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	20	170	4.54	38.55	100.61	317.30	5.46	17.24	0	1	0.00	14.29	5.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	45	215	10.20	48.75	145.25	462.55	7.89	25.12	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	16	231	3.63	52.38	132.15	594.70	7.18	32.30	3	4	42.86	57.14	737.87	737.87	82.87	82.87	558.36	124.07	0.00	0.00	
16	10,000	20,000	15,000	75	306	17.01	69.39	372.33	967.04	20.22	52.53	0	4	0.00	57.14	0.00	737.87	0.00	82.87	0.00	76.30	0.00	0.00	
17	20,000	50,000	35,000	48	354	10.88	80.27	257.37	1,224.40	13.98	66.51	0	4	0.00	57.14	0.00	737.87	0.00	82.87	0.00	60.26	0.00	0.00	
18	50,000	100,000	75,000	22	376	4.99	85.26	176.41	1,400.82	9.58	76.09	3	7	42.86	100.00	152.54	890.41	17.13	100.00	86.47	63.56	0.00	0.00	
19	100,000	500,000	300,000	40	416	9.07	94.33	356.17	1,756.98	19.35	95.44	0	7	0.00	100.00	0.00	890.41	0.00	100.00	0.00	50.68	0.00	0.00	
20	500,000	<b>UP</b>		25	441	5.67	100.00	84.04	1,841.02	4.56	100.00	0	7	0.00	100.00	0.00	890.41	0.00	100.00	0.00	48.37	0.00	0.00	
				441					1,841.02					7					890.41					48.37





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	0.16	0.16	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	4.82	4.98	31.67	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	5.01	9.98	32.92	65.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	4.90	14.88	32.23	97.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.32	15.20	2.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	15.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					15.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.57	3.57	1.31	1.31	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.79	5.36	0.13	1.44	0.03	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.79	7.14	0.13	1.57	0.03	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.79	8.93	0.39	1.96	0.10	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.79	10.71	1.47	3.43	0.38	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	9	5.36	16.07	1.52	4.95	0.40	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.79	17.86	3.95	8.90	1.03	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	16	10.71	28.57	12.05	20.95	3.16	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	1.79	30.36	8.90	29.85	2.33	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	20	5.36	35.71	13.86	43.72	3.63	11.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	21	1.79	37.50	71.94	115.66	18.85	30.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	25	7.14	44.64	13.59	129.25	3.56	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	1.79	46.43	0.80	130.05	0.21	34.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	29	5.36	51.79	25.84	155.89	6.77	40.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	39	17.86	69.64	114.16	270.05	29.91	70.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	54	26.79	96.43	106.94	376.99	28.02	98.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	56	3.57	100.00	4.73	381.71	1.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	56	0.00	100.00	0.00	381.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	56	0.00	100.00	0.00	381.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	56	0.00	100.00	0.00	381.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				56					381.71					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	135.00	135.00	41.15	41.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	193.06	328.06	58.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	328.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					328.06					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	93	93	6.07	6.07	77.20	77.20	0.81	0.81	7	7	15.91	15.91	127.05	127.05	11.60	11.60	164.56	164.56
2	50	100	75	34	127	2.22	8.29	1.02	78.23	0.01	0.82	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	162.41
3	100	200	150	20	147	1.31	9.60	12.82	91.04	0.13	0.96	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	139.54
4	200	300	250	37	184	2.42	12.01	3.92	94.97	0.04	1.00	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	133.78
5	300	500	400	41	225	2.68	14.69	6.89	101.85	0.07	1.07	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	124.73
6	500	750	625	21	246	1.37	16.06	20.45	122.31	0.21	1.28	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	103.87
7	750	1,000	875	45	291	2.94	18.99	40.93	163.24	0.43	1.71	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	77.83
8	1,000	1,500	1,250	81	372	5.29	24.28	61.49	224.73	0.65	2.36	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	56.53
9	1,500	2,000	1,750	16	388	1.04	25.33	156.87	381.60	1.65	4.00	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	33.29
10	2,000	2,500	2,250	5	393	0.33	25.65	8.94	390.54	0.09	4.10	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	32.53
11	2,500	3,000	2,750	18	411	1.17	26.83	61.79	452.34	0.65	4.75	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	28.09
12	3,000	4,000	3,500	47	458	3.07	29.90	114.58	566.92	1.20	5.95	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	22.41
13	4,000	5,000	4,500	24	482	1.57	31.46	101.49	668.40	1.06	7.01	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	19.01
14	5,000	7,500	6,250	47	529	3.07	34.53	263.97	932.38	2.77	9.78	0	7	0.00	15.91	0.00	127.05	0.00	11.60	0.00	13.63
15	7,500	10,000	8,750	65	594	4.24	38.77	271.74	1,204.12	2.85	12.63	9	16	20.45	36.36	118.16	245.20	10.79	22.40	43.48	20.36
16	10,000	20,000	15,000	152	746	9.92	48.69	1,018.12	2,222.24	10.68	23.31	21	37	47.73	84.09	706.35	951.55	64.52	86.91	69.38	42.82
17	20,000	50,000	35,000	335	1,081	21.87	70.56	3,197.71	5,419.95	33.55	56.86	5	42	11.36	95.45	143.29	1,094.84	13.09	100.00	4.48	20.20
18	50,000	100,000	75,000	242	1,323	15.80	86.36	2,157.39	7,577.33	22.63	79.50	1	43	2.27	97.73	0.00	1,094.84	0.00	100.00	0.00	14.45
19	100,000	500,000	300,000	190	1,513	12.40	98.76	1,746.02	9,323.36	18.32	97.81	1	44	2.27	100.00	0.00	1,094.84	0.00	100.00	0.00	11.74
20	500,000	UP		19	1,532	1.24	100.00	208.31	9,531.66	2.19	100.00	0	44	0.00	100.00	0.00	1,094.84	0.00	100.00	0.00	11.49
				1,532				9,531.66				44				1,094.84				11.49	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.14	1.14	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.14	2.27	0.09	0.09	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	14	13.64	15.91	1.49	1.57	0.33	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	17	3.41	19.32	0.48	2.05	0.10	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	21	4.55	23.86	0.27	2.32	0.06	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	23	2.27	26.14	0.43	2.75	0.09	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	30	7.95	34.09	9.99	12.74	2.19	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	1.14	35.23	0.01	12.74	0.00	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	1.14	36.36	0.13	12.87	0.03	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	34	2.27	38.64	0.02	12.89	0.00	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	39	5.68	44.32	1.46	14.35	0.32	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	41	2.27	46.59	0.51	14.85	0.11	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	51	11.36	57.95	5.48	20.34	1.20	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	63	13.64	71.59	59.21	79.55	12.96	17.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	75	13.64	85.23	5.53	85.08	1.21	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	85	11.36	96.59	364.88	449.95	79.90	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	87	2.27	98.86	0.54	450.50	0.12	98.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	88	1.14	100.00	6.20	456.69	1.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	88	0.00	100.00	0.00	456.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				88					456.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.17	4.17	0.26	0.26	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.17	8.33	1.69	1.95	2.09	2.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.17	12.50	0.39	2.33	0.48	2.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.17	16.67	1.78	4.12	2.21	5.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.17	20.83	1.98	6.10	2.46	7.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.17	25.00	5.60	11.70	6.95	14.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.17	29.17	1.82	13.51	2.25	16.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	10	12.50	41.67	3.82	17.33	4.74	21.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	12	8.33	50.00	11.16	28.49	13.85	35.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	17	20.83	70.83	9.76	38.26	12.11	47.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	4.17	75.00	1.00	39.26	1.24	48.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	20	8.33	83.33	12.46	51.72	15.46	64.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	21	4.17	87.50	10.50	62.23	13.03	77.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	22	4.17	91.67	6.73	68.96	8.35	85.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	24	8.33	100.00	11.64	80.60	14.45	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	80.60	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	80.60	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	80.60	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	24	0.00	100.00	0.00	80.60	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				24					80.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 260

SAWMILLS CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.14	7.14	1.69	1.69	1.28	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.14	14.29	3.85	5.54	2.91	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.14	21.43	7.70	13.24	5.82	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.14	28.57	7.70	20.93	5.82	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.14	35.71	8.75	29.69	6.62	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.14	42.86	4.38	34.06	3.31	25.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.14	50.00	11.26	22.80	8.52	17.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.14	57.14	23.77	0.97	17.98	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.14	64.29	2.50	1.53	1.89	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.14	71.43	34.97	36.50	26.45	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.14	78.57	3.57	40.07	2.70	30.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.14	85.71	33.06	73.13	25.01	55.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	14	14.29	100.00	59.06	132.19	44.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	132.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					132.19					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2601 SAWMILLS PANGLONG (SAW MILLS WITH MANUAL MANUFACTURE ONLY)

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	260	260	18.61	18.61	320.72	320.72	3.27	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	86	346	6.16	24.77	107.46	428.19	1.10	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	95	441	6.80	31.57	283.19	711.38	2.89	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	58	499	4.15	35.72	167.23	878.61	1.71	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	64	563	4.58	40.30	189.10	1,067.71	1.93	10.90	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	48	611	3.44	43.74	160.75	1,228.46	1.64	12.54	0	1	0.00	4.35	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	664	3.79	47.53	178.62	1,407.08	1.82	14.36	1	2	4.35	8.70	11.44	11.44	0.60	0.60	6.40	0.81			
8	1,000	1,500	1,250	45	709	3.22	50.75	300.56	1,707.64	3.07	17.43	0	2	0.00	8.70	0.00	11.44	0.00	0.60	0.00	0.67			
9	1,500	2,000	1,750	66	775	4.72	55.48	334.71	2,042.35	3.42	20.84	1	3	4.35	13.04	40.03	51.46	2.11	2.72	11.96	2.52			
10	2,000	2,500	2,250	49	824	3.51	58.98	360.88	2,403.22	3.68	24.53	0	3	0.00	13.04	0.00	51.46	0.00	2.72	0.00	2.14			
11	2,500	3,000	2,750	31	855	2.22	61.20	398.99	2,802.21	4.07	28.60	0	3	0.00	13.04	0.00	51.46	0.00	2.72	0.00	1.84			
12	3,000	4,000	3,500	45	900	3.22	64.42	103.38	2,905.59	1.06	29.65	4	7	17.39	30.43	172.75	224.21	9.12	11.83	167.11	7.72			
13	4,000	5,000	4,500	36	936	2.58	67.00	190.13	3,095.72	1.94	31.59	2	9	8.70	39.13	16.17	240.39	0.85	12.69	8.51	7.77			
14	5,000	7,500	6,250	105	1,041	7.52	74.52	1,136.28	4,232.00	11.60	43.19	1	10	4.35	43.48	161.73	402.12	8.54	21.23	14.23	9.50			
15	7,500	10,000	8,750	57	1,098	4.08	78.60	641.81	4,873.82	6.55	49.74	0	10	0.00	43.48	0.00	402.12	0.00	21.23	0.00	8.25			
16	10,000	20,000	15,000	117	1,215	8.38	86.97	2,042.81	6,916.63	20.85	70.59	0	10	0.00	43.48	0.00	402.12	0.00	21.23	0.00	5.81			
17	20,000	50,000	35,000	113	1,328	8.09	95.06	2,316.16	9,232.80	23.64	94.23	9	19	39.13	82.61	740.16	1,142.28	39.07	60.29	31.96	12.37			
18	50,000	100,000	75,000	46	1,374	3.29	98.35	521.65	9,754.44	5.32	99.55	1	20	4.35	86.96	0.00	1,142.28	0.00	60.29	0.00	11.71			
19	100,000	500,000	300,000	19	1,393	1.36	99.71	40.95	9,795.39	0.42	99.97	3	23	13.04	100.00	752.25	1,894.52	39.71	100.00	1836.91	19.34			
20	500,000	<b>UP</b>		4	1,397	0.29	100.00	3.23	9,798.62	0.03	100.00	0	23	0.00	100.00	0.00	1,894.52	0.00	100.00	0.00	19.33			
				1,397					9,798.62					23					1,894.52					19.33





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	5.34	5.34	127.58	127.58	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	35	85	3.74	9.08	14.23	141.81	0.26	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	53	138	5.66	14.74	35.41	177.23	0.66	3.29	2	2	11.11	11.11	19.17	19.17	1.15	1.15	54.12	10.82	10.82		
4	200	300	250	26	164	2.78	17.52	22.84	200.06	0.42	3.71	0	2	0.00	11.11	0.00	19.17	0.00	1.15	0.00	9.58	9.58		
5	300	500	400	22	186	2.35	19.87	33.89	233.95	0.63	4.34	0	2	0.00	11.11	0.00	19.17	0.00	1.15	0.00	8.19	8.19		
6	500	750	625	22	208	2.35	22.22	38.83	272.78	0.72	5.06	0	2	0.00	11.11	0.00	19.17	0.00	1.15	0.00	7.03	7.03		
7	750	1,000	875	33	241	3.53	25.75	265.04	537.83	4.91	9.97	3	5	16.67	27.78	264.30	283.46	15.80	16.95	99.72	52.71	52.71		
8	1,000	1,500	1,250	33	274	3.53	29.27	127.01	664.83	2.35	12.32	3	8	16.67	44.44	63.32	346.79	3.79	20.74	49.86	52.16	52.16		
9	1,500	2,000	1,750	36	310	3.85	33.12	132.82	797.65	2.46	14.79	0	8	0.00	44.44	0.00	346.79	0.00	20.74	0.00	43.48	43.48		
10	2,000	2,500	2,250	25	335	2.67	35.79	123.97	921.62	2.30	17.09	1	9	5.56	50.00	0.00	346.79	0.00	20.74	0.00	37.63	37.63		
11	2,500	3,000	2,750	30	365	3.21	39.00	120.91	1,042.53	2.24	19.33	0	9	0.00	50.00	0.00	346.79	0.00	20.74	0.00	33.26	33.26		
12	3,000	4,000	3,500	30	395	3.21	42.20	150.24	1,192.77	2.79	22.11	2	11	11.11	61.11	15.47	362.25	0.92	21.66	10.30	30.37	30.37		
13	4,000	5,000	4,500	32	427	3.42	45.62	175.96	1,368.73	3.26	25.37	1	12	5.56	66.67	49.14	411.39	2.94	24.60	27.93	30.06	30.06		
14	5,000	7,500	6,250	59	486	6.30	51.92	313.55	1,682.29	5.81	31.19	0	12	0.00	66.67	0.00	411.39	0.00	24.60	0.00	24.45	24.45		
15	7,500	10,000	8,750	45	531	4.81	56.73	363.08	2,045.36	6.73	37.92	0	12	0.00	66.67	0.00	411.39	0.00	24.60	0.00	20.11	20.11		
16	10,000	20,000	15,000	136	667	14.53	71.26	1,532.96	3,578.32	28.42	66.34	5	17	27.78	94.44	1,272.32	1,683.71	76.08	100.68	83.00	47.05	47.05		
17	20,000	50,000	35,000	150	817	16.03	87.29	1,447.83	5,026.15	26.84	93.18	1	18	5.56	100.00	11.35	1,672.36	0.68	100.00	0.78	33.27	33.27		
18	50,000	100,000	75,000	93	910	9.94	97.22	791.28	5,817.43	14.67	107.85	0	18	0.00	100.00	0.00	1,672.36	0.00	100.00	0.00	28.75	28.75		
19	100,000	500,000	300,000	18	928	1.92	99.15	203.61	6,021.05	3.77	111.62	0	18	0.00	100.00	0.00	1,672.36	0.00	100.00	0.00	27.78	27.78		
20	500,000	UP		8	936	0.85	100.00	626.86	5,394.18	11.62	100.00	0	18	0.00	100.00	0.00	1,672.36	0.00	100.00	0.00	31.00	31.00		
				936					5,394.18					18					1,672.36					31.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	2.20	2.20	37.48	37.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	3.68	5.88	62.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	5.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				5.88				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.55	1.55	20.77	20.77	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	2.33	3.88	4.38	25.15	0.41	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.78	4.65	2.24	27.39	0.21	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.78	5.43	1.19	28.57	0.11	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	1.55	6.98	4.39	32.96	0.41	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	15	4.65	11.63	7.85	40.81	0.73	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	0.78	12.40	0.00	40.81	0.00	3.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	18	1.55	13.95	6.09	46.90	0.56	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	20	1.55	15.50	10.66	57.56	0.99	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	23	2.33	17.83	6.76	64.33	0.63	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	25	1.55	19.38	11.74	76.07	1.09	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	41	12.40	31.78	49.25	125.32	4.57	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	42	0.78	32.56	19.50	144.82	1.81	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	51	6.98	39.53	97.41	242.23	9.03	22.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	58	5.43	44.96	55.77	298.01	5.17	27.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	89	24.03	68.99	123.77	421.77	11.47	39.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	122	25.58	94.57	422.48	844.25	39.16	78.26	4	4	100.00	100.00	54.83	54.83	100.00	100.00	12.98	6.49			
18	50,000	100,000	75,000	3	125	2.33	96.90	57.07	901.32	5.29	83.55	0	4	0.00	100.00	0.00	54.83	0.00	100.00	0.00	6.08			
19	100,000	500,000	300,000	4	129	3.10	100.00	177.40	1,078.72	16.45	100.00	0	4	0.00	100.00	0.00	54.83	0.00	100.00	0.00	5.08			
20	500,000	UP		0	129	0.00	100.00	0.00	1,078.72	0.00	100.00	0	4	0.00	100.00	0.00	54.83	0.00	100.00	0.00	5.08			
				129					1,078.72					4					54.83					5.08



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	8.33	8.33	0.33	0.33	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	8.33	16.67	2.26	2.59	1.27	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	8.33	25.00	2.26	0.33	1.27	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	8.33	33.33	1.44	1.77	0.81	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	8.33	41.67	12.09	13.87	6.79	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	8.33	50.00	4.14	18.00	2.32	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	8.33	58.33	4.14	22.14	2.32	12.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	8.33	66.67	20.68	42.82	11.62	24.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	8.33	75.00	4.14	46.96	2.32	26.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	8.33	83.33	58.24	105.20	32.72	59.10	1	1	100.00	100.00	111.55	111.55	100.00	100.00	191.52	106.03			
11	2,500	3,000	2,750	1	11	8.33	91.67	68.66	173.86	38.57	97.68	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
12	3,000	4,000	3,500	1	12	8.33	100.00	4.14	177.99	2.32	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
20	500,000	UP		0	12	0.00	100.00	0.00	177.99	0.00	100.00	0	1	0.00	100.00	0.00	111.55	0.00	100.00	0.00	62.67			
				12					177.99					1					111.55					62.67



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.33	2.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.33	4.65	1.40	1.40	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	6	9.30	13.95	1.12	0.28	0.40	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	8	4.65	18.60	5.52	5.80	1.98	2.08	1	1	100.00	100.00	202.73	202.73	100.00	100.00	3675.86	3498.25			
5	300	500	400	5	13	11.63	30.23	4.70	10.49	1.69	3.77	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1932.00			
6	500	750	625	6	19	13.95	44.19	1.56	8.93	0.56	3.21	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	2270.55			
7	750	1,000	875	4	23	9.30	53.49	10.69	19.62	3.84	7.05	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1033.28			
8	1,000	1,500	1,250	3	26	6.98	60.47	0.13	19.75	0.05	7.10	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1026.25			
9	1,500	2,000	1,750	1	27	2.33	62.79	0.00	19.75	0.00	7.10	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	1026.25			
10	2,000	2,500	2,250	1	28	2.33	65.12	5.70	25.45	2.05	9.15	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	796.44			
11	2,500	3,000	2,750	1	29	2.33	67.44	10.18	35.64	3.66	12.80	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	568.89			
12	3,000	4,000	3,500	1	30	2.33	69.77	15.70	51.34	5.64	18.45	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	394.88			
13	4,000	5,000	4,500	5	35	11.63	81.40	19.94	71.28	7.16	25.61	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	284.42			
14	5,000	7,500	6,250	2	37	4.65	86.05	37.91	109.19	13.62	39.23	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	185.67			
15	7,500	10,000	8,750	1	38	2.33	88.37	14.31	123.50	5.14	44.37	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	164.16			
16	10,000	20,000	15,000	4	42	9.30	97.67	133.54	257.03	47.98	92.35	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	78.87			
17	20,000	50,000	35,000	1	43	2.33	100.00	21.28	278.31	7.65	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	72.84			
18	50,000	100,000	75,000	0	43	0.00	100.00	0.00	278.31	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	72.84			
19	100,000	500,000	300,000	0	43	0.00	100.00	0.00	278.31	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	72.84			
20	500,000	UP		0	43	0.00	100.00	0.00	278.31	0.00	100.00	0	1	0.00	100.00	0.00	202.73	0.00	100.00	0.00	72.84			
				43					278.31					1					202.73					72.84



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	625	625	8.46	8.46	684.64	684.64	1.68	1.68	2	2	2.63	2.63	215.40	215.40	3.49	3.49	31.46	31.46			
2	50	100	75	377	1,002	5.10	13.56	204.19	888.83	0.50	2.19	0	2	0.00	2.63	0.00	215.40	0.00	3.49	0.00	24.23			
3	100	200	150	403	1,405	5.46	19.02	384.14	1,272.97	0.95	3.13	2	4	2.63	5.26	135.06	350.46	2.19	5.68	35.16	27.53			
4	200	300	250	261	1,666	3.53	22.55	330.49	1,603.46	0.81	3.95	0	4	0.00	5.26	0.00	350.46	0.00	5.68	0.00	21.86			
5	300	500	400	334	2,000	4.52	27.07	605.41	2,208.87	1.49	5.43	0	4	0.00	5.26	0.00	350.46	0.00	5.68	0.00	15.87			
6	500	750	625	321	2,321	4.35	31.42	715.55	2,924.41	1.76	7.20	0	4	0.00	5.26	0.00	350.46	0.00	5.68	0.00	11.98			
7	750	1,000	875	297	2,618	4.02	35.44	773.71	3,698.13	1.90	9.10	0	4	0.00	5.26	0.00	350.46	0.00	5.68	0.00	9.48			
8	1,000	1,500	1,250	463	3,081	6.27	41.71	1,747.08	5,445.20	4.30	13.40	1	5	1.32	6.58	17.12	367.58	0.28	5.96	0.98	6.75			
9	1,500	2,000	1,750	330	3,411	4.47	46.18	1,239.42	6,684.62	3.05	16.45	3	8	3.95	10.53	9.30	376.88	0.15	6.11	0.75	5.64			
10	2,000	2,500	2,250	240	3,651	3.25	49.42	1,040.50	7,725.12	2.56	19.01	1	9	1.32	11.84	33.01	409.89	0.54	6.64	3.17	5.31			
11	2,500	3,000	2,750	246	3,897	3.33	52.75	1,342.98	9,068.10	3.30	22.31	11	20	14.47	26.32	994.82	1,404.70	16.13	22.77	74.08	15.49			
12	3,000	4,000	3,500	345	4,242	4.67	57.43	2,613.63	11,681.74	6.43	28.74	1	21	1.32	27.63	12.50	1,417.20	0.20	22.97	0.48	12.13			
13	4,000	5,000	4,500	319	4,561	4.32	61.74	2,274.06	13,955.80	5.60	34.34	7	28	9.21	36.84	769.44	2,186.65	12.47	35.45	33.84	15.67			
14	5,000	7,500	6,250	487	5,048	6.59	68.34	3,526.41	17,482.21	8.68	43.02	13	41	17.11	53.95	349.49	2,536.13	5.67	41.11	9.91	14.51			
15	7,500	10,000	8,750	360	5,408	4.87	73.21	3,314.02	20,796.23	8.15	51.17	5	46	6.58	60.53	343.81	2,879.94	5.57	46.68	10.37	13.85			
16	10,000	20,000	15,000	690	6,098	9.34	82.55	7,680.15	28,476.37	18.90	70.07	6	52	7.89	68.42	64.79	2,944.74	1.05	47.73	0.84	10.34			
17	20,000	50,000	35,000	666	6,764	9.02	91.57	8,351.46	36,827.83	20.55	90.62	1	53	1.32	69.74	0.90	2,945.63	0.01	47.75	0.01	8.00			
18	50,000	100,000	75,000	360	7,124	4.87	96.44	3,739.61	40,567.44	9.20	99.82	14	67	18.42	88.16	2,756.64	5,702.27	44.69	92.43	73.71	14.06			
19	100,000	500,000	300,000	220	7,344	2.98	99.42	1,914.66	42,482.10	4.71	104.53	8	75	10.53	98.68	466.77	6,169.04	7.57	100.00	24.38	14.52			
20	500,000	UP		43	7,387	0.58	100.00	1,840.05	40,642.05	4.53	100.00	1	76	1.32	100.00	0.00	6,169.04	0.00	100.00	0.00	15.18			
				7,387					40,642.05					76					6,169.04					15.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.17	4.17	0.28	0.28	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	4.17	8.33	0.33	0.62	0.21	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	4.17	12.50	2.46	3.08	1.57	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	4.17	16.67	11.66	14.74	7.45	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	4.17	20.83	4.29	19.02	2.74	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	4.17	25.00	6.41	25.43	4.09	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	4.17	29.17	4.29	29.73	2.74	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	4.17	33.33	8.04	37.76	5.14	24.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	4.17	37.50	8.55	46.32	5.46	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	4.17	41.67	8.65	54.96	5.52	35.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	4.17	45.83	8.75	63.72	5.59	40.70	2	2	100.00	100.00	44.28	44.28	100.00	100.00	505.81	69.49			
13	4,000	5,000	4,500	1	12	4.17	50.00	11.94	75.65	7.62	48.33	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	58.53			
14	5,000	7,500	6,250	1	13	4.17	54.17	11.94	87.59	7.62	55.95	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	50.55			
15	7,500	10,000	8,750	1	14	4.17	58.33	12.56	100.15	8.02	63.98	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	44.21			
16	10,000	20,000	15,000	1	15	4.17	62.50	8.04	108.19	5.14	69.11	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	40.93			
17	20,000	50,000	35,000	1	16	4.17	66.67	12.98	121.16	8.29	77.40	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	36.54			
18	50,000	100,000	75,000	8	24	33.33	100.00	35.38	156.54	22.60	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	28.29			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	156.54	0.00	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	28.29			
20	500,000	UP		0	24	0.00	100.00	0.00	156.54	0.00	100.00	0	2	0.00	100.00	0.00	44.28	0.00	100.00	0.00	28.29			
				24					156.54					2					44.28					28.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	8.04	8.04	14.23	14.23	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	17	0.50	8.54	0.11	14.35	0.01	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	22	2.51	11.06	0.18	14.53	0.02	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	23	0.50	11.56	0.71	15.23	0.08	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	27	2.01	13.57	3.64	18.87	0.43	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	30	1.51	15.08	0.88	19.75	0.10	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	37	3.52	18.59	13.68	33.44	1.61	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	39	1.01	19.60	5.95	39.39	0.70	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	47	4.02	23.62	7.11	46.50	0.84	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	54	3.52	27.14	3.04	49.53	0.36	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	58	2.01	29.15	4.59	54.12	0.54	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	60	1.01	30.15	11.45	65.57	1.35	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	67	3.52	33.67	27.25	92.82	3.21	10.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	91	12.06	45.73	53.91	146.73	6.35	17.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	99	4.02	49.75	43.24	189.97	5.10	22.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	119	10.05	59.80	110.25	300.23	12.99	35.37	3	3	100.00	100.00	0.92	0.92	100.00	100.00	0.84	0.84	0.31	0.31	
17	20,000	50,000	35,000	8	127	4.02	63.82	102.43	402.65	12.07	47.44	0	3	0.00	100.00	0.00	0.92	0.00	100.00	0.00	0.00	0.23	0.23	
18	50,000	100,000	75,000	4	131	2.01	65.83	60.75	463.40	7.16	54.60	0	3	0.00	100.00	0.00	0.92	0.00	100.00	0.00	0.00	0.20	0.20	
19	100,000	500,000	300,000	54	185	27.14	92.96	331.07	794.47	39.01	93.61	0	3	0.00	100.00	0.00	0.92	0.00	100.00	0.00	0.00	0.12	0.12	
20	500,000	UP		14	199	7.04	100.00	54.25	848.73	6.39	100.00	0	3	0.00	100.00	0.00	0.92	0.00	100.00	0.00	0.00	0.11	0.11	
				199					848.73					3					0.92					0.11





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	3.11	3.11	186.54	186.54	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	20	0.35	3.46	0.96	187.49	0.02	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	24	0.69	4.15	5.43	192.93	0.13	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	29	0.87	5.02	5.37	198.30	0.13	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	36	1.21	6.23	5.86	204.16	0.14	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	43	1.21	7.44	9.98	214.14	0.24	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	50	1.21	8.65	3.04	217.18	0.07	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	11	61	1.90	10.55	50.29	267.47	1.19	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	71	1.73	12.28	26.96	294.43	0.64	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	79	1.38	13.67	44.68	339.11	1.05	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	88	1.56	15.22	46.58	385.69	1.10	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	20	108	3.46	18.69	83.58	469.27	1.97	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	17	125	2.94	21.63	102.60	571.88	2.42	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	51	176	8.82	30.45	432.98	1,004.86	10.20	23.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	37	213	6.40	36.85	476.75	1,481.61	11.23	34.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	126	339	21.80	58.65	749.01	2,230.61	17.65	52.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	152	491	26.30	84.95	1,382.56	3,613.17	32.58	85.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	47	538	8.13	93.08	301.14	3,914.31	7.10	92.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	33	571	5.71	98.79	188.19	4,102.50	4.43	96.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		7	578	1.21	100.00	140.96	4,243.46	3.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				578					4,243.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 26221 USING SYNTHETIC ADHESIVES OTHER THAN FORMALDEHYDE SYNTHETIC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	2.14	2.14	4.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	39.07	41.21	74.03	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	11.57	52.78	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	52.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					52.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 26222 USING FORMALDEHYDE SYNTHETIC RESIN ADHESIVES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	0.60	0.60	17.56	17.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.38	0.99	11.14	28.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	2.45	3.44	71.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	3.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					3.44					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	152	152	4.19	4.19	403.16	403.16	1.51	1.51	2	2	3.70	3.70	5,121.17	5,121.17	64.96	64.96	1270.25	1270.25			
2	50	100	75	45	197	1.24	5.43	16.17	419.33	0.06	1.57	0	2	0.00	3.70	0.00	5,121.17	0.00	64.96	0.00	1221.28			
3	100	200	150	67	264	1.85	7.27	46.60	465.93	0.17	1.75	0	2	0.00	3.70	0.00	5,121.17	0.00	64.96	0.00	1099.14			
4	200	300	250	141	405	3.89	11.16	50.86	516.78	0.19	1.94	1	3	1.85	5.56	0.00	5,121.17	0.00	64.96	0.00	990.97			
5	300	500	400	137	542	3.78	14.94	66.17	582.96	0.25	2.18	0	3	0.00	5.56	0.00	5,121.17	0.00	64.96	0.00	878.48			
6	500	750	625	117	659	3.22	18.16	108.50	691.46	0.41	2.59	0	3	0.00	5.56	0.00	5,121.17	0.00	64.96	0.00	740.63			
7	750	1,000	875	73	732	2.01	20.17	96.28	787.74	0.36	2.95	0	3	0.00	5.56	0.00	5,121.17	0.00	64.96	0.00	650.11			
8	1,000	1,500	1,250	109	841	3.00	23.17	357.95	1,145.69	1.34	4.29	0	3	0.00	5.56	0.00	5,121.17	0.00	64.96	0.00	446.99			
9	1,500	2,000	1,750	93	934	2.56	25.74	266.63	1,412.32	1.00	5.29	0	3	0.00	5.56	0.00	5,121.17	0.00	64.96	0.00	362.61			
10	2,000	2,500	2,250	72	1,006	1.98	27.72	344.04	1,756.35	1.29	6.58	1	4	1.85	7.41	4.59	5,125.76	0.06	65.02	1.33	291.84			
11	2,500	3,000	2,750	46	1,052	1.27	28.99	261.42	2,017.78	0.98	7.56	0	4	0.00	7.41	0.00	5,125.76	0.00	65.02	0.00	254.03			
12	3,000	4,000	3,500	132	1,184	3.64	32.63	544.72	2,562.50	2.04	9.60	0	4	0.00	7.41	0.00	5,125.76	0.00	65.02	0.00	200.03			
13	4,000	5,000	4,500	126	1,310	3.47	36.10	690.48	3,252.98	2.59	12.18	0	4	0.00	7.41	0.00	5,125.76	0.00	65.02	0.00	157.57			
14	5,000	7,500	6,250	241	1,551	6.64	42.74	1,499.56	4,752.54	5.62	17.80	4	8	7.41	14.81	18.41	5,144.17	0.23	65.25	1.23	108.24			
15	7,500	10,000	8,750	200	1,751	5.51	48.25	1,599.30	6,351.84	5.99	23.79	12	20	22.22	37.04	448.39	5,592.56	5.69	70.94	28.04	88.05			
16	10,000	20,000	15,000	528	2,279	14.55	62.80	5,426.65	11,778.49	20.33	44.12	9	29	16.67	53.70	477.58	6,070.14	6.06	77.00	8.80	51.54			
17	20,000	50,000	35,000	567	2,846	15.62	78.42	7,627.38	19,405.87	28.57	72.69	18	47	33.33	87.04	1,781.44	7,851.59	22.60	99.60	23.36	40.46			
18	50,000	100,000	75,000	369	3,215	10.17	88.59	3,516.53	22,922.39	13.17	85.86	7	54	12.96	100.00	31.60	7,883.18	0.40	100.00	0.90	34.39			
19	100,000	500,000	300,000	313	3,528	8.62	97.22	2,926.37	25,848.76	10.96	96.82	0	54	0.00	100.00	0.00	7,883.18	0.00	100.00	0.00	30.50			
20	500,000	<b>UP</b>		101	3,629	2.78	100.00	848.81	26,697.57	3.18	100.00	0	54	0.00	100.00	0.00	7,883.18	0.00	100.00	0.00	29.53			
				3,629					26,697.57					54					7,883.18					29.53



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	10.53	10.53	0.87	0.87	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.26	15.79	5.60	6.48	3.09	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.26	21.05	0.53	7.00	0.29	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.26	26.32	15.26	22.26	8.41	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.26	31.58	3.81	26.08	2.10	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.26	36.84	0.18	26.25	0.10	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.26	42.11	6.29	32.54	3.47	17.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.26	47.37	30.32	62.86	16.71	34.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.26	52.63	36.64	99.50	20.19	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.26	57.89	11.28	110.79	6.22	61.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.26	63.16	1.40	112.18	0.77	61.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.26	68.42	6.74	118.93	3.72	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.26	73.68	16.87	135.80	9.30	74.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.26	78.95	3.50	139.30	1.93	76.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.26	84.21	9.04	148.33	4.98	81.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.26	89.47	1.88	150.21	1.03	82.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	5.26	94.74	25.88	176.09	14.26	97.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	19	5.26	100.00	5.37	181.46	2.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		0	19	0.00	100.00	0.00	181.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					181.46					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	37	37	5.79	5.79	15.77	15.77	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	46	1.41	7.20	2.13	17.90	0.12	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	55	1.41	8.61	4.50	22.39	0.25	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	63	1.25	9.86	4.17	26.56	0.23	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	71	1.25	11.11	8.72	35.28	0.48	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	79	1.25	12.36	3.79	39.07	0.21	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	84	0.78	13.15	8.30	47.36	0.46	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	112	4.38	17.53	40.24	87.61	2.22	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	35	147	5.48	23.00	62.96	150.57	3.47	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	162	2.35	25.35	15.00	165.57	0.83	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	186	3.76	29.11	19.60	185.18	1.08	10.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	208	3.44	32.55	60.51	245.68	3.34	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	238	4.69	37.25	42.08	287.77	2.32	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	39	277	6.10	43.35	145.97	433.73	8.05	23.93	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	305	4.38	47.73	141.97	575.70	7.83	31.76	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	69	374	10.80	58.53	308.44	884.15	17.02	48.77	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	136	510	21.28	79.81	410.56	1,294.71	22.65	71.42	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	66	576	10.33	90.14	313.20	1,607.91	17.28	88.70	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	47	623	7.36	97.50	162.25	1,770.16	8.95	97.65	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	639	2.50	100.00	42.59	1,812.75	2.35	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				639					1,812.75					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.37	0.37	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	25.00	50.00	21.69	22.06	90.15	91.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	25.00	75.00	0.80	22.85	3.32	95.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	25.00	100.00	1.20	24.06	5.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	24.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					24.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	10.53	10.53	0.42	0.42	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	10.53	21.05	5.52	5.94	2.33	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.26	26.32	5.17	11.12	2.19	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.26	31.58	3.11	14.23	1.31	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.26	36.84	10.46	24.68	4.42	10.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.26	42.11	5.23	29.91	2.21	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	10	10.53	52.63	8.52	38.43	3.60	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	5.26	57.89	4.63	43.05	1.96	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	5.26	63.16	16.08	59.14	6.80	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	5.26	68.42	21.12	80.26	8.93	33.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	5.26	73.68	30.87	111.13	13.04	46.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	5.26	78.95	34.11	145.24	14.42	61.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	5.26	84.21	27.41	172.65	11.59	72.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	5.26	89.47	3.05	175.70	1.29	74.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	5.26	94.74	24.37	200.07	10.30	84.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	5.26	100.00	36.55	236.62	15.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	236.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	236.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	236.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	19	0.00	100.00	0.00	236.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					236.62					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.21	1.21	37.61	37.61	5.66	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.21	2.42	0.59	38.20	0.09	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	8	2.42	4.85	1.03	39.23	0.16	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.61	5.45	0.30	39.53	0.04	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	27	10.91	16.36	0.74	40.27	0.11	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	34	4.24	20.61	6.98	47.25	1.05	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	41	4.24	24.85	2.34	49.59	0.35	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	42	0.61	25.45	2.92	52.52	0.44	7.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	56	8.48	33.94	19.10	71.62	2.88	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	60	2.42	36.36	14.36	85.98	2.16	12.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	65	3.03	39.39	11.70	97.68	1.76	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	72	4.24	43.64	29.91	127.59	4.50	19.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	82	6.06	49.70	56.58	184.17	8.52	27.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	26	108	15.76	65.45	73.24	257.42	11.03	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	132	14.55	80.00	119.95	377.37	18.06	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	143	6.67	86.67	143.08	520.45	21.54	78.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	163	12.12	98.79	101.89	622.34	15.34	93.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	164	0.61	99.39	23.67	646.01	3.56	97.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	165	0.61	100.00	18.09	664.09	2.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	165	0.00	100.00	0.00	664.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				165					664.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	25.00	25.00	0.25	0.25	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	6	25.00	50.00	3.46	3.71	16.05	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	8.33	58.33	1.29	5.00	6.00	23.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	8.33	66.67	2.82	7.82	13.07	36.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	8.33	75.00	3.55	11.37	16.47	52.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	8.33	83.33	5.54	16.91	25.70	78.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	8.33	91.67	4.65	21.56	21.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	8.33	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	21.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					21.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	10.65	10.65	2.72	2.72	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	28	5.92	16.57	1.20	3.92	0.05	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	30	1.18	17.75	0.30	4.23	0.01	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	34	2.37	20.12	3.78	8.00	0.17	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	36	1.18	21.30	1.70	9.70	0.08	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	37	0.59	21.89	1.78	11.49	0.08	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	40	1.78	23.67	5.92	17.40	0.27	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	47	4.14	27.81	224.38	241.78	10.25	11.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	55	4.73	32.54	36.58	278.36	1.67	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	60	2.96	35.50	21.76	300.13	0.99	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	0.59	36.09	8.22	308.34	0.38	14.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	66	2.96	39.05	94.99	403.33	4.34	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	67	0.59	39.64	22.87	426.20	1.04	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	80	7.69	47.34	258.61	684.81	11.81	31.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	84	2.37	49.70	257.43	942.24	11.76	43.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	88	2.37	52.07	107.97	1,050.21	4.93	47.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	105	10.06	62.13	338.75	1,388.96	15.47	63.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	134	17.16	79.29	391.02	1,779.98	17.86	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	158	14.20	93.49	285.65	2,065.63	13.05	94.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	169	6.51	100.00	123.44	2,189.07	5.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				169					2,189.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 269 CHARCOAL PRODUCERS (DISCOUNT/ LOADING IF APPLICABLE)

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	18	18	5.88	5.88	58.43	58.43	2.13	2.13	2	2	66.67	66.67	296.08	296.08	42.44	42.44	506.72	506.72	
2	50	100	75	3	21	0.98	6.86	1.98	60.41	0.07	2.20	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	490.11	490.11
3	100	200	150	7	28	2.29	9.15	1.93	62.34	0.07	2.27	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	474.96	474.96
4	200	300	250	7	35	2.29	11.44	14.00	76.34	0.51	2.78	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	387.84	387.84
5	300	500	400	16	51	5.23	16.67	16.48	92.82	0.60	3.38	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	318.99	318.99
6	500	750	625	3	54	0.98	17.65	6.30	99.12	0.23	3.61	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	298.73	298.73
7	750	1,000	875	6	60	1.96	19.61	13.93	113.05	0.51	4.12	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	261.91	261.91
8	1,000	1,500	1,250	19	79	6.21	25.82	37.95	151.00	1.38	5.50	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	196.08	196.08
9	1,500	2,000	1,750	4	83	1.31	27.12	19.73	170.73	0.72	6.22	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	173.42	173.42
10	2,000	2,500	2,250	8	91	2.61	29.74	31.99	202.72	1.17	7.39	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	146.06	146.06
11	2,500	3,000	2,750	10	101	3.27	33.01	23.77	226.49	0.87	8.25	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	130.73	130.73
12	3,000	4,000	3,500	16	117	5.23	38.24	74.93	301.41	2.73	10.98	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	98.23	98.23
13	4,000	5,000	4,500	27	144	8.82	47.06	166.04	467.45	6.05	17.03	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	63.34	63.34
14	5,000	7,500	6,250	31	175	10.13	57.19	282.88	750.34	10.31	27.34	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	39.46	39.46
15	7,500	10,000	8,750	19	194	6.21	63.40	213.12	963.46	7.76	35.10	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	30.73	30.73
16	10,000	20,000	15,000	27	221	8.82	72.22	633.60	1,597.06	23.08	58.18	0	2	0.00	66.67	0.00	296.08	0.00	42.44	0.00	18.54	18.54
17	20,000	50,000	35,000	61	282	19.93	92.16	497.66	2,094.73	18.13	76.31	1	3	33.33	100.00	401.62	697.70	57.56	100.00	80.70	33.31	33.31
18	50,000	100,000	75,000	7	289	2.29	94.44	203.13	2,297.86	7.40	83.71	0	3	0.00	100.00	0.00	697.70	0.00	100.00	0.00	30.36	30.36
19	100,000	500,000	300,000	10	299	3.27	97.71	310.08	2,607.94	11.30	95.01	0	3	0.00	100.00	0.00	697.70	0.00	100.00	0.00	26.75	26.75
20	500,000	UP		7	306	2.29	100.00	136.94	2,744.88	4.99	100.00	0	3	0.00	100.00	0.00	697.70	0.00	100.00	0.00	25.42	25.42
				306				2,744.88				3				697.70				25.42		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.00	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.50	15.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.50	17.50	1.43	1.43	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.50	20.00	0.00	1.43	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.50	22.50	0.00	1.43	0.00	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.50	25.00	6.86	8.29	2.46	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.50	27.50	9.23	17.52	3.31	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.50	30.00	1.22	18.74	0.44	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.50	32.50	0.00	18.74	0.00	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.50	35.00	21.84	40.58	7.85	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.50	37.50	10.08	50.66	3.62	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.50	40.00	3.80	54.46	1.36	19.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	2.50	42.50	14.71	69.17	5.28	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	19	5.00	47.50	27.34	96.51	9.82	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	2.50	50.00	14.71	111.22	5.28	39.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	31	27.50	77.50	42.03	153.25	15.09	55.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	39	20.00	97.50	58.02	211.26	20.84	75.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	40	2.50	100.00	67.16	278.42	24.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	40	0.00	100.00	0.00	278.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				40					278.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	0.95	0.95	0.24	0.24	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	0.95	1.90	0.42	0.65	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	0.95	2.86	0.54	1.19	0.11	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	6	2.86	5.71	1.76	2.95	0.37	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	1.90	7.62	0.61	3.55	0.13	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	22	13.33	20.95	13.88	17.43	2.90	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	27	4.76	25.71	2.66	20.09	0.56	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	35	7.62	33.33	6.01	26.10	1.25	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	39	3.81	37.14	7.56	33.66	1.58	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	50	10.48	47.62	27.89	61.55	5.82	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	57	6.67	54.29	20.36	81.91	4.25	17.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	61	3.81	58.10	9.17	91.08	1.91	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	66	4.76	62.86	23.50	114.58	4.90	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	76	9.52	72.38	70.57	185.15	14.73	38.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	86	9.52	81.90	49.75	234.90	10.38	49.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	98	11.43	93.33	158.73	393.63	33.13	82.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	101	2.86	96.19	47.47	441.10	9.91	92.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	104	2.86	99.05	33.27	474.38	6.94	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	105	0.95	100.00	4.73	479.11	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				105					479.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 270 CORN MILLS PADDY ( RICE ) GAMBIR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.30	0.30	13.07	13.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	2.01	2.31	86.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	2.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				2.31				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	1.56	1.56	28.54	28.54	2.04	2.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	12	21	2.08	3.65	0.25	28.79	0.02	2.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	25	0.69	4.34	5.37	34.16	0.38	2.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	31	1.04	5.38	0.82	34.98	0.06	2.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	34	0.52	5.90	2.93	37.91	0.21	2.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	40	1.04	6.94	4.54	42.45	0.33	3.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	46	1.04	7.99	7.92	50.37	0.57	3.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	52	1.04	9.03	7.79	58.17	0.56	4.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	60	1.39	10.42	74.48	16.32	5.33	1.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	68	1.39	11.81	42.11	25.79	3.02	1.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	17	85	2.95	14.76	21.46	47.25	1.54	3.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	94	1.56	16.32	20.93	68.19	1.50	4.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	26	120	4.51	20.83	22.15	90.33	1.59	6.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	67	187	11.63	32.47	51.74	142.08	3.71	10.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	14	201	2.43	34.90	65.27	207.34	4.67	14.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	73	274	12.67	47.57	156.70	364.04	11.22	26.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	158	432	27.43	75.00	541.19	905.23	38.75	64.82	9	9	75.00	75.00	177.81	177.81	99.81	99.81	32.86	19.64			
18	50,000	100,000	75,000	100	532	17.36	92.36	373.62	1,278.85	26.75	91.57	3	12	25.00	100.00	0.34	178.15	0.19	100.00	0.09	13.93			
19	100,000	500,000	300,000	24	556	4.17	96.53	91.31	1,370.16	6.54	98.11	0	12	0.00	100.00	0.00	178.15	0.00	100.00	0.00	13.00			
20	500,000	<b>UP</b>		20	576	3.47	100.00	26.44	1,396.60	1.89	100.00	0	12	0.00	100.00	0.00	178.15	0.00	100.00	0.00	12.76			
				576					1,396.60					12					178.15					12.76





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	303	303	20.65	20.65	89.61	89.61	1.75	1.75	1	1	2.33	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	308	0.34	21.00	0.09	89.53	0.00	1.75	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	316	0.55	21.54	2.15	91.68	0.04	1.79	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	319	0.20	21.75	0.63	92.31	0.01	1.80	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	28	347	1.91	23.65	8.14	100.45	0.16	1.96	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	367	1.36	25.02	45.70	146.15	0.89	2.86	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	386	1.30	26.31	7.23	153.37	0.14	3.00	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	409	1.57	27.88	65.74	219.11	1.28	4.28	0	1	0.00	2.33	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	431	1.50	29.38	24.23	243.34	0.47	4.76	3	4	6.98	9.30	30.00	30.00	3.75	3.75	123.82	12.33			
10	2,000	2,500	2,250	6	437	0.41	29.79	19.30	262.64	0.38	5.13	0	4	0.00	9.30	0.00	30.00	0.00	3.75	0.00	11.42			
11	2,500	3,000	2,750	13	450	0.89	30.67	21.85	284.49	0.43	5.56	0	4	0.00	9.30	0.00	30.00	0.00	3.75	0.00	10.55			
12	3,000	4,000	3,500	32	482	2.18	32.86	54.78	339.26	1.07	6.63	0	4	0.00	9.30	0.00	30.00	0.00	3.75	0.00	8.84			
13	4,000	5,000	4,500	21	503	1.43	34.29	143.02	482.28	2.80	9.43	8	12	18.60	27.91	2.88	32.88	0.36	4.11	2.01	6.82			
14	5,000	7,500	6,250	44	547	3.00	37.29	124.04	606.32	2.42	11.85	0	12	0.00	27.91	0.00	32.88	0.00	4.11	0.00	5.42			
15	7,500	10,000	8,750	49	596	3.34	40.63	175.88	782.21	3.44	15.29	0	12	0.00	27.91	0.00	32.88	0.00	4.11	0.00	4.20			
16	10,000	20,000	15,000	103	699	7.02	47.65	821.84	1,604.05	16.06	31.35	2	14	4.65	32.56	108.17	141.05	13.53	17.65	13.16	8.79			
17	20,000	50,000	35,000	154	853	10.50	58.15	973.64	2,577.69	19.03	50.38	6	20	13.95	46.51	585.73	726.78	73.28	90.93	60.16	28.19			
18	50,000	100,000	75,000	148	1,001	10.09	68.23	925.96	3,503.65	18.10	68.47	7	27	16.28	62.79	56.41	783.18	7.06	97.98	6.09	22.35			
19	100,000	500,000	300,000	402	1,403	27.40	95.64	1,380.59	4,884.24	26.98	95.45	14	41	32.56	95.35	16.04	799.23	2.01	99.99	1.16	16.36			
20	500,000	UP		64	1,467	4.36	100.00	232.70	5,116.94	4.55	100.00	2	43	4.65	100.00	0.08	799.30	0.01	100.00	0.03	15.62			
				1,467					5,116.94					43					799.30					15.62



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	7.22	7.22	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.03	8.25	0.05	0.08	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	3.09	11.34	0.29	0.38	0.13	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	2.06	13.40	0.51	0.88	0.23	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	21	8.25	21.65	4.39	5.28	1.98	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	33	12.37	34.02	3.61	8.89	1.63	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	38	5.15	39.18	2.23	11.12	1.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	41	3.09	42.27	6.96	18.08	3.13	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	53	12.37	54.64	18.08	36.16	8.13	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	57	4.12	58.76	5.21	41.37	2.34	18.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	58	1.03	59.79	4.75	46.12	2.14	20.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	61	3.09	62.89	9.88	56.00	4.44	25.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	62	1.03	63.92	6.53	62.53	2.94	28.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	73	11.34	75.26	21.02	83.55	9.45	37.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	75	2.06	77.32	12.08	95.63	5.43	43.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	78	3.09	80.41	6.38	102.01	2.87	45.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	90	12.37	92.78	101.13	203.14	45.49	91.37	1	1	100.00	100.00	5.65	5.65	100.00	100.00	5.59	2.78			
18	50,000	100,000	75,000	5	95	5.15	97.94	13.42	216.56	6.04	97.40	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.61			
19	100,000	500,000	300,000	2	97	2.06	100.00	5.77	222.33	2.60	100.00	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.54			
20	500,000	UP		0	97	0.00	100.00	0.00	222.33	0.00	100.00	0	1	0.00	100.00	0.00	5.65	0.00	100.00	0.00	2.54			
				97					222.33					1					5.65					2.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	4.51	4.51	3.07	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	14.62	19.13	9.95	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	7.53	26.66	5.13	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	10.87	37.54	7.40	25.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	4.90	42.44	3.34	28.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	4.36	46.79	2.97	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	63.82	110.62	43.45	75.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	36.29	146.90	24.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	146.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				146.90				0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	33	33	3.13	3.13	27.85	27.85	0.74	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	47	1.33	4.45	8.16	36.01	0.22	0.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	63	1.52	5.97	4.09	40.10	0.11	1.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	76	1.23	7.20	2.16	42.26	0.06	1.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	97	1.99	9.19	15.13	57.38	0.40	1.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	109	1.14	10.33	2.70	60.08	0.07	1.60	2	2	5.71	5.71	80.38	80.38	6.89	6.89	2981.22	133.79					
7	750	1,000	875	21	130	1.99	12.32	14.57	74.65	0.39	1.99	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	107.68					
8	1,000	1,500	1,250	22	152	2.09	14.41	13.89	88.55	0.37	2.36	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	90.78					
9	1,500	2,000	1,750	25	177	2.37	16.78	27.49	116.04	0.73	3.10	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	69.27					
10	2,000	2,500	2,250	10	187	0.95	17.73	18.44	134.47	0.49	3.59	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	59.77					
11	2,500	3,000	2,750	22	209	2.09	19.81	10.62	145.09	0.28	3.87	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	55.40					
12	3,000	4,000	3,500	25	234	2.37	22.18	47.12	192.22	1.26	5.13	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	41.82					
13	4,000	5,000	4,500	51	285	4.83	27.01	77.10	269.32	2.06	7.19	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	29.85					
14	5,000	7,500	6,250	33	318	3.13	30.14	142.77	412.09	3.81	11.00	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	19.51					
15	7,500	10,000	8,750	63	381	5.97	36.11	239.66	651.75	6.40	17.40	0	2	0.00	5.71	0.00	80.38	0.00	6.89	0.00	12.33					
16	10,000	20,000	15,000	109	490	10.33	46.45	462.12	1,113.87	12.34	29.74	1	3	2.86	8.57	1,075.09	1,155.47	92.18	99.07	232.64	103.73					
17	20,000	50,000	35,000	186	676	17.63	64.08	1,045.71	2,159.58	27.92	57.65	2	5	5.71	14.29	0.22	1,155.69	0.02	99.09	0.02	53.51					
18	50,000	100,000	75,000	124	800	11.75	75.83	531.46	2,691.04	14.19	71.84	6	11	17.14	31.43	2.19	1,157.87	0.19	99.28	0.41	43.03					
19	100,000	500,000	300,000	182	982	17.25	93.08	819.13	3,510.16	21.87	93.71	24	35	68.57	100.00	8.43	1,166.31	0.72	100.00	1.03	33.23					
20	500,000	UP		73	1,055	6.92	100.00	235.65	3,745.81	6.29	100.00	0	35	0.00	100.00	0.00	1,166.31	0.00	100.00	0.00	31.14					
				1,055					3,745.81					35					1,166.31					31.14		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2708 MIXED

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.78	2.78	0.21	0.21	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	9	3.47	6.25	0.25	0.46	0.03	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	19	6.94	13.19	6.36	6.82	0.88	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	25	4.17	17.36	2.14	8.96	0.30	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	30	3.47	20.83	5.08	14.04	0.70	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	32	1.39	22.22	5.31	19.34	0.73	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	33	0.69	22.92	1.64	20.99	0.23	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	45	8.33	31.25	11.94	32.93	1.65	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	52	4.86	36.11	14.31	47.25	1.97	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	58	4.17	40.28	19.94	67.19	2.75	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	64	4.17	44.44	14.02	81.21	1.93	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	69	3.47	47.92	28.01	109.22	3.86	15.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	70	0.69	48.61	8.05	117.27	1.11	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	76	4.17	52.78	78.76	196.03	10.86	27.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	85	6.25	59.03	48.94	244.97	6.75	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	93	5.56	64.58	190.98	435.95	26.34	60.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	99	4.17	68.75	99.35	535.30	13.70	73.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	108	6.25	75.00	133.97	669.27	18.48	92.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	31	139	21.53	96.53	54.30	723.56	7.49	99.81	3	3	100.00	100.00	0.22	0.22	100.00	100.00	0.40	0.03	0.00	0.03	
20	500,000	<b>UP</b>		5	144	3.47	100.00	1.37	724.93	0.19	100.00	0	3	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.00	0.00	0.03	
				144					724.93					3					0.22					0.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	523	523	11.59	11.59	199.26	199.26	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	449	972	9.95	21.55	70.23	269.49	0.72	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	646	1,618	14.32	35.87	327.76	597.25	3.38	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	425	2,043	9.42	45.29	195.81	793.06	2.02	8.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	469	2,512	10.40	55.69	384.83	1,177.89	3.97	12.15	1	1	4.76	4.76	231.21	231.21	6.87	6.87	60.08	19.63			
6	500	750	625	289	2,801	6.41	62.09	290.29	1,468.18	2.99	15.14	0	1	0.00	4.76	0.00	231.21	0.00	6.87	0.00	15.75			
7	750	1,000	875	190	2,991	4.21	66.30	275.74	1,743.91	2.84	17.98	0	1	0.00	4.76	0.00	231.21	0.00	6.87	0.00	13.26			
8	1,000	1,500	1,250	212	3,203	4.70	71.00	269.09	2,013.01	2.78	20.76	1	2	4.76	9.52	96.62	327.83	2.87	9.74	35.91	16.29			
9	1,500	2,000	1,750	193	3,396	4.28	75.28	314.38	2,327.38	3.24	24.00	0	2	0.00	9.52	0.00	327.83	0.00	9.74	0.00	14.09			
10	2,000	2,500	2,250	107	3,503	2.37	77.65	324.47	2,651.86	3.35	27.35	2	4	9.52	19.05	841.73	1,169.56	25.01	34.75	259.41	44.10			
11	2,500	3,000	2,750	128	3,631	2.84	80.49	363.90	3,015.76	3.75	31.10	0	4	0.00	19.05	0.00	1,169.56	0.00	34.75	0.00	38.78			
12	3,000	4,000	3,500	129	3,760	2.86	83.35	493.16	3,508.92	5.09	36.19	0	4	0.00	19.05	0.00	1,169.56	0.00	34.75	0.00	33.33			
13	4,000	5,000	4,500	117	3,877	2.59	85.95	379.67	3,888.58	3.92	40.10	7	11	33.33	52.38	1,340.29	2,509.85	39.83	74.58	353.02	64.54			
14	5,000	7,500	6,250	149	4,026	3.30	89.25	967.53	4,856.11	9.98	50.08	0	11	0.00	52.38	0.00	2,509.85	0.00	74.58	0.00	51.68			
15	7,500	10,000	8,750	116	4,142	2.57	91.82	849.41	5,705.52	8.76	58.84	0	11	0.00	52.38	0.00	2,509.85	0.00	74.58	0.00	43.99			
16	10,000	20,000	15,000	159	4,301	3.52	95.34	1,962.05	7,667.57	20.23	79.07	2	13	9.52	61.90	376.37	2,886.22	11.18	85.76	19.18	37.64			
17	20,000	50,000	35,000	110	4,411	2.44	97.78	1,365.42	9,033.00	14.08	93.16	2	15	9.52	71.43	455.52	3,341.74	13.54	99.30	33.36	36.99			
18	50,000	100,000	75,000	44	4,455	0.98	98.76	343.48	9,376.48	3.54	96.70	6	21	28.57	100.00	23.55	3,365.29	0.70	100.00	6.86	35.89			
19	100,000	500,000	300,000	49	4,504	1.09	99.84	395.24	9,771.72	4.08	100.77	0	21	0.00	100.00	0.00	3,365.29	0.00	100.00	0.00	34.44			
20	500,000	UP		7	4,511	0.16	100.00	75.04	9,696.68	0.77	100.00	0	21	0.00	100.00	0.00	3,365.29	0.00	100.00	0.00	34.71			
				4,511					9,696.68					21					3,365.29					34.71



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	7.41	7.41	5.48	5.48	2.41	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	1.23	8.64	0.10	5.58	0.04	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	1.23	9.88	0.07	5.51	0.03	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.23	11.11	0.87	6.38	0.38	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.23	12.35	0.90	7.28	0.40	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.23	13.58	1.18	8.45	0.52	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.23	14.81	0.95	9.40	0.42	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.23	16.05	1.29	10.69	0.57	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.23	17.28	6.13	16.82	2.70	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.23	18.52	8.33	25.15	3.67	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.23	19.75	8.33	33.48	3.67	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.23	20.99	8.65	42.13	3.81	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	1.23	22.22	9.72	51.86	4.28	22.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	1.23	23.46	9.36	61.22	4.12	26.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	21	2.47	25.93	18.16	79.38	8.00	34.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	26	6.17	32.10	20.83	100.21	9.18	44.15	2	2	100.00	100.00	0.03	0.03	100.00	100.00	0.13	0.03			
17	20,000	50,000	35,000	6	32	7.41	39.51	2.12	102.33	0.93	45.08	0	2	0.00	100.00	0.00	0.03	0.00	100.00	0.00	0.03			
18	50,000	100,000	75,000	1	33	1.23	40.74	1.41	103.74	0.62	45.70	0	2	0.00	100.00	0.00	0.03	0.00	100.00	0.00	0.03			
19	100,000	500,000	300,000	19	52	23.46	64.20	34.11	137.85	15.03	60.73	0	2	0.00	100.00	0.00	0.03	0.00	100.00	0.00	0.02			
20	500,000	<b>UP</b>		29	81	35.80	100.00	89.15	227.00	39.27	100.00	0	2	0.00	100.00	0.00	0.03	0.00	100.00	0.00	0.01			
				81					227.00					2					0.03					0.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	67	67	11.63	11.63	99.39	99.39	10.30	10.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	83	2.78	14.41	2.46	101.85	0.26	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	97	2.43	16.84	5.02	106.88	0.52	11.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	103	1.04	17.88	3.07	109.94	0.32	11.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	109	1.04	18.92	0.37	110.32	0.04	11.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	121	2.08	21.01	1.69	112.01	0.18	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	125	0.69	21.70	1.19	113.20	0.12	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	138	2.26	23.96	12.90	126.09	1.34	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	146	1.39	25.35	4.28	130.38	0.44	13.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	149	0.52	25.87	7.25	137.63	0.75	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	158	1.56	27.43	15.94	153.57	1.65	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	163	0.87	28.30	10.30	163.87	1.07	16.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	168	0.87	29.17	28.17	192.05	2.92	19.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	178	1.74	30.90	29.61	221.66	3.07	22.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	183	0.87	31.77	5.79	227.45	0.60	23.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	195	2.08	33.85	95.68	323.13	9.91	33.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	25	220	4.34	38.19	71.92	395.05	7.45	40.93	2	2	25.00	25.00	1.19	1.19	47.19	47.19	1.65	0.30			
18	50,000	100,000	75,000	18	238	3.13	41.32	32.78	427.83	3.40	44.33	0	2	0.00	25.00	0.00	1.19	0.00	47.19	0.00	0.28			
19	100,000	500,000	300,000	158	396	27.43	68.75	191.77	619.61	19.87	64.19	1	3	12.50	37.50	0.22	1.41	8.57	55.76	0.11	0.23			
20	500,000	UP		180	576	31.25	100.00	345.60	965.21	35.81	100.00	5	8	62.50	100.00	1.11	2.52	44.24	100.00	0.32	0.26			
				576					965.21					8					2.52					0.26





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	10.93	10.93	169.80	169.80	7.64	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	16	50	5.14	16.08	39.65	209.45	1.78	9.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	55	1.61	17.68	38.93	248.38	1.75	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	60	1.61	19.29	0.81	249.19	0.04	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	67	2.25	21.54	1.38	250.56	0.06	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	69	0.64	22.19	0.47	251.03	0.02	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	71	0.64	22.83	4.84	255.88	0.22	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	75	1.29	24.12	7.20	263.07	0.32	11.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	79	1.29	25.40	30.64	293.71	1.38	13.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	83	1.29	26.69	6.01	299.72	0.27	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	87	1.29	27.97	11.81	311.53	0.53	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	94	2.25	30.23	18.81	330.34	0.85	14.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	103	2.89	33.12	34.24	364.58	1.54	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	109	1.93	35.05	27.26	391.84	1.23	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	110	0.32	35.37	0.12	391.96	0.01	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	14	124	4.50	39.87	76.36	468.32	3.44	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	172	15.43	55.31	495.27	963.59	22.28	43.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	48	220	15.43	70.74	524.54	1,488.12	23.60	66.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	49	269	15.76	86.50	400.82	1,888.94	18.03	84.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		42	311	13.50	100.00	333.89	2,222.83	15.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				311					2,222.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.95	2.95	57.61	57.61	2.45	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	17	0.39	3.35	0.04	57.65	0.00	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	23	1.18	4.53	9.08	66.74	0.39	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	29	1.18	5.71	2.62	69.36	0.11	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	34	0.98	6.69	7.11	76.47	0.30	3.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	40	1.18	7.87	4.95	81.42	0.21	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	53	2.56	10.43	4.49	85.91	0.19	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	66	2.56	12.99	36.83	122.74	1.57	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	76	1.97	14.96	20.93	143.67	0.89	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	85	1.77	16.73	23.09	166.77	0.98	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	105	3.94	20.67	54.14	220.91	2.30	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	130	4.92	25.59	73.81	294.72	3.14	12.53	1	1	16.67	16.67	42.08	42.08	95.45	95.45	57.02	14.28			
13	4,000	5,000	4,500	12	142	2.36	27.95	43.44	338.16	1.85	14.38	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	12.45			
14	5,000	7,500	6,250	15	157	2.95	30.91	107.08	445.23	4.55	18.93	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	9.45			
15	7,500	10,000	8,750	24	181	4.72	35.63	186.41	631.65	7.93	26.86	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	6.66			
16	10,000	20,000	15,000	40	221	7.87	43.50	317.32	948.97	13.49	40.35	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	4.43			
17	20,000	50,000	35,000	60	281	11.81	55.31	391.81	1,340.78	16.66	57.02	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	3.14			
18	50,000	100,000	75,000	42	323	8.27	63.58	266.73	1,607.52	11.34	68.36	0	1	0.00	16.67	0.00	42.08	0.00	95.45	0.00	2.62			
19	100,000	500,000	300,000	112	435	22.05	85.63	447.39	2,054.91	19.02	87.38	3	4	50.00	66.67	0.03	42.12	0.08	95.52	0.01	2.05			
20	500,000	UP		73	508	14.37	100.00	296.70	2,351.61	12.62	100.00	2	6	33.33	100.00	1.97	44.09	4.48	100.00	0.67	1.87			
				508					2,351.61					6					44.09					1.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	18.26	18.26	0.57	0.57	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	22	0.87	19.13	0.43	1.00	0.12	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	28	5.22	24.35	1.23	2.23	0.34	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	31	2.61	26.96	1.28	3.50	0.36	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	34	2.61	29.57	3.93	7.43	1.10	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	41	6.09	35.65	7.13	14.56	1.99	4.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	44	2.61	38.26	3.19	17.75	0.89	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	48	3.48	41.74	10.00	27.75	2.79	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	51	2.61	44.35	8.65	36.39	2.42	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	53	1.74	46.09	6.32	42.72	1.77	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	55	1.74	47.83	5.93	48.64	1.66	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	56	0.87	48.70	6.77	55.41	1.89	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	61	4.35	53.04	29.95	85.36	8.37	23.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	76	13.04	66.09	62.77	148.13	17.54	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	89	11.30	77.39	64.88	213.02	18.13	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	109	17.39	94.78	114.98	327.99	32.12	91.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	110	0.87	95.65	6.13	334.12	1.71	93.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	114	3.48	99.13	23.78	357.91	6.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	115	0.87	100.00	0.00	357.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	115	0.00	100.00	0.00	357.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				115					357.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	191	191	3.96	3.96	48.62	48.62	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	254	1.30	5.26	6.11	54.73	0.06	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	290	544	6.01	11.27	55.52	110.25	0.52	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	300	844	6.21	17.48	8.52	101.73	0.08	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	346	1,190	7.17	24.64	152.13	253.86	1.43	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	334	1,524	6.92	31.56	186.49	440.35	1.75	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	228	1,752	4.72	36.28	231.37	671.73	2.17	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	470	2,222	9.73	46.01	529.80	1,201.52	4.96	11.26	1	1	9.09	9.09	1.65	1.65	0.49	0.49	0.31	0.14			
9	1,500	2,000	1,750	635	2,857	13.15	59.16	809.81	2,011.33	7.59	18.84	0	1	0.00	9.09	0.00	1.65	0.00	0.49	0.00	0.08			
10	2,000	2,500	2,250	430	3,287	8.90	68.07	632.80	2,644.13	5.93	24.77	1	2	9.09	18.18	4.91	6.57	1.46	1.95	0.78	0.25			
11	2,500	3,000	2,750	198	3,485	4.10	72.17	353.04	2,997.17	3.31	28.08	0	2	0.00	18.18	0.00	6.57	0.00	1.95	0.00	0.22			
12	3,000	4,000	3,500	216	3,701	4.47	76.64	522.74	3,519.91	4.90	32.98	0	2	0.00	18.18	0.00	6.57	0.00	1.95	0.00	0.19			
13	4,000	5,000	4,500	122	3,823	2.53	79.17	349.27	3,869.17	3.27	36.25	0	2	0.00	18.18	0.00	6.57	0.00	1.95	0.00	0.17			
14	5,000	7,500	6,250	148	3,971	3.06	82.23	620.19	4,489.37	5.81	42.06	2	4	18.18	36.36	89.13	95.70	26.48	28.43	14.37	2.13			
15	7,500	10,000	8,750	88	4,059	1.82	84.05	541.66	5,031.03	5.07	47.13	0	4	0.00	36.36	0.00	95.70	0.00	28.43	0.00	1.90			
16	10,000	20,000	15,000	158	4,217	3.27	87.33	1,182.91	6,213.94	11.08	58.21	1	5	9.09	45.45	4.25	99.95	1.26	29.69	0.36	1.61			
17	20,000	50,000	35,000	146	4,363	3.02	90.35	1,139.34	7,353.28	10.67	68.89	2	7	18.18	63.64	92.43	192.38	27.45	57.14	8.11	2.62			
18	50,000	100,000	75,000	140	4,503	2.90	93.25	997.30	8,350.58	9.34	78.23	2	9	18.18	81.82	138.91	331.28	41.26	98.40	13.93	3.97			
19	100,000	500,000	300,000	189	4,692	3.91	97.16	2,105.24	10,455.82	19.72	97.95	1	10	9.09	90.91	5.37	336.66	1.60	100.00	0.26	3.22			
20	500,000	UP		137	4,829	2.84	100.00	218.55	10,674.37	2.05	100.00	1	11	9.09	100.00	0.00	336.66	0.00	100.00	0.00	3.15			
				4,829					10,674.37					11					336.66					3.15



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	276	276	8.87	8.87	128.91	128.91	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	163	439	5.24	14.10	30.24	159.16	0.36	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	270	709	8.67	22.78	81.83	240.99	0.97	2.85	1	1	3.23	3.23	88.31	88.31	48.80	48.80	107.92	36.65			
4	200	300	250	180	889	5.78	28.56	86.46	327.45	1.02	3.87	0	1	0.00	3.23	0.00	88.31	0.00	48.80	0.00	26.97			
5	300	500	400	196	1,085	6.30	34.85	168.83	496.28	2.00	5.87	1	2	3.23	6.45	37.24	125.55	20.58	69.38	22.06	25.30			
6	500	750	625	106	1,191	3.41	38.26	130.29	626.57	1.54	7.41	1	3	3.23	9.68	13.07	138.62	7.22	76.60	10.03	22.12			
7	750	1,000	875	108	1,299	3.47	41.73	152.18	778.75	1.80	9.21	1	4	3.23	12.90	12.93	151.55	7.15	83.75	8.50	19.46			
8	1,000	1,500	1,250	159	1,458	5.11	46.84	268.92	1,047.67	3.18	12.39	1	5	3.23	16.13	7.50	159.05	4.14	87.89	2.79	15.18			
9	1,500	2,000	1,750	92	1,550	2.96	49.79	231.66	1,279.33	2.74	15.13	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	12.43			
10	2,000	2,500	2,250	98	1,648	3.15	52.94	209.62	1,488.95	2.48	17.61	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	10.68			
11	2,500	3,000	2,750	53	1,701	1.70	54.64	194.71	1,683.65	2.30	19.91	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	9.45			
12	3,000	4,000	3,500	115	1,816	3.69	58.34	423.89	2,107.55	5.01	24.92	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	7.55			
13	4,000	5,000	4,500	76	1,892	2.44	60.78	346.86	2,454.41	4.10	29.02	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	6.48			
14	5,000	7,500	6,250	149	2,041	4.79	65.56	503.10	2,957.52	5.95	34.97	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	5.38			
15	7,500	10,000	8,750	114	2,155	3.66	69.23	929.68	3,887.20	10.99	45.96	0	5	0.00	16.13	0.00	159.05	0.00	87.89	0.00	4.09			
16	10,000	20,000	15,000	228	2,383	7.32	76.55	1,964.00	5,851.19	23.22	69.19	1	6	3.23	19.35	0.00	159.05	0.00	87.89	0.00	2.72			
17	20,000	50,000	35,000	317	2,700	10.18	86.73	1,714.37	7,565.56	20.27	89.46	5	11	16.13	35.48	0.57	159.62	0.32	88.21	0.03	2.11			
18	50,000	100,000	75,000	156	2,856	5.01	91.74	446.54	8,012.10	5.28	94.74	1	12	3.23	38.71	12.50	172.12	6.91	95.11	2.80	2.15			
19	100,000	500,000	300,000	190	3,046	6.10	97.85	348.00	8,360.10	4.11	98.85	17	29	54.84	93.55	8.76	180.88	4.84	99.95	2.52	2.16			
20	500,000	UP		67	3,113	2.15	100.00	96.93	8,457.04	1.15	100.00	2	31	6.45	100.00	0.08	180.96	0.05	100.00	0.09	2.14			
				3,113					8,457.04					31					180.96					2.14



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	8.21	8.21	6.30	6.30	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	70	4.85	13.06	5.25	11.56	0.25	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	111	7.65	20.71	19.55	31.10	0.93	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	131	3.73	24.44	13.68	44.78	0.65	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	164	6.16	30.60	34.53	79.31	1.64	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	29	193	5.41	36.01	27.97	107.27	1.33	5.10	1	1	12.50	12.50	0.14	0.14	0.24	0.24	0.51	0.13			
7	750	1,000	875	18	211	3.36	39.37	17.69	124.96	0.84	5.93	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.11			
8	1,000	1,500	1,250	22	233	4.10	43.47	35.83	160.79	1.70	7.64	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.09			
9	1,500	2,000	1,750	8	241	1.49	44.96	13.88	174.66	0.66	8.30	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.08			
10	2,000	2,500	2,250	10	251	1.87	46.83	36.07	210.73	1.71	10.01	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.07			
11	2,500	3,000	2,750	15	266	2.80	49.63	74.57	285.31	3.54	13.55	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.05			
12	3,000	4,000	3,500	22	288	4.10	53.73	84.47	369.78	4.01	17.56	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.04			
13	4,000	5,000	4,500	11	299	2.05	55.78	119.47	489.25	5.67	23.24	0	1	0.00	12.50	0.00	0.14	0.00	0.24	0.00	0.03			
14	5,000	7,500	6,250	31	330	5.78	61.57	323.34	812.59	15.36	38.59	3	4	37.50	50.00	35.04	35.18	59.85	60.09	10.84	4.33			
15	7,500	10,000	8,750	12	342	2.24	63.81	128.01	940.60	6.08	44.67	0	4	0.00	50.00	0.00	35.18	0.00	60.09	0.00	3.74			
16	10,000	20,000	15,000	29	371	5.41	69.22	340.15	1,280.75	16.16	60.83	0	4	0.00	50.00	0.00	35.18	0.00	60.09	0.00	2.75			
17	20,000	50,000	35,000	54	425	10.07	79.29	319.25	1,600.00	15.16	75.99	0	4	0.00	50.00	0.00	35.18	0.00	60.09	0.00	2.20			
18	50,000	100,000	75,000	12	437	2.24	81.53	192.31	1,792.31	9.13	85.13	0	4	0.00	50.00	0.00	35.18	0.00	60.09	0.00	1.96			
19	100,000	500,000	300,000	70	507	13.06	94.59	295.80	2,088.11	14.05	99.18	4	8	50.00	100.00	23.37	58.55	39.91	100.00	7.90	2.80			
20	500,000	UP		29	536	5.41	100.00	17.37	2,105.48	0.82	100.00	0	8	0.00	100.00	0.00	58.55	0.00	100.00	0.00	2.78			
				536					2,105.48					8					58.55					2.78



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2731

PRESERVE FACTORIES (JAM ETC)PABRIK SARI GULAMSG PRODUCERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	3.15	3.15	1.69	1.69	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	24	1.30	4.45	0.44	2.13	0.01	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	26	0.37	4.82	0.36	2.48	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	38	2.23	7.05	4.35	6.83	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	47	1.67	8.72	4.91	11.74	0.15	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	59	2.23	10.95	10.04	21.78	0.31	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	67	1.48	12.43	7.36	29.14	0.23	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	76	1.67	14.10	12.88	42.02	0.40	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	31	107	5.75	19.85	43.93	85.95	1.35	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	121	2.60	22.45	33.15	119.09	1.02	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	131	1.86	24.30	15.21	134.31	0.47	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	159	5.19	29.50	94.09	228.40	2.89	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	187	5.19	34.69	60.36	288.76	1.85	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	208	3.90	38.59	109.54	398.29	3.37	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	225	3.15	41.74	122.59	520.88	3.77	16.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	299	13.73	55.47	902.46	1,423.34	27.73	43.74	1	1	9.09	9.09	4.90	4.90	8.71	8.71	0.54	0.34			
17	20,000	50,000	35,000	68	367	12.62	68.09	551.37	1,974.71	16.94	60.68	6	7	54.55	63.64	45.24	50.14	80.40	89.11	8.20	2.54			
18	50,000	100,000	75,000	51	418	9.46	77.55	363.13	2,337.84	11.16	71.84	0	7	0.00	63.64	0.00	50.14	0.00	89.11	0.00	2.14			
19	100,000	500,000	300,000	89	507	16.51	94.06	651.94	2,989.78	20.03	91.88	3	10	27.27	90.91	6.13	56.27	10.89	100.00	0.94	1.88			
20	500,000	UP		32	539	5.94	100.00	264.27	3,254.05	8.12	100.00	1	11	9.09	100.00	0.00	56.27	0.00	100.00	0.00	1.73			
				539					3,254.05					11					56.27					1.73



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	124	124	6.44	6.44	112.96	112.96	40.95	40.95	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	187	3.27	9.72	3.35	116.31	1.22	42.17	0	1	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	56	243	2.91	12.63	28.59	144.90	10.36	52.53	1	2	3.45	6.90	27.23	27.23	3.55	3.55	95.25	18.79			
4	200	300	250	64	307	3.33	15.96	15.08	159.98	5.47	58.00	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	17.02			
5	300	500	400	49	356	2.55	18.50	29.10	189.08	10.55	68.55	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	14.40			
6	500	750	625	56	412	2.91	21.41	81.10	270.18	29.40	97.95	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	10.08			
7	750	1,000	875	39	451	2.03	23.44	43.29	313.46	15.69	113.65	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	8.69			
8	1,000	1,500	1,250	90	541	4.68	28.12	169.66	143.81	61.51	52.14	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	18.94			
9	1,500	2,000	1,750	47	588	2.44	30.56	53.88	197.69	19.54	71.67	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	13.77			
10	2,000	2,500	2,250	45	633	2.34	32.90	125.62	323.31	45.54	117.22	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	8.42			
11	2,500	3,000	2,750	56	689	2.91	35.81	94.61	417.92	34.30	151.52	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	6.52			
12	3,000	4,000	3,500	43	732	2.23	38.05	84.91	502.83	30.78	182.30	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	5.42			
13	4,000	5,000	4,500	44	776	2.29	40.33	163.78	666.60	59.38	241.67	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	4.08			
14	5,000	7,500	6,250	99	875	5.15	45.48	309.45	976.05	112.19	353.86	0	2	0.00	6.90	0.00	27.23	0.00	3.55	0.00	2.79			
15	7,500	10,000	8,750	83	958	4.31	49.79	463.56	1,439.61	168.06	521.93	4	6	13.79	20.69	512.68	539.91	66.75	70.29	110.60	37.50			
16	10,000	20,000	15,000	184	1,142	9.56	59.36	334.43	1,774.04	121.25	643.17	13	19	44.83	65.52	180.77	720.68	23.53	93.83	54.05	40.62			
17	20,000	50,000	35,000	255	1,397	13.25	72.61	1,969.89	3,743.93	714.18	*****	1	20	3.45	68.97	2.26	722.94	0.29	94.12	0.11	19.31			
18	50,000	100,000	75,000	195	1,592	10.14	82.74	2,146.14	5,890.07	778.08	*****	1	21	3.45	72.41	1.91	724.85	0.25	94.37	0.09	12.31			
19	100,000	500,000	300,000	273	1,865	14.19	96.93	1,436.75	7,326.82	520.89	*****	8	29	27.59	100.00	43.22	768.07	5.63	100.00	3.01	10.48			
20	500,000	<b>UP</b>		59	1,924	3.07	100.00	7,050.99	275.83	*****	100.00	0	29	0.00	100.00	0.00	768.07	0.00	100.00	0.00	278.46			
				1,924					275.83					29					768.07					278.46





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34	34	7.39	7.39	13.93	13.93	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	24	58	5.22	12.61	3.45	17.37	0.35	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	56	114	12.17	24.78	9.92	27.29	1.02	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	36	150	7.83	32.61	12.60	39.89	1.30	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	56	206	12.17	44.78	23.59	63.48	2.43	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	19	225	4.13	48.91	17.66	81.14	1.82	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	21	246	4.57	53.48	18.61	99.75	1.91	10.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	263	3.70	57.17	35.79	135.54	3.68	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	24	287	5.22	62.39	55.76	191.30	5.74	19.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	299	2.61	65.00	20.78	212.08	2.14	21.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	313	3.04	68.04	33.14	245.23	3.41	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	323	2.17	70.22	24.16	269.39	2.49	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	332	1.96	72.17	26.25	295.64	2.70	30.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	348	3.48	75.65	86.40	382.04	8.89	39.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	361	2.83	78.48	48.37	430.41	4.98	44.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	380	4.13	82.61	130.32	560.73	13.41	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	402	4.78	87.39	141.77	702.50	14.58	72.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	411	1.96	89.35	109.56	812.06	11.27	83.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	46	457	10.00	99.35	159.34	971.40	16.39	99.93	2	2	100.00	100.00	0.09	0.09	100.00	100.00	0.05	0.01	0.01	0.01	
20	500,000	UP		3	460	0.65	100.00	0.65	972.05	0.07	100.00	0	2	0.00	100.00	0.00	0.09	0.00	100.00	0.00	0.00	0.00	0.01	
				460					972.05					2					0.09					0.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3,279	3,279	4.05	4.05	328.11	328.11	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	9,269	12,548	11.45	15.50	577.61	905.72	3.15	4.94	1	1	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23,487	36,035	29.02	44.52	2,010.39	2,916.11	10.96	15.90	7	8	7.00	8.00	98.68	98.68	7.54	7.54	4.91	3.38	
4	200	300	250	9,613	45,648	11.88	56.40	1,389.08	4,305.19	7.58	23.48	3	11	3.00	11.00	97.37	196.05	7.44	14.98	7.01	4.55	
5	300	500	400	8,815	54,463	10.89	67.29	75.29	4,229.90	0.41	23.07	1	12	1.00	12.00	204.66	400.71	15.63	30.61	271.83	9.47	
6	500	750	625	4,712	59,175	5.82	73.11	1,420.12	5,650.02	7.74	30.81	2	14	2.00	14.00	0.00	400.71	0.00	30.61	0.00	7.09	
7	750	1,000	875	3,031	62,206	3.74	76.86	1,070.22	6,720.24	5.84	36.65	1	15	1.00	15.00	3.00	403.72	0.23	30.84	0.28	6.01	
8	1,000	1,500	1,250	3,364	65,570	4.16	81.01	1,368.62	8,088.86	7.46	44.11	7	22	7.00	22.00	70.65	474.37	5.40	36.23	5.16	5.86	
9	1,500	2,000	1,750	1,938	67,508	2.39	83.41	975.45	9,064.30	5.32	49.43	5	27	5.00	27.00	25.59	499.95	1.95	38.19	2.62	5.52	
10	2,000	2,500	2,250	2,804	70,312	3.46	86.87	1,216.90	10,281.20	6.64	56.07	13	40	13.00	40.00	139.41	639.37	10.65	48.84	11.46	6.22	
11	2,500	3,000	2,750	1,699	72,011	2.10	88.97	793.84	11,075.04	4.33	60.40	2	42	2.00	42.00	21.52	660.88	1.64	50.48	2.71	5.97	
12	3,000	4,000	3,500	2,286	74,297	2.82	91.79	1,095.68	12,170.72	5.98	66.37	2	44	2.00	44.00	1.45	662.34	0.11	50.59	0.13	5.44	
13	4,000	5,000	4,500	890	75,187	1.10	92.89	1,083.02	13,253.74	5.91	72.28	4	48	4.00	48.00	264.47	926.81	20.20	70.79	24.42	6.99	
14	5,000	7,500	6,250	1,387	76,574	1.71	94.61	2,178.13	15,431.87	11.88	84.15	7	55	7.00	55.00	144.88	1,071.70	11.07	81.86	6.65	6.94	
15	7,500	10,000	8,750	691	77,265	0.85	95.46	1,235.92	16,667.79	6.74	90.89	5	60	5.00	60.00	14.06	1,085.75	1.07	82.94	1.14	6.51	
16	10,000	20,000	15,000	1,344	78,609	1.66	97.12	4,378.73	21,046.51	23.88	114.77	5	65	5.00	65.00	126.50	1,212.25	9.66	92.60	2.89	5.76	
17	20,000	50,000	35,000	1,357	79,966	1.68	98.80	4,460.07	25,506.58	24.32	139.09	10	75	10.00	75.00	15.95	1,228.20	1.22	93.82	0.36	4.82	
18	50,000	100,000	75,000	690	80,656	0.85	99.65	1,461.95	26,968.53	7.97	147.07	14	89	14.00	89.00	63.53	1,291.73	4.85	98.67	4.35	4.79	
19	100,000	500,000	300,000	212	80,868	0.26	99.91	772.25	27,740.78	4.21	151.28	5	94	5.00	94.00	2.26	1,293.98	0.17	98.84	0.29	4.66	
20	500,000	<b>UP</b>		70	80,938	0.09	100.00	9,403.23	18,337.55	51.28	100.00	6	100	6.00	100.00	15.17	1,309.15	1.16	100.00	0.16	7.14	
				80,938					18,337.55					100					1,309.15			7.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27341 POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	18.67	18.67	4.92	4.92	2.20	2.20	1	1	100.00	100.00	25.00	25.00	100.00	100.00	508.44	508.44			
2	50	100	75	7	21	9.33	28.00	2.04	6.95	0.91	3.11	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	359.59			
3	100	200	150	8	29	10.67	38.67	5.63	12.59	2.52	5.63	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	198.63			
4	200	300	250	6	35	8.00	46.67	3.96	16.54	1.77	7.40	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	151.11			
5	300	500	400	7	42	9.33	56.00	8.10	24.65	3.63	11.03	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	101.44			
6	500	750	625	5	47	6.67	62.67	9.78	34.42	4.38	15.40	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	72.62			
7	750	1,000	875	3	50	4.00	66.67	5.31	39.74	2.38	17.78	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	62.91			
8	1,000	1,500	1,250	1	51	1.33	68.00	4.39	44.13	1.96	19.74	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	56.66			
9	1,500	2,000	1,750	3	54	4.00	72.00	13.53	57.66	6.05	25.80	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	43.36			
10	2,000	2,500	2,250	4	58	5.33	77.33	26.77	84.43	11.98	37.78	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	29.61			
11	2,500	3,000	2,750	6	64	8.00	85.33	45.66	130.09	20.43	58.21	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	19.22			
12	3,000	4,000	3,500	2	66	2.67	88.00	26.48	156.57	11.85	70.06	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	15.97			
13	4,000	5,000	4,500	1	67	1.33	89.33	2.14	158.71	0.96	71.02	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	15.75			
14	5,000	7,500	6,250	1	68	1.33	90.67	20.35	179.06	9.10	80.12	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	13.96			
15	7,500	10,000	8,750	2	70	2.67	93.33	91.14	270.20	40.78	120.90	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	9.25			
16	10,000	20,000	15,000	1	71	1.33	94.67	29.60	299.80	13.25	134.15	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	8.34			
17	20,000	50,000	35,000	1	72	1.33	96.00	2.41	302.21	1.08	135.23	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	8.27			
18	50,000	100,000	75,000	1	73	1.33	97.33	21.08	281.12	9.43	125.79	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	8.89			
19	100,000	500,000	300,000	2	75	2.67	100.00	57.64	223.48	25.79	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	11.19			
20	500,000	UP		0	75	0.00	100.00	0.00	223.48	0.00	100.00	0	1	0.00	100.00	0.00	25.00	0.00	100.00	0.00	11.19			
				75					223.48					1					25.00					11.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	40.00	40.00	0.10	0.10	24.99	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	20.00	60.00	0.28	0.38	67.78	92.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	20.00	80.00	0.03	0.41	7.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	20.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	0.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					0.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,953	1,953	38.32	38.32	257.02	257.02	4.03	4.03	29	29	39.19	39.19	139.21	139.21	19.85	19.85	54.16	54.16	
2	50	100	75	366	2,319	7.18	45.50	93.58	350.60	1.47	5.50	0	29	0.00	39.19	0.00	139.21	0.00	19.85	0.00	39.71	
3	100	200	150	497	2,816	9.75	55.25	178.17	528.77	2.80	8.30	1	30	1.35	40.54	2.60	141.81	0.37	20.23	1.46	26.82	
4	200	300	250	375	3,191	7.36	62.61	184.39	713.17	2.89	11.19	2	32	2.70	43.24	4.40	146.21	0.63	20.85	2.39	20.50	
5	300	500	400	454	3,645	8.91	71.51	671.07	1,384.23	10.53	21.72	0	32	0.00	43.24	0.00	146.21	0.00	20.85	0.00	10.56	
6	500	750	625	319	3,964	6.26	77.77	466.12	1,850.35	7.31	29.04	0	32	0.00	43.24	0.00	146.21	0.00	20.85	0.00	7.90	
7	750	1,000	875	204	4,168	4.00	81.77	396.06	2,246.41	6.22	35.25	0	32	0.00	43.24	0.00	146.21	0.00	20.85	0.00	6.51	
8	1,000	1,500	1,250	197	4,365	3.87	85.64	279.84	2,526.25	4.39	39.64	3	35	4.05	47.30	6.40	152.61	0.91	21.77	2.29	6.04	
9	1,500	2,000	1,750	84	4,449	1.65	87.29	378.86	2,905.11	5.95	45.59	19	54	25.68	72.97	42.20	194.81	6.02	27.79	11.14	6.71	
10	2,000	2,500	2,250	66	4,515	1.29	88.58	178.39	3,083.51	2.80	48.39	8	62	10.81	83.78	600.75	795.56	85.68	113.47	336.76	25.80	
11	2,500	3,000	2,750	32	4,547	0.63	89.21	68.68	3,152.19	1.08	49.47	0	62	0.00	83.78	0.00	795.56	0.00	113.47	0.00	25.24	
12	3,000	4,000	3,500	33	4,580	0.65	89.86	103.46	3,255.65	1.62	51.09	7	69	9.46	93.24	16.00	811.56	2.28	115.75	15.46	24.93	
13	4,000	5,000	4,500	35	4,615	0.69	90.54	83.27	3,338.92	1.31	52.40	0	69	0.00	93.24	0.00	811.56	0.00	115.75	0.00	24.31	
14	5,000	7,500	6,250	95	4,710	1.86	92.41	569.07	3,907.99	8.93	61.33	2	71	2.70	95.95	121.00	690.56	17.26	98.49	21.26	17.67	
15	7,500	10,000	8,750	31	4,741	0.61	93.02	391.86	4,299.85	6.15	67.48	0	71	0.00	95.95	0.00	690.56	0.00	98.49	0.00	16.06	
16	10,000	20,000	15,000	80	4,821	1.57	94.59	774.53	5,074.38	12.15	79.63	0	71	0.00	95.95	0.00	690.56	0.00	98.49	0.00	13.61	
17	20,000	50,000	35,000	115	4,936	2.26	96.84	506.20	5,580.58	7.94	87.57	2	73	2.70	98.65	7.70	698.26	1.10	99.59	1.52	12.51	
18	50,000	100,000	75,000	76	5,012	1.49	98.33	285.52	5,866.10	4.48	92.05	0	73	0.00	98.65	0.00	698.26	0.00	99.59	0.00	11.90	
19	100,000	500,000	300,000	74	5,086	1.45	99.78	366.65	6,232.75	5.75	97.81	1	74	1.35	100.00	2.86	701.12	0.41	100.00	0.78	11.25	
20	500,000	<b>UP</b>		11	5,097	0.22	100.00	139.66	6,372.41	2.19	100.00	0	74	0.00	100.00	0.00	701.12	0.00	100.00	0.00	11.00	
				5,097					6,372.41					74					701.12			11.00



**IndonesiaRe**

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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	374	374	24.88	24.88	7.79	7.79	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	39	413	2.59	27.48	0.38	7.41	0.02	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	17	430	1.13	28.61	4.33	11.74	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	442	0.80	29.41	7.08	18.81	0.31	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	460	1.20	30.61	2.76	21.58	0.12	0.94	1	1	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	478	1.20	31.80	4.10	25.68	0.18	1.12	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	501	1.53	33.33	4.23	29.92	0.18	1.31	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	536	2.33	35.66	7.68	37.59	0.34	1.64	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	550	0.93	36.59	1.89	39.48	0.08	1.72	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	579	1.93	38.52	21.08	60.57	0.92	2.64	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	615	2.40	40.92	12.60	73.17	0.55	3.19	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	51	666	3.39	44.31	26.65	99.82	1.16	4.36	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	693	1.80	46.11	45.40	145.21	1.98	6.34	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	87	780	5.79	51.90	151.13	296.34	6.60	12.93	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	838	3.86	55.76	73.90	370.25	3.23	16.16	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	171	1,009	11.38	67.13	445.75	815.99	19.46	35.62	0	1	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	292	1,301	19.43	86.56	917.28	1,733.28	40.04	75.65	7	8	70.00	80.00	80.12	80.12	97.64	97.64	8.73	4.62			
18	50,000	100,000	75,000	154	1,455	10.25	96.81	439.33	2,172.60	19.18	94.83	2	10	20.00	100.00	1.94	82.06	2.36	100.00	0.44	3.78			
19	100,000	500,000	300,000	41	1,496	2.73	99.53	106.50	2,279.11	4.65	99.48	0	10	0.00	100.00	0.00	82.06	0.00	100.00	0.00	3.60			
20	500,000	<b>UP</b>		7	1,503	0.47	100.00	12.02	2,291.12	0.52	100.00	0	10	0.00	100.00	0.00	82.06	0.00	100.00	0.00	3.58			
				1,503					2,291.12					10					82.06					3.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	93	93	11.74	11.74	3.74	3.74	0.52	0.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	61	154	7.70	19.44	8.56	12.30	1.18	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	116	270	14.65	34.09	10.83	23.13	1.50	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	291	2.65	36.74	5.32	28.46	0.73	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	37	328	4.67	41.41	8.06	36.51	1.11	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	43	371	5.43	46.84	8.93	45.45	1.23	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	399	3.54	50.38	7.62	53.07	1.05	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	91	490	11.49	61.87	19.28	72.35	2.66	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	502	1.52	63.38	19.03	91.39	2.63	12.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	518	2.02	65.40	22.03	113.42	3.04	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	536	2.27	67.68	4.54	117.96	0.63	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	35	571	4.42	72.10	19.57	137.52	2.70	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	578	0.88	72.98	25.04	162.56	3.46	22.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	598	2.53	75.51	15.17	177.73	2.09	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	626	3.54	79.04	68.15	245.88	9.41	33.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	60	686	7.58	86.62	139.98	385.86	19.33	53.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	727	5.18	91.79	201.05	586.90	27.76	81.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	44	771	5.56	97.35	116.77	703.67	16.12	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	792	2.65	100.00	20.58	724.25	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	792	0.00	100.00	0.00	724.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				792					724.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 274

EDIBLE FATS EDIBLE OILS AND DESICCATED COCONUT PRODUCERS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	3.69	3.69	62.18	62.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	2.85	0.84	48.02	14.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.68	1.52	11.49	25.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	3.80	2.28	64.03	38.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.53	1.75	8.90	29.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	4.19	5.94	70.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	5.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					5.94					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.26	10.26	5.87	5.87	2.24	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	2.56	12.82	11.80	17.67	4.49	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.56	15.38	0.00	17.67	0.00	6.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.56	17.95	12.03	29.70	4.58	11.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	2.56	20.51	8.58	38.28	3.26	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	2.56	23.08	16.49	54.77	6.28	20.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	2.56	25.64	3.56	58.33	1.36	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	2.56	28.21	5.66	63.99	2.15	24.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	2.56	30.77	5.66	69.65	2.15	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	2.56	33.33	11.95	81.60	4.55	31.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	2.56	35.90	1.54	83.14	0.59	31.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	2.56	38.46	5.66	88.80	2.15	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	2.56	41.03	5.66	94.46	2.15	35.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	2.56	43.59	12.35	106.81	4.70	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	18	2.56	46.15	5.66	112.47	2.15	42.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	23	12.82	58.97	61.11	173.58	23.25	66.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	32	23.08	82.05	50.84	224.43	19.35	85.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	33	2.56	84.62	2.22	226.65	0.85	86.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	39	15.38	100.00	36.15	262.81	13.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	262.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					262.81					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2742

EDIBLE OIL AND OTHER PLANTS PRODUC EDIBLE PALMOIL OR OTHER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	537	537	4.06	4.06	718.13	718.13	1.04	1.04	1	1	1.01	1.01	12.46	12.46	0.74	0.74	1.74	1.74			
2	50	100	75	94	631	0.71	4.78	3.91	722.04	0.01	1.05	0	1	0.00	1.01	0.00	12.46	0.00	0.74	0.00	1.73			
3	100	200	150	136	767	1.03	5.81	11.03	733.07	0.02	1.06	0	1	0.00	1.01	0.00	12.46	0.00	0.74	0.00	1.70			
4	200	300	250	110	877	0.83	6.64	12.37	745.44	0.02	1.08	0	1	0.00	1.01	0.00	12.46	0.00	0.74	0.00	1.67			
5	300	500	400	233	1,110	1.76	8.40	24.36	769.80	0.04	1.11	0	1	0.00	1.01	0.00	12.46	0.00	0.74	0.00	1.62			
6	500	750	625	269	1,379	2.04	10.44	53.57	823.37	0.08	1.19	2	3	2.02	3.03	0.00	12.46	0.00	0.74	0.01	1.51			
7	750	1,000	875	246	1,625	1.86	12.30	91.01	914.39	0.13	1.32	0	3	0.00	3.03	0.00	12.46	0.00	0.74	0.00	1.36			
8	1,000	1,500	1,250	310	1,935	2.35	14.65	146.94	1,061.33	0.21	1.54	0	3	0.00	3.03	0.00	12.46	0.00	0.74	0.00	1.17			
9	1,500	2,000	1,750	176	2,111	1.33	15.98	384.35	1,445.67	0.56	2.09	2	5	2.02	5.05	1.12	13.59	0.07	0.80	0.29	0.94			
10	2,000	2,500	2,250	241	2,352	1.82	17.80	167.78	1,613.45	0.24	2.34	0	5	0.00	5.05	0.00	13.59	0.00	0.80	0.00	0.84			
11	2,500	3,000	2,750	324	2,676	2.45	20.26	716.64	2,330.09	1.04	3.37	3	8	3.03	8.08	358.58	372.17	21.20	22.01	50.04	15.97			
12	3,000	4,000	3,500	455	3,131	3.44	23.70	533.38	2,863.47	0.77	4.15	0	8	0.00	8.08	0.00	372.17	0.00	22.01	0.00	13.00			
13	4,000	5,000	4,500	326	3,457	2.47	26.17	718.57	3,582.04	1.04	5.19	0	8	0.00	8.08	1.04	372.17	0.00	22.01	0.00	10.39			
14	5,000	7,500	6,250	661	4,118	5.00	31.17	1,283.95	4,865.99	1.86	7.04	1	9	1.01	9.09	6.54	378.70	0.39	22.39	0.51	7.78			
15	7,500	10,000	8,750	569	4,687	4.31	35.48	1,768.77	6,634.76	2.56	9.61	3	12	3.03	12.12	2.72	381.42	0.16	22.55	0.15	5.75			
16	10,000	20,000	15,000	1,150	5,837	8.70	44.18	2,961.16	9,595.93	4.29	13.89	3	15	3.03	15.15	269.08	650.51	15.91	38.46	9.09	6.78			
17	20,000	50,000	35,000	1,692	7,529	12.81	56.99	13,398.28	22,994.21	19.40	33.29	14	29	14.14	29.29	626.62	1,277.12	37.05	75.51	4.68	5.55			
18	50,000	100,000	75,000	1,843	9,372	13.95	70.94	19,160.15	42,154.36	27.74	61.03	23	52	23.23	52.53	350.93	1,628.05	20.75	96.26	1.83	3.86			
19	100,000	500,000	300,000	3,191	12,563	24.15	95.09	21,625.43	63,779.79	31.31	92.34	43	95	43.43	95.96	63.21	1,691.26	3.74	100.00	0.29	2.65			
20	500,000	<b>UP</b>		648	13,211	4.91	100.00	5,294.38	69,074.17	7.66	100.00	4	99	4.04	100.00	0.00	1,691.26	0.00	100.00	0.00	2.45			
				13,211					69,074.17					99					1,691.26					2.45



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2743

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	48	48	4.80	4.80	97.38	97.38	3.87	3.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	61	1.30	6.09	1.45	98.83	0.06	3.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	13	74	1.30	7.39	1.09	99.92	0.04	3.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	9	83	0.90	8.29	4.44	104.36	0.18	4.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	98	1.50	9.79	3.98	108.34	0.16	4.31	1	1	14.29	14.29	1.23	1.23	21.29	21.29	30.75	30.75	1.13	1.13	
6	500	750	625	12	110	1.20	10.99	9.28	117.63	0.37	4.67	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	1.04	1.04		
7	750	1,000	875	8	118	0.80	11.79	5.18	122.81	0.21	4.88	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	1.00	1.00		
8	1,000	1,500	1,250	20	138	2.00	13.79	9.96	132.77	0.40	5.28	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	0.92	0.92		
9	1,500	2,000	1,750	13	151	1.30	15.08	22.18	154.95	0.88	6.16	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	0.79	0.79		
10	2,000	2,500	2,250	19	170	1.90	16.98	12.59	167.54	0.50	6.66	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	0.73	0.73		
11	2,500	3,000	2,750	16	186	1.60	18.58	1.64	169.18	0.07	6.72	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	0.72	0.72		
12	3,000	4,000	3,500	18	204	1.80	20.38	21.52	190.70	0.86	7.58	0	1	0.00	14.29	0.00	1.23	0.00	21.29	0.00	0.64	0.64		
13	4,000	5,000	4,500	25	229	2.50	22.88	25.28	215.98	1.00	8.58	1	2	14.29	28.57	1.00	1.75	9.18	30.47	2.09	2.09	0.81	0.81	
14	5,000	7,500	6,250	41	270	4.10	26.97	200.41	416.38	7.96	16.55	0	2	0.00	28.57	0.00	1.75	0.00	30.47	0.00	0.42	0.42		
15	7,500	10,000	8,750	34	304	3.40	30.37	56.44	472.83	2.24	18.79	0	2	0.00	28.57	0.00	1.75	0.00	30.47	0.00	0.37	0.37		
16	10,000	20,000	15,000	89	393	8.89	39.26	288.71	761.54	11.47	30.27	1	3	14.29	42.86	0.45	2.21	7.89	38.36	0.16	0.29	0.29		
17	20,000	50,000	35,000	240	633	23.98	63.24	846.20	1,607.74	33.63	63.89	2	5	28.57	71.43	2.16	4.37	37.61	75.97	0.26	0.27	0.27		
18	50,000	100,000	75,000	140	773	13.99	77.22	557.82	2,165.56	22.17	86.06	0	5	0.00	71.43	0.00	4.37	0.00	75.97	0.00	0.20	0.20		
19	100,000	500,000	300,000	175	948	17.48	94.71	292.64	2,458.20	11.63	97.69	2	7	28.57	100.00	1.38	5.76	24.03	100.00	0.47	0.23	0.23		
20	500,000	<b>UP</b>		53	1,001	5.29	100.00	58.03	2,516.23	2.31	100.00	0	7	0.00	100.00	0.00	5.76	0.00	100.00	0.00	0.23	0.23		
				1,001					2,516.23					7					5.76					0.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	58	58	6.56	6.56	17.30	17.30	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	59	0.11	6.67	0.21	17.51	0.02	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	63	0.45	7.13	2.11	19.62	0.18	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	68	0.57	7.69	2.10	21.72	0.17	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	71	0.34	8.03	2.09	19.63	0.17	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	75	0.45	8.48	4.50	24.13	0.37	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	77	0.23	8.71	6.14	30.27	0.51	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	91	1.58	10.29	2.12	32.39	0.18	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	99	0.90	11.20	10.87	43.25	0.90	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	109	1.13	12.33	11.09	54.34	0.92	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	119	1.13	13.46	0.28	54.62	0.02	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	16	135	1.81	15.27	6.84	61.46	0.57	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	46	181	5.20	20.48	41.35	102.81	3.43	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	30	211	3.39	23.87	17.78	120.58	1.48	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	43	254	4.86	28.73	21.05	141.64	1.75	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	68	322	7.69	36.43	281.57	423.21	23.38	35.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	146	468	16.52	52.94	171.71	594.92	14.26	49.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	124	592	14.03	66.97	155.51	750.43	12.91	62.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	242	834	27.38	94.34	376.96	1,127.40	31.30	93.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		50	884	5.66	100.00	76.94	1,204.34	6.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				884					1,204.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.70	2.70	52.35	52.35	3.83	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	13	1.20	3.90	1.05	53.40	0.08	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	16	0.90	4.80	0.16	53.56	0.01	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	19	0.90	5.71	1.19	54.76	0.09	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	14	33	4.20	9.91	4.47	59.23	0.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	41	2.40	12.31	6.87	66.10	0.50	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	45	1.20	13.51	1.43	67.53	0.10	4.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	10	55	3.00	16.52	8.41	75.93	0.61	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	58	0.90	17.42	1.09	77.03	0.08	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	66	2.40	19.82	18.92	95.95	1.38	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	72	1.80	21.62	10.23	106.17	0.75	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	82	3.00	24.62	30.22	136.39	2.21	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	86	1.20	25.83	30.48	166.87	2.23	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	102	4.80	30.63	61.29	228.16	4.48	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	112	3.00	33.63	70.63	298.79	5.17	21.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	132	6.01	39.64	126.90	425.69	9.28	31.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	166	10.21	49.85	176.75	602.44	12.93	44.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	20	186	6.01	55.86	92.44	694.88	6.76	50.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	87	273	26.13	81.98	353.00	1,047.87	25.82	76.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		60	333	18.02	100.00	319.22	1,367.09	23.35	100.00	112	112	100.00	100.00	0.81	0.81	100.00	100.00	0.25	0.06			
				333					1,367.09					112					0.81					0.06



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.27	1.27	1.12	1.12	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	2.53	3.80	0.34	1.47	0.08	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.27	5.06	0.00	1.47	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.27	6.33	0.76	2.23	0.18	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.27	7.59	0.93	3.16	0.22	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.27	8.86	0.05	3.21	0.01	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.27	10.13	1.40	4.61	0.34	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.27	11.39	8.47	13.08	2.03	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.27	12.66	4.97	18.05	1.19	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.27	13.92	4.48	22.53	1.07	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.27	15.19	0.24	22.77	0.06	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	1.27	16.46	3.43	26.21	0.82	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	16	3.80	20.25	5.17	31.37	1.24	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	20	5.06	25.32	21.90	53.27	5.24	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	24	5.06	30.38	14.58	67.85	3.49	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	35	13.92	44.30	74.78	142.63	17.88	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	43	10.13	54.43	45.31	187.94	10.84	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	51	10.13	64.56	9.61	197.54	2.30	47.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	64	16.46	81.01	130.55	328.09	31.22	78.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		15	79	18.99	100.00	90.04	418.13	21.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				79					418.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	4.87	4.87	133.43	133.43	36.79	36.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	58	1.55	6.42	0.52	133.96	0.14	36.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	25	83	2.77	9.19	6.10	140.06	1.68	38.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	20	103	2.21	11.41	2.75	142.81	0.76	39.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	23	126	2.55	13.95	21.48	164.29	5.92	45.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	14	140	1.55	15.50	9.42	173.71	2.60	47.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	37	177	4.10	19.60	37.03	210.73	10.21	58.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	30	207	3.32	22.92	333.95	544.68	92.07	150.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	228	2.33	25.25	42.33	587.01	11.67	161.84	1	1	16.67	16.67	1.77	1.77	0.07	0.07	4.18	0.30	0.00	0.30	
10	2,000	2,500	2,250	9	237	1.00	26.25	48.19	635.19	13.29	175.13	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.28	0.28		
11	2,500	3,000	2,750	21	258	2.33	28.57	75.73	710.92	20.88	196.00	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.25	0.25		
12	3,000	4,000	3,500	40	298	4.43	33.00	72.91	783.83	20.10	216.11	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.23	0.23		
13	4,000	5,000	4,500	26	324	2.88	35.88	101.40	885.24	27.96	244.06	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.20	0.20		
14	5,000	7,500	6,250	40	364	4.43	40.31	229.25	1,114.48	63.20	307.27	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.16	0.16		
15	7,500	10,000	8,750	33	397	3.65	43.96	212.61	1,327.09	58.62	365.89	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.13	0.13		
16	10,000	20,000	15,000	84	481	9.30	53.27	3,107.87	1,780.78	856.86	490.97	0	1	0.00	16.67	0.00	1.77	0.00	0.07	0.00	0.10	0.10		
17	20,000	50,000	35,000	167	648	18.49	71.76	1,123.28	657.50	309.69	181.28	5	6	83.33	100.00	2,720.85	2,722.62	99.93	100.00	242.22	414.09	414.09	414.09	
18	50,000	100,000	75,000	89	737	9.86	81.62	489.10	168.40	134.85	46.43	0	6	0.00	100.00	0.00	2,722.62	0.00	100.00	0.00	1616.72	1616.72		
19	100,000	500,000	300,000	112	849	12.40	94.02	381.86	213.46	105.28	58.85	0	6	0.00	100.00	0.00	2,722.62	0.00	100.00	0.00	1275.48	1275.48		
20	500,000	UP		54	903	5.98	100.00	149.25	362.71	41.15	100.00	0	6	0.00	100.00	0.00	2,722.62	0.00	100.00	0.00	750.64	750.64		
				903					362.71					6					2,722.62					750.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	9.09	18.18	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	9.09	27.27	2.39	2.39	13.64	13.64	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	9.09	36.36	4.55	6.94	25.93	39.57	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	9.09	45.45	0.62	7.56	3.51	43.08	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	9.09	54.55	3.50	11.06	19.94	63.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	9.09	63.64	0.00	11.06	0.00	63.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	9.09	72.73	0.00	11.06	0.00	63.02	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	9.09	81.82	1.21	12.27	6.90	69.92	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	9.09	90.91	1.70	13.98	9.71	79.63	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	9.09	100.00	3.58	17.55	20.37	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	11	0.00	100.00	0.00	17.55	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				11					17.55					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	6.30	6.30	171.69	171.69	5.61	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	41	2.03	8.33	0.56	172.26	0.02	5.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	50	1.83	10.16	258.98	431.24	8.47	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	22	72	4.47	14.63	5.10	426.14	0.17	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	108	7.32	21.95	8.32	434.46	0.27	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	125	3.46	25.41	7.12	441.58	0.23	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	143	3.66	29.07	21.34	462.92	0.70	15.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	173	6.10	35.16	35.87	498.78	1.17	16.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	189	3.25	38.41	46.03	544.81	1.50	17.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	212	4.67	43.09	35.58	580.40	1.16	18.97	5	5	100.00	100.00	1,009.86	1,009.86	100.00	100.00	2838.23	174.00			
11	2,500	3,000	2,750	17	229	3.46	46.54	43.50	623.89	1.42	20.39	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	161.86			
12	3,000	4,000	3,500	27	256	5.49	52.03	86.49	710.39	2.83	23.22	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	142.16			
13	4,000	5,000	4,500	14	270	2.85	54.88	75.79	786.17	2.48	25.70	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	128.45			
14	5,000	7,500	6,250	93	363	18.90	73.78	1,385.73	2,171.91	45.30	71.00	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	46.50			
15	7,500	10,000	8,750	28	391	5.69	79.47	56.17	2,228.07	1.84	72.83	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	45.32			
16	10,000	20,000	15,000	57	448	11.59	91.06	421.15	2,649.22	13.77	86.60	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	38.12			
17	20,000	50,000	35,000	39	487	7.93	98.98	353.35	3,002.57	11.55	98.15	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	33.63			
18	50,000	100,000	75,000	5	492	1.02	100.00	56.61	3,059.18	1.85	100.00	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	33.01			
19	100,000	500,000	300,000	0	492	0.00	100.00	0.00	3,059.18	0.00	100.00	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	33.01			
20	500,000	UP		0	492	0.00	100.00	0.00	3,059.18	0.00	100.00	0	5	0.00	100.00	0.00	1,009.86	0.00	100.00	0.00	33.01			
				492					3,059.18					5					1,009.86					33.01



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	15.38	15.38	8.78	8.78	7.16	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	7.69	23.08	5.34	14.12	4.35	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	7.69	30.77	3.13	17.25	2.55	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	7.69	38.46	0.00	17.25	0.00	14.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	7.69	46.15	51.03	68.27	41.58	55.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	7.69	53.85	28.67	96.94	23.36	78.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	7.69	61.54	6.24	103.18	5.08	84.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	7.69	69.23	5.00	108.18	4.07	88.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	7.69	76.92	5.00	113.18	4.07	92.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	7.69	84.62	5.20	118.38	4.24	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	7.69	92.31	4.35	122.73	3.54	100.00	2	2	100.00	100.00	1.50	1.50	100.00	100.00	34.58	1.22			
12	3,000	4,000	3,500	1	13	7.69	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
20	500,000	UP		0	13	0.00	100.00	0.00	122.73	0.00	100.00	0	2	0.00	100.00	0.00	1.50	0.00	100.00	0.00	1.22			
				13					122.73					2					1.50					1.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 277

COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.26	10.53	0.53	0.53	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	0.96	1.50	2.08	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	1.61	3.10	3.46	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	0.69	3.80	1.50	8.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	1.73	5.53	3.74	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	1.74	7.27	3.74	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	1.83	9.09	3.94	19.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.26	47.37	2.74	11.84	5.92	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.26	52.63	0.81	12.64	1.74	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.26	57.89	2.97	15.61	6.40	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.26	63.16	1.08	16.69	2.33	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.26	68.42	0.00	16.69	0.00	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	15	10.53	78.95	4.88	21.57	10.51	46.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	18	15.79	94.74	18.41	39.98	39.69	86.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	19	5.26	100.00	6.41	46.38	13.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	19	0.00	100.00	0.00	46.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	19	0.00	100.00	0.00	46.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	19	0.00	100.00	0.00	46.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	46.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					46.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	244	244	7.53	7.53	348.64	348.64	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	55	299	1.70	9.23	33.66	382.30	0.26	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	126	425	3.89	13.12	1.91	384.21	0.01	2.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	55	480	1.70	14.81	24.74	408.94	0.19	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	128	608	3.95	18.77	61.15	470.10	0.47	3.60	2	2	11.76	11.76	60.97	60.97	21.19	21.19	99.71	12.97			
6	500	750	625	100	708	3.09	21.85	64.14	534.23	0.49	4.10	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	11.41			
7	750	1,000	875	183	891	5.65	27.50	163.36	697.59	1.25	5.35	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	8.74			
8	1,000	1,500	1,250	170	1,061	5.25	32.75	220.46	918.04	1.69	7.04	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	6.64			
9	1,500	2,000	1,750	156	1,217	4.81	37.56	295.41	1,213.46	2.27	9.30	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	5.02			
10	2,000	2,500	2,250	97	1,314	2.99	40.56	226.59	1,440.05	1.74	11.04	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	4.23			
11	2,500	3,000	2,750	172	1,486	5.31	45.86	361.44	1,801.50	2.77	13.81	0	2	0.00	11.76	0.00	60.97	0.00	21.19	0.00	3.38			
12	3,000	4,000	3,500	311	1,797	9.60	55.46	772.83	2,574.33	5.93	19.74	2	4	11.76	23.53	20.99	81.96	7.29	28.48	2.72	3.18			
13	4,000	5,000	4,500	179	1,976	5.52	60.99	609.47	3,183.80	4.67	24.41	0	4	0.00	23.53	0.00	81.96	0.00	28.48	0.00	2.57			
14	5,000	7,500	6,250	221	2,197	6.82	67.81	968.02	4,151.82	7.42	31.84	0	4	0.00	23.53	0.00	81.96	0.00	28.48	0.00	1.97			
15	7,500	10,000	8,750	182	2,379	5.62	73.43	829.94	4,981.76	6.36	38.20	1	5	5.88	29.41	1.00	80.96	0.35	28.13	0.12	1.63			
16	10,000	20,000	15,000	275	2,654	8.49	81.91	2,527.35	7,509.11	19.38	57.58	1	6	5.88	35.29	0.00	80.96	0.00	28.13	0.00	1.08			
17	20,000	50,000	35,000	317	2,971	9.78	91.70	2,908.23	10,417.35	22.30	79.88	3	9	17.65	52.94	70.03	150.99	24.34	52.47	2.41	1.45			
18	50,000	100,000	75,000	96	3,067	2.96	94.66	967.69	11,385.03	7.42	87.30	0	9	0.00	52.94	0.00	150.99	0.00	52.47	0.00	1.33			
19	100,000	500,000	300,000	154	3,221	4.75	99.41	1,580.66	12,965.70	12.12	99.42	8	17	47.06	100.00	136.78	287.77	47.53	100.00	8.65	2.22			
20	500,000	UP		19	3,240	0.59	100.00	75.73	13,041.43	0.58	100.00	0	17	0.00	100.00	0.00	287.77	0.00	100.00	0.00	2.21			
				3,240					13,041.43					17					287.77					2.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	84	84	16.90	16.90	63.07	63.07	14.46	14.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	108	4.83	21.73	5.66	68.73	1.30	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	41	149	8.25	29.98	15.91	84.64	3.65	19.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	29	178	5.84	35.81	14.75	99.39	3.38	22.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	201	4.63	40.44	18.35	117.73	4.21	26.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	213	2.41	42.86	2.67	120.41	0.61	27.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	222	1.81	44.67	9.90	130.31	2.27	29.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	244	4.43	49.09	27.63	157.94	6.33	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	257	2.62	51.71	19.60	177.54	4.49	40.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	263	1.21	52.92	17.63	195.17	4.04	44.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	265	0.40	53.32	5.97	201.14	1.37	46.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	279	2.82	56.14	51.71	252.85	11.85	57.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	288	1.81	57.95	48.49	301.33	11.11	69.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	307	3.82	61.77	93.63	394.96	21.46	90.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	318	2.21	63.98	91.77	486.73	21.04	111.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	343	5.03	69.01	116.75	603.49	26.76	138.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	54	397	10.87	79.88	312.45	915.93	71.62	209.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	87	484	17.51	97.38	511.91	404.02	117.34	92.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	496	2.41	99.80	32.26	436.28	7.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	497	0.20	100.00	0.00	436.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				497					436.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	21.87	21.87	11.59	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	2.39	24.26	1.27	12.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	12.19	36.45	6.46	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	6.87	43.33	3.64	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	6.76	50.09	3.58	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	1.92	52.01	1.02	27.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	3.84	55.85	2.03	29.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	3.84	59.69	2.03	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	1.30	60.99	0.69	32.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	31.55	92.54	16.72	49.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	27.92	120.46	14.79	63.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	12.87	133.33	6.82	70.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	8.67	142.00	4.59	75.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	19.52	161.52	10.34	85.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	1.30	162.81	0.69	86.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	10.38	173.19	5.50	91.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	18	11.11	100.00	15.57	188.76	8.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	188.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	188.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	188.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					188.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	28	28	19.18	19.18	1.03	1.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	44	10.96	30.14	3.37	4.40	0.12	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	57	8.90	39.04	9.97	14.37	0.36	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	74	11.64	50.68	4.68	19.06	0.17	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	101	18.49	69.18	0.83	19.89	0.03	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	109	5.48	74.66	4.18	24.07	0.15	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	110	0.68	75.34	2.69	26.75	0.10	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	111	0.68	76.03	3.16	29.91	0.11	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	113	1.37	77.40	7.84	37.75	0.28	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	114	0.68	78.08	7.19	44.94	0.26	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	115	0.68	78.77	0.00	44.94	0.00	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	116	0.68	79.45	0.00	44.94	0.00	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	121	3.42	82.88	20.53	24.40	0.75	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	127	4.11	86.99	70.68	95.08	2.57	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	129	1.37	88.36	32.33	127.41	1.17	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	133	2.74	91.10	0.35	127.06	0.01	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	138	3.42	94.52	67.39	194.46	2.45	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	139	0.68	95.21	0.00	194.46	0.00	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	143	2.74	97.95	80.94	275.40	2.94	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		3	146	2.05	100.00	3,027.79	2,752.39	110.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				146					2,752.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 278

BREWERIES BEVERAGES PRODUCERS SPIRITS LIQUORS PRODUCERS DIST

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.52	0.52	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.52				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	7.55	7.55	5.11	5.11	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	5	1.89	9.43	0.03	5.14	0.01	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	6	1.89	11.32	0.01	5.15	0.00	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	7	1.89	13.21	0.01	5.16	0.00	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	8	1.89	15.09	0.03	5.19	0.01	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	3	11	5.66	20.75	1.61	6.80	0.54	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	13	3.77	24.53	0.92	7.72	0.31	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	14	1.89	26.42	1.13	8.85	0.38	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	1.89	28.30	0.01	8.85	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	1.89	30.19	0.00	8.85	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	17	1.89	32.08	0.01	8.86	0.00	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	18	1.89	33.96	0.01	8.87	0.00	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	19	1.89	35.85	3.56	12.43	1.20	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	20	1.89	37.74	1.40	13.84	0.47	4.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	21	1.89	39.62	11.31	25.15	3.81	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	22	1.89	41.51	0.19	25.33	0.06	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	23	1.89	43.40	0.18	25.52	0.06	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	5	28	9.43	52.83	20.75	46.27	6.98	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	12	40	22.64	75.47	168.07	214.34	56.57	72.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		13	53	24.53	100.00	82.79	297.12	27.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				53				297.12				0						0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	3.30	3.30	48.92	48.92	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	50	117	2.46	5.76	4.88	53.80	0.05	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	80	197	3.94	9.69	16.00	69.80	0.18	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	76	273	3.74	13.44	28.87	98.67	0.32	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	119	392	5.86	19.29	78.29	176.96	0.87	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	471	3.89	23.18	72.69	249.64	0.80	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	56	527	2.76	25.94	53.15	302.80	0.59	3.35	2	2	8.33	8.33	229.41	229.41	42.64	42.64	431.61	75.77			
8	1,000	1,500	1,250	69	596	3.40	29.33	135.32	438.12	1.50	4.85	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	52.36			
9	1,500	2,000	1,750	76	672	3.74	33.07	93.72	531.84	1.04	5.89	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	43.14			
10	2,000	2,500	2,250	34	706	1.67	34.74	78.12	609.96	0.86	6.75	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	37.61			
11	2,500	3,000	2,750	42	748	2.07	36.81	105.34	715.30	1.17	7.92	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	32.07			
12	3,000	4,000	3,500	65	813	3.20	40.01	239.03	954.33	2.65	10.56	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	24.04			
13	4,000	5,000	4,500	69	882	3.40	43.41	200.05	1,154.39	2.21	12.78	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	19.87			
14	5,000	7,500	6,250	127	1,009	6.25	49.66	431.24	1,585.63	4.77	17.55	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	14.47			
15	7,500	10,000	8,750	64	1,073	3.15	52.81	359.66	1,945.29	3.98	21.53	0	2	0.00	8.33	0.00	229.41	0.00	42.64	0.00	11.79			
16	10,000	20,000	15,000	265	1,338	13.04	65.85	1,355.10	3,300.38	15.00	36.53	4	6	16.67	25.00	73.33	302.74	13.63	56.26	5.41	9.17			
17	20,000	50,000	35,000	258	1,596	12.70	78.54	2,348.79	5,649.17	26.00	62.52	4	10	16.67	41.67	96.22	398.96	17.88	74.15	4.10	7.06			
18	50,000	100,000	75,000	181	1,777	8.91	87.45	1,184.21	6,833.38	13.11	75.63	4	14	16.67	58.33	6.45	405.41	1.20	75.34	0.54	5.93			
19	100,000	500,000	300,000	177	1,954	8.71	96.16	969.23	7,802.61	10.73	86.36	10	24	41.67	100.00	132.68	538.09	24.66	100.00	13.69	6.90			
20	500,000	<b>UP</b>		78	2,032	3.84	100.00	1,232.57	9,035.19	13.64	100.00	0	24	0.00	100.00	0.00	538.09	0.00	100.00	0.00	5.96			
				2,032					9,035.19					24					538.09					5.96



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	6.67	6.67	0.05	0.05	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	1.76	1.80	4.01	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	6.26	8.07	14.30	18.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	5.04	13.11	11.51	29.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	1.76	14.87	4.01	33.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	3.51	18.38	8.02	41.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	7.91	26.29	18.05	60.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	5.04	31.33	11.51	71.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	2.78	34.10	6.34	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	0.83	34.93	1.90	79.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	1.11	36.05	2.54	82.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	1.11	37.16	2.54	84.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	0.83	37.99	1.90	86.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.67	93.33	3.51	41.50	8.00	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.67	100.00	2.30	43.80	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	43.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					43.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.47	2.47	8.35	8.35	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.23	3.70	0.55	8.91	0.09	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.23	4.94	0.00	8.91	0.00	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.23	6.17	0.05	8.96	0.01	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	2.47	8.64	0.18	9.13	0.03	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	11	4.94	13.58	1.00	10.14	0.17	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	1.23	14.81	0.05	10.19	0.01	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.23	16.05	0.42	10.60	0.07	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.23	17.28	2.24	12.84	0.38	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.23	18.52	3.80	16.64	0.65	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.23	19.75	1.55	18.19	0.27	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	18	2.47	22.22	18.56	36.75	3.18	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	1.23	23.46	3.59	40.34	0.61	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	22	3.70	27.16	7.71	48.05	1.32	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	24	2.47	29.63	1.12	49.17	0.19	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	33	11.11	40.74	33.87	83.05	5.80	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	42	11.11	51.85	114.52	197.56	19.62	33.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	15	57	18.52	70.37	112.73	310.29	19.32	53.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	67	12.35	82.72	118.83	429.12	20.36	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		14	81	17.28	100.00	154.48	583.59	26.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				81					583.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	14.88	14.88	22.63	22.63	11.86	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	44	21.49	36.36	2.94	25.57	1.54	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	54	8.26	44.63	2.42	27.99	1.27	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	66	9.92	54.55	4.13	32.12	2.16	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	74	6.61	61.16	4.16	36.28	2.18	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	78	3.31	64.46	3.33	39.61	1.75	20.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	86	6.61	71.07	10.41	50.02	5.45	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	92	4.96	76.03	10.83	60.85	5.67	31.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	95	2.48	78.51	8.92	69.77	4.67	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	96	0.83	79.34	3.86	73.63	2.02	38.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	97	0.83	80.17	3.63	77.27	1.90	40.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	98	0.83	80.99	6.93	84.19	3.63	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	99	0.83	81.82	0.08	84.28	0.04	44.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	100	0.83	82.64	0.05	84.33	0.03	44.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	101	0.83	83.47	2.66	86.99	1.40	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	102	0.83	84.30	4.12	91.11	2.16	47.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	108	4.96	89.26	24.15	115.26	12.65	60.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	113	4.13	93.39	2.20	117.46	1.15	61.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	117	3.31	96.69	55.53	172.99	29.09	90.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	121	3.31	100.00	17.88	190.86	9.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				121					190.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	14.29	14.29	3.57	3.57	11.18	11.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	2.19	5.76	6.87	18.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	1.20	6.96	3.76	21.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	3.25	10.21	10.20	32.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	2.74	12.95	8.58	40.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	8.38	21.33	26.27	66.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	10.57	31.89	33.13	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	31.89	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					31.89					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	3.45	3.45	0.20	0.20	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.72	5.17	0.31	0.51	0.40	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.72	6.90	0.00	0.51	0.00	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.72	8.62	2.50	3.01	3.26	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.72	10.34	1.50	4.51	1.96	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.72	12.07	0.82	5.34	1.08	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.72	13.79	4.65	9.98	6.07	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.72	15.52	0.00	9.98	0.00	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.72	17.24	6.43	16.41	8.40	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.72	18.97	0.01	16.42	0.01	21.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.72	20.69	0.01	16.42	0.01	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	1.72	22.41	0.00	16.42	0.00	21.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	1.72	24.14	3.80	20.23	4.97	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	1.72	25.86	0.00	20.23	0.00	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	1.72	27.59	4.65	24.88	6.08	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	1.72	29.31	0.00	24.88	0.00	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	1.72	31.03	0.00	24.88	0.00	32.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	19	1.72	32.76	1.05	25.93	1.37	33.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	28	15.52	48.28	17.34	43.27	22.64	56.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	58	51.72	100.00	33.30	76.58	43.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					76.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	11.11	11.11	0.18	0.18	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	11.11	22.22	0.10	0.28	0.67	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	11.11	33.33	0.43	0.71	2.99	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	11.11	44.44	0.40	1.10	2.73	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	11.11	55.56	0.48	1.59	3.35	10.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	11.11	66.67	5.31	6.89	36.68	47.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	11.11	77.78	4.79	11.68	33.12	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	11.11	88.89	1.39	12.07	2.68	83.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	9	11.11	100.00	2.39	14.46	16.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	14.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					14.46					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	174	174	5.83	5.83	33.75	33.75	0.57	0.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	30	204	1.00	6.83	0.68	34.43	0.01	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	246	1.41	8.24	3.77	38.19	0.06	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	26	272	0.87	9.11	2.75	40.95	0.05	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	50	322	1.67	10.78	5.61	46.55	0.09	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	53	375	1.77	12.55	11.54	58.09	0.19	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	72	447	2.41	14.96	54.88	112.97	0.92	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	132	579	4.42	19.38	67.72	180.70	1.14	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	88	667	2.95	22.33	49.18	229.87	0.83	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	66	733	2.21	24.54	41.36	271.23	0.69	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	76	809	2.54	27.08	54.82	326.05	0.92	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	148	957	4.95	32.04	136.80	462.85	2.30	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	136	1,093	4.55	36.59	138.79	601.64	2.33	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	281	1,374	9.41	46.00	477.30	1,078.94	8.01	18.12	4	4	19.05	19.05	46.63	46.63	84.69	84.69	9.77	4.32			
15	7,500	10,000	8,750	138	1,512	4.62	50.62	211.85	1,290.79	3.56	21.67	0	4	0.00	19.05	0.00	46.63	0.00	84.69	0.00	3.61			
16	10,000	20,000	15,000	405	1,917	13.56	64.18	1,145.68	2,436.47	19.24	40.91	1	5	4.76	23.81	6.59	53.22	11.96	96.65	0.57	2.18			
17	20,000	50,000	35,000	401	2,318	13.42	77.60	1,227.76	3,664.23	20.61	61.52	0	5	0.00	23.81	0.00	53.22	0.00	96.65	0.00	1.45			
18	50,000	100,000	75,000	221	2,539	7.40	85.00	904.38	4,568.61	15.19	76.71	0	5	0.00	23.81	0.00	53.22	0.00	96.65	0.00	1.16			
19	100,000	500,000	300,000	315	2,854	10.55	95.55	1,147.35	5,715.96	19.26	95.97	0	5	0.00	23.81	0.00	53.22	0.00	96.65	0.00	0.93			
20	500,000	<b>UP</b>		133	2,987	4.45	100.00	239.76	5,955.72	4.03	100.00	16	21	76.19	100.00	1.85	55.07	3.35	100.00	0.77	0.92			
				2,987					5,955.72					21					55.07					0.92



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	12.86	12.86	32.59	32.59	7.21	7.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	22	2.86	15.71	0.33	32.91	0.07	7.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	11	33	7.86	23.57	24.45	57.37	5.41	12.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	36	2.14	25.71	2.00	59.37	0.44	13.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	38	1.43	27.14	13.22	72.59	2.92	16.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	44	4.29	31.43	2.91	75.50	0.64	16.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	46	1.43	32.86	0.93	76.43	0.21	16.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	49	2.14	35.00	3.68	80.11	0.81	17.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	52	2.14	37.14	3.88	83.99	0.86	18.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	55	2.14	39.29	1.22	85.21	0.27	18.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	62	5.00	44.29	20.94	106.15	4.63	23.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	70	5.71	50.00	12.40	118.55	2.74	26.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	85	10.71	60.71	23.61	142.16	5.22	31.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	106	15.00	75.71	45.24	187.40	10.01	41.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	112	4.29	80.00	17.95	205.36	3.97	45.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	124	8.57	88.57	78.52	283.87	17.36	62.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	135	7.86	96.43	109.54	393.42	24.23	87.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	139	2.86	99.29	39.58	432.99	8.75	95.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	140	0.71	100.00	19.19	452.18	4.24	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	140	0.00	100.00	0.00	452.18	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				140					452.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	7.46	7.46	1.51	1.51	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	8	4.48	11.94	0.29	1.80	0.08	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	10	2.99	14.93	1.83	3.63	0.49	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	1.49	16.42	0.67	4.31	0.18	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	1.49	17.91	0.00	4.31	0.00	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	14	2.99	20.90	0.55	3.76	0.15	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	15	1.49	22.39	1.71	2.05	0.46	0.55	2	2	50.00	50.00	37.40	37.40	67.31	67.31	2190.05	1826.39			
8	1,000	1,500	1,250	22	37	32.84	55.22	58.97	61.02	15.71	16.26	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	61.29			
9	1,500	2,000	1,750	4	41	5.97	61.19	14.37	75.39	3.83	20.09	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	49.61			
10	2,000	2,500	2,250	3	44	4.48	65.67	65.39	140.78	17.42	37.51	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	26.57			
11	2,500	3,000	2,750	1	45	1.49	67.16	83.66	224.44	22.29	59.80	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	16.66			
12	3,000	4,000	3,500	1	46	1.49	68.66	5.92	230.36	1.58	61.38	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	16.24			
13	4,000	5,000	4,500	1	47	1.49	70.15	2.06	232.42	0.55	61.93	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	16.09			
14	5,000	7,500	6,250	2	49	2.99	73.13	8.48	240.91	2.26	64.19	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	15.52			
15	7,500	10,000	8,750	4	53	5.97	79.10	22.17	263.08	5.91	70.09	0	2	0.00	50.00	0.00	37.40	0.00	67.31	0.00	14.22			
16	10,000	20,000	15,000	13	66	19.40	98.51	94.36	357.44	25.14	95.24	2	4	50.00	100.00	18.16	55.56	32.69	100.00	19.25	15.54			
17	20,000	50,000	35,000	1	67	1.49	100.00	17.88	375.32	4.76	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	14.80			
18	50,000	100,000	75,000	0	67	0.00	100.00	0.00	375.32	0.00	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	14.80			
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	375.32	0.00	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	14.80			
20	500,000	UP		0	67	0.00	100.00	0.00	375.32	0.00	100.00	0	4	0.00	100.00	0.00	55.56	0.00	100.00	0.00	14.80			
				67					375.32					4					55.56					14.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.18	1.18	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	1.48	2.66	0.69	0.87	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	24	4.44	7.10	5.23	6.10	0.33	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	29	1.48	8.58	3.06	9.16	0.19	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	49	5.92	14.50	10.69	19.85	0.68	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	76	7.99	22.49	32.56	52.42	2.06	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	89	3.85	26.33	25.10	77.51	1.59	4.91	1	1	50.00	50.00	16.28	16.28	76.78	76.78	64.88	21.01			
8	1,000	1,500	1,250	35	124	10.36	36.69	81.82	159.33	5.18	10.09	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	10.22			
9	1,500	2,000	1,750	10	134	2.96	39.64	31.17	190.50	1.97	12.06	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	8.55			
10	2,000	2,500	2,250	13	147	3.85	43.49	72.92	263.42	4.62	16.68	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	6.18			
11	2,500	3,000	2,750	20	167	5.92	49.41	62.35	325.78	3.95	20.62	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	5.00			
12	3,000	4,000	3,500	20	187	5.92	55.33	88.67	414.44	5.61	26.24	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	3.93			
13	4,000	5,000	4,500	34	221	10.06	65.38	204.36	618.80	12.94	39.18	0	1	0.00	50.00	0.00	16.28	0.00	76.78	0.00	2.63			
14	5,000	7,500	6,250	30	251	8.88	74.26	174.19	792.99	11.03	50.20	1	2	50.00	100.00	4.92	21.21	23.22	100.00	2.83	2.67			
15	7,500	10,000	8,750	23	274	6.80	81.07	271.29	1,064.28	17.18	67.38	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.99			
16	10,000	20,000	15,000	27	301	7.99	89.05	76.85	987.43	4.87	62.51	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	2.15			
17	20,000	50,000	35,000	30	331	8.88	97.93	463.70	1,451.14	29.36	91.87	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.46			
18	50,000	100,000	75,000	5	336	1.48	99.41	127.68	1,578.81	8.08	99.95	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.34			
19	100,000	500,000	300,000	1	337	0.30	99.70	0.53	1,579.35	0.03	99.99	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.34			
20	500,000	UP		1	338	0.30	100.00	0.22	1,579.57	0.01	100.00	0	2	0.00	100.00	0.00	21.21	0.00	100.00	0.00	1.34			
				338					1,579.57					2					21.21					1.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.94	2.94	0.14	0.14	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.94	5.88	0.22	0.36	0.20	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.94	8.82	0.78	1.14	0.73	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.94	11.76	1.04	2.18	0.98	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.94	14.71	1.13	3.31	1.06	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.94	17.65	0.98	4.29	0.92	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.94	20.59	0.00	4.29	0.00	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.94	23.53	15.70	19.99	14.73	18.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.94	26.47	3.17	23.16	2.97	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.94	29.41	30.58	7.41	28.68	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	2.94	32.35	7.15	14.57	6.71	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	2.94	35.29	29.22	14.65	27.40	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	2.94	38.24	70.68	85.33	66.28	80.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	2.94	41.18	145.06	59.73	136.04	56.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	2.94	44.12	30.75	28.97	28.84	27.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	19	11.76	55.88	4.63	24.34	4.35	22.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	20	2.94	58.82	30.12	5.78	28.25	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	23	8.82	67.65	4.19	9.97	3.93	9.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		11	34	32.35	100.00	96.66	106.63	90.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					106.63					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	8	8	2.83	2.83	15.98	15.98	1.59	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	0.35	3.18	0.14	16.12	0.01	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.35	3.53	0.15	16.27	0.02	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.35	3.89	0.16	16.43	0.02	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.35	4.24	0.06	16.49	0.01	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.35	4.59	0.50	16.98	0.05	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	0.71	5.30	1.76	18.74	0.18	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	17	0.71	6.01	0.27	19.02	0.03	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	0.35	6.36	0.70	19.72	0.07	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	0.35	6.71	0.17	19.89	0.02	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	0.35	7.07	0.35	20.24	0.03	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	0.35	7.42	0.49	20.72	0.05	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	0.35	7.77	0.49	21.21	0.05	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	25	1.06	8.83	8.09	29.30	0.81	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	31	2.12	10.95	18.14	11.16	1.81	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	37	2.12	13.07	79.34	90.50	7.90	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	48	85	16.96	30.04	151.55	242.05	15.08	24.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	79	164	27.92	57.95	330.50	572.56	32.89	56.98	1	1	50.00	50.00	372.00	372.00	83.50	83.50	112.56	64.97			
19	100,000	500,000	300,000	71	235	25.09	83.04	262.46	835.01	26.12	83.11	1	2	50.00	100.00	73.53	445.53	16.50	100.00	28.02	53.36			
20	500,000	<b>UP</b>		48	283	16.96	100.00	169.74	1,004.75	16.89	100.00	0	2	0.00	100.00	0.00	445.53	0.00	100.00	0.00	44.34			
				283					1,004.75					2					445.53					44.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.45	0.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.22	0.67	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.22	0.89	0.01	0.02	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.22	1.12	0.29	0.31	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	12	1.57	2.68	0.27	0.58	0.12	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	39	6.04	8.72	2.42	3.00	1.03	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	59	4.47	13.20	2.77	5.77	1.17	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	87	6.26	19.46	1.85	7.62	0.78	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	58	145	12.98	32.44	5.38	13.00	2.28	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	56	201	12.53	44.97	6.61	19.61	2.80	8.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	255	12.08	57.05	7.80	27.41	3.31	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	60	315	13.42	70.47	10.81	38.23	4.58	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	335	4.47	74.94	4.91	43.14	2.08	18.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	371	8.05	83.00	11.33	54.46	4.80	23.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	384	2.91	85.91	39.05	93.51	16.54	39.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	386	0.45	86.35	1.84	95.35	0.78	40.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	406	4.47	90.83	7.29	102.64	3.09	43.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	413	1.57	92.39	20.55	123.19	8.70	52.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	20	433	4.47	96.87	26.27	149.45	11.13	63.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	447	3.13	100.00	86.61	236.06	36.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				447					236.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	1.67	1.67	2.02	2.02	0.09	0.09	2	2	18.18	18.18	18.38	18.38	3.06	3.06	909.77	909.77			
2	50	100	75	3	13	0.50	2.17	0.27	2.29	0.01	0.11	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	802.09			
3	100	200	150	3	16	0.50	2.67	0.66	2.95	0.03	0.14	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	622.17			
4	200	300	250	3	19	0.50	3.17	0.31	3.26	0.01	0.15	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	563.90			
5	300	500	400	3	22	0.50	3.67	0.92	4.18	0.04	0.19	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	439.29			
6	500	750	625	1	23	0.17	3.84	27.02	31.20	1.25	1.44	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	58.91			
7	750	1,000	875	3	26	0.50	4.34	9.69	40.89	0.45	1.89	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	44.96			
8	1,000	1,500	1,250	2	28	0.33	4.67	7.87	48.76	0.36	2.26	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	37.70			
9	1,500	2,000	1,750	1	29	0.17	4.84	6.27	55.03	0.29	2.55	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	33.40			
10	2,000	2,500	2,250	1	30	0.17	5.01	4.65	59.69	0.22	2.76	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	30.80			
11	2,500	3,000	2,750	1	31	0.17	5.18	0.07	59.76	0.00	2.77	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	30.76			
12	3,000	4,000	3,500	4	35	0.67	5.84	0.09	59.85	0.00	2.77	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	30.72			
13	4,000	5,000	4,500	7	42	1.17	7.01	14.50	74.35	0.67	3.44	0	2	0.00	18.18	0.00	18.38	0.00	3.06	0.00	24.72			
14	5,000	7,500	6,250	5	47	0.83	7.85	14.70	89.06	0.68	4.12	2	4	18.18	36.36	24.32	42.70	4.04	7.10	165.42	47.95			
15	7,500	10,000	8,750	5	52	0.83	8.68	28.58	60.48	1.32	2.80	0	4	0.00	36.36	0.00	42.70	0.00	7.10	0.00	70.61			
16	10,000	20,000	15,000	27	79	4.51	13.19	80.42	140.90	3.72	6.52	1	5	9.09	45.45	0.00	42.70	0.00	7.10	0.00	30.31			
17	20,000	50,000	35,000	101	180	16.86	30.05	597.12	738.02	27.63	34.16	0	5	0.00	45.45	0.00	42.70	0.00	7.10	0.00	5.79			
18	50,000	100,000	75,000	79	259	13.19	43.24	319.71	1,057.73	14.80	48.95	5	10	45.45	90.91	558.88	601.59	92.90	100.00	174.81	56.88			
19	100,000	500,000	300,000	287	546	47.91	91.15	1,028.15	2,085.88	47.58	96.53	1	11	9.09	100.00	0.00	601.59	0.00	100.00	0.00	28.84			
20	500,000	UP		53	599	8.85	100.00	74.92	2,160.80	3.47	100.00	0	11	0.00	100.00	0.00	601.59	0.00	100.00	0.00	27.84			
				599					2,160.80					11					601.59					27.84





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	67	67	12.59	12.59	2.69	2.69	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	18	85	3.38	15.98	0.86	3.55	0.05	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	45	130	8.46	24.44	4.69	8.24	0.25	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15	145	2.82	27.26	2.72	10.96	0.15	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	149	0.75	28.01	0.87	11.83	0.05	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	156	1.32	29.32	4.58	16.41	0.25	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	166	1.88	31.20	27.66	44.08	1.49	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	175	1.69	32.89	10.15	54.22	0.55	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	182	1.32	34.21	4.75	58.98	0.26	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	183	0.19	34.40	4.06	63.04	0.22	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	189	1.13	35.53	23.05	86.09	1.24	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	197	1.50	37.03	20.81	106.91	1.12	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	207	1.88	38.91	21.12	128.03	1.13	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	217	1.88	40.79	26.14	154.17	1.40	8.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	230	2.44	43.23	42.49	196.66	2.28	10.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	254	4.51	47.74	329.65	526.31	17.70	28.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	59	313	11.09	58.83	496.18	1,022.49	26.64	54.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	342	5.45	64.29	136.79	1,159.28	7.35	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	113	455	21.24	85.53	398.17	1,557.45	21.38	83.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		77	532	14.47	100.00	304.80	1,862.25	16.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				532					1,862.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	11.11	11.11	5.70	5.70	6.92	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	11.11	22.22	0.00	5.70	0.00	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	11.11	33.33	8.06	13.76	9.79	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	11.11	44.44	0.00	13.76	0.00	16.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	11.11	55.56	18.04	31.80	21.89	38.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	11.11	66.67	4.05	35.85	4.91	43.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	11.11	77.78	39.84	75.70	48.35	91.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	11.11	88.89	0.05	75.64	0.06	91.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	1	9	11.11	100.00	6.76	82.41	8.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	9	0.00	100.00	0.00	82.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				9					82.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	7	7	1.85	1.85	1.00	1.00	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	8	0.26	2.12	0.01	1.02	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	9	0.26	2.38	0.08	1.09	0.00	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	3	12	0.79	3.17	2.75	3.84	0.14	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	2	14	0.53	3.70	0.63	3.22	0.03	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	15	0.26	3.97	0.09	3.31	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	16	0.26	4.23	0.01	3.32	0.00	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	2	18	0.53	4.76	2.35	5.67	0.12	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	19	0.26	5.03	0.78	6.45	0.04	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	3	22	0.79	5.82	9.40	15.85	0.48	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	24	0.53	6.35	13.08	28.93	0.66	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	25	0.26	6.61	8.16	37.09	0.41	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	26	0.26	6.88	13.54	50.64	0.69	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	18	44	4.76	11.64	40.91	91.55	2.07	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	9	53	2.38	14.02	36.53	128.07	1.85	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	16	69	4.23	18.25	125.99	254.06	6.39	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	12	81	3.17	21.43	44.16	298.22	2.24	15.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	8	89	2.12	23.54	173.37	471.59	8.79	23.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	132	221	34.92	58.47	676.69	1,148.28	34.30	58.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		157	378	41.53	100.00	824.58	1,972.86	41.80	100.00	1	1	100.00	100.00	0.01	0.01	100.00	100.00	0.00	0.00
				378				1,972.86				1				0.01				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	1.63	1.63	0.92	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	0.00	1.63	0.00	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	20.58	22.21	11.66	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	0.00	22.21	0.00	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	0.83	23.04	0.47	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	0.35	23.39	0.20	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	0.88	24.27	0.50	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	1.09	25.35	0.62	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	46.38	71.73	26.28	40.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	19.71	91.45	11.17	51.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	34.09	125.54	19.32	71.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	42.21	167.75	23.92	95.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	8.72	176.47	4.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	176.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					176.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	2.67	2.67	61.26	61.26	3.10	3.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	12	0.24	2.91	0.72	61.98	0.04	3.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	15	0.73	3.64	2.16	64.14	0.11	3.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	27	42	6.55	10.19	26.23	90.37	1.33	4.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	12	54	2.91	13.11	18.38	108.74	0.93	5.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	55	0.24	13.35	1.00	109.74	0.05	5.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	56	0.24	13.59	3.22	112.96	0.16	5.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	57	0.24	13.83	8.74	121.70	0.44	6.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	58	0.24	14.08	39.89	161.59	2.02	8.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	59	0.24	14.32	0.00	161.59	0.00	8.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	60	0.24	14.56	0.00	161.59	0.00	8.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	61	0.24	14.81	0.03	161.62	0.00	8.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	62	0.24	15.05	0.00	161.62	0.00	8.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	67	1.21	16.26	34.56	196.18	1.75	9.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	73	1.46	17.72	32.55	228.74	1.65	11.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	90	4.13	21.84	14.84	213.89	0.75	10.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	103	193	25.00	46.84	748.06	961.96	37.84	48.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	50	243	12.14	58.98	505.23	1,467.19	25.56	74.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	106	349	25.73	84.71	98.86	1,566.05	5.00	79.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		63	412	15.29	100.00	410.69	1,976.73	20.78	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				412					1,976.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	3.75	3.75	15.56	15.56	3.82	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.25	5.00	0.03	15.59	0.01	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.25	6.25	0.03	15.62	0.01	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.25	7.50	0.10	15.72	0.02	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.25	8.75	0.13	15.86	0.03	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.25	10.00	0.00	15.86	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.25	11.25	0.00	15.86	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.25	12.50	0.00	15.86	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.25	13.75	0.00	15.86	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.25	15.00	0.00	15.86	0.00	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.25	16.25	0.57	16.43	0.14	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.25	17.50	0.00	16.43	0.00	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.25	18.75	14.07	30.50	3.45	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	1.25	20.00	5.80	36.30	1.42	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	1.25	21.25	26.52	62.82	6.51	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	18	1.25	22.50	5.73	68.54	1.41	16.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	19	1.25	23.75	26.52	95.06	6.51	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	31	15.00	38.75	46.04	141.11	11.30	34.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	43	15.00	53.75	53.62	194.73	13.16	47.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		37	80	46.25	100.00	212.77	407.50	52.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				80					407.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.15	6.15	2.66	2.66	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	17	0.38	6.54	0.28	2.94	0.02	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	17	34	6.54	13.08	5.58	8.52	0.46	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	37	1.15	14.23	2.01	10.53	0.16	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	45	3.08	17.31	49.05	59.58	4.00	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	48	1.15	18.46	1.73	61.30	0.14	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	56	3.08	21.54	1.17	62.47	0.10	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	68	4.62	26.15	25.29	87.76	2.06	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	78	3.85	30.00	11.87	99.63	0.97	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	82	1.54	31.54	1.59	101.22	0.13	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	86	1.54	33.08	8.66	109.87	0.71	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	87	0.38	33.46	6.21	116.08	0.51	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	103	6.15	39.62	43.45	159.53	3.55	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	117	5.38	45.00	113.53	273.06	9.27	22.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	135	6.92	51.92	96.29	369.35	7.86	30.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	36	171	13.85	65.77	254.61	623.96	20.78	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	29	200	11.15	76.92	221.43	845.39	18.07	69.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	29	229	11.15	88.08	189.07	1,034.46	15.43	84.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	28	257	10.77	98.85	178.98	1,213.44	14.61	99.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	260	1.15	100.00	11.68	1,225.12	0.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				260					1,225.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.38	4.38	0.96	0.96	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	29	6.20	10.58	4.05	5.01	0.10	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	39	3.65	14.23	44.05	49.06	1.10	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	31	70	11.31	25.55	161.47	210.53	4.04	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	84	5.11	30.66	284.39	494.92	7.11	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	109	9.12	39.78	703.22	1,198.14	17.59	29.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	136	9.85	49.64	587.79	1,785.93	14.70	44.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	147	4.01	53.65	780.93	2,566.86	19.53	64.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	159	4.38	58.03	34.55	2,601.41	0.86	65.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	173	5.11	63.14	196.43	2,797.84	4.91	69.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	189	5.84	68.98	114.65	2,912.48	2.87	72.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	191	0.73	69.71	70.46	2,982.94	1.76	74.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	200	3.28	72.99	111.00	3,093.94	2.78	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	202	0.73	73.72	99.90	3,193.84	2.50	79.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	212	3.65	77.37	120.62	3,314.47	3.02	82.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	228	5.84	83.21	184.53	3,499.00	4.61	87.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	27	255	9.85	93.07	365.29	3,864.29	9.14	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	260	1.82	94.89	66.90	3,931.18	1.67	98.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	274	5.11	100.00	67.36	3,998.54	1.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	274	0.00	100.00	0.00	3,998.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				274					3,998.54					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	4	4	4.30	4.30	8.33	8.33	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.08	5.38	0.10	8.44	0.04	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	3.23	8.60	0.55	8.99	0.21	3.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	1.08	9.68	1.03	10.02	0.40	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	1.08	10.75	0.00	10.02	0.00	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.08	11.83	0.00	10.02	0.00	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	1.08	12.90	2.34	12.36	0.91	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	1.08	13.98	2.80	15.16	1.09	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	1.08	15.05	3.05	18.21	1.19	7.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	1.08	16.13	4.46	22.67	1.73	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	1.08	17.20	3.88	26.54	1.51	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	1.08	18.28	0.00	26.54	0.00	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	20	3.23	21.51	0.00	26.54	0.00	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	25	5.38	26.88	7.26	33.80	2.82	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	1.08	27.96	0.00	33.80	0.00	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	27	1.08	29.03	0.00	33.80	0.00	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	29	2.15	31.18	0.00	33.81	0.00	13.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	39	10.75	41.94	90.43	124.24	35.19	48.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	68	31.18	73.12	132.36	256.60	51.50	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		25	93	26.88	100.00	0.40	257.00	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				93					257.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 284 VOLTAGE & CURRENT TRANSFORMER STATIONS IN THE OPEN

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	6.45	6.45	0.75	0.75	0.44	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3	3.23	9.68	0.50	1.25	0.29	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	4	3.23	12.90	0.83	2.09	0.49	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	7	9.68	22.58	3.14	5.23	1.84	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	3	10	9.68	32.26	3.28	8.51	1.92	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	11	3.23	35.48	2.48	10.99	1.45	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	6	17	19.35	54.84	15.04	26.03	8.82	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	18	3.23	58.06	1.74	27.78	1.02	16.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	19	3.23	61.29	3.36	31.14	1.97	18.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	20	3.23	64.52	3.55	34.69	2.08	20.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	21	3.23	67.74	6.14	40.83	3.60	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	25	12.90	80.65	35.33	76.16	20.70	44.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	26	3.23	83.87	2.60	78.76	1.52	46.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	27	3.23	87.10	4.36	83.11	2.55	48.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	29	6.45	93.55	24.58	107.70	14.41	63.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	30	3.23	96.77	64.00	171.70	37.51	100.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	31	3.23	100.00	1.07	170.63	0.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	170.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	31	0.00	100.00	0.00	170.63	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				31					170.63					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	11.76	11.76	21.46	21.46	4.12	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.94	14.71	0.38	21.85	0.07	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.94	17.65	9.14	30.99	1.75	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.94	20.59	83.24	114.23	15.98	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.94	23.53	0.00	114.23	0.00	21.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	2.94	26.47	16.30	130.53	3.13	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	2.94	29.41	0.11	130.42	0.02	25.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	2.94	32.35	1.22	131.64	0.23	25.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	2.94	35.29	27.00	158.64	5.18	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	2.94	38.24	14.72	173.36	2.83	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	2.94	41.18	20.20	193.56	3.88	37.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	2.94	44.12	7.01	200.58	1.35	38.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	2.94	47.06	26.24	226.82	5.04	43.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	2.94	50.00	8.58	235.40	1.65	45.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	2.94	52.94	8.58	243.98	1.65	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	2.94	55.88	32.10	276.08	6.16	52.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	27	23.53	79.41	163.32	439.40	31.34	84.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	28	2.94	82.35	25.78	465.18	4.95	89.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	31	8.82	91.18	14.73	479.91	2.83	92.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	34	8.82	100.00	41.15	521.06	7.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				34					521.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	5.60	5.60	28.77	28.77	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	18	2.16	7.76	0.30	29.07	0.02	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	20	0.86	8.62	0.69	29.76	0.04	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	1.29	9.91	5.10	34.85	0.28	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	34	4.74	14.66	5.36	40.22	0.29	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	38	1.72	16.38	8.66	48.87	0.47	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	44	2.59	18.97	25.07	73.95	1.37	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	60	6.90	25.86	14.64	88.59	0.80	4.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	70	4.31	30.17	16.62	105.20	0.91	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	80	4.31	34.48	22.61	127.81	1.24	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	85	2.16	36.64	30.71	158.51	1.68	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	107	9.48	46.12	131.17	289.68	7.19	15.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	126	8.19	54.31	97.81	387.49	5.36	21.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	153	11.64	65.95	212.34	599.83	11.64	32.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	158	2.16	68.10	194.57	794.40	10.66	43.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	183	10.78	78.88	387.94	1,182.34	21.26	64.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	191	3.45	82.33	229.82	1,412.15	12.59	77.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	206	6.47	88.79	52.83	1,464.98	2.89	80.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	19	225	8.19	96.98	117.54	1,582.52	6.44	86.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	232	3.02	100.00	242.41	1,824.94	13.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				232					1,824.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2861

LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.86	0.86	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	5.00	5.86	8.91	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	50.23	56.09	89.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	56.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					56.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	7.16	7.16	51.19	51.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	6.82	13.98	48.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	13.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					13.98					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.15	0.15	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.12	0.27	0.08	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.97	1.24	0.60	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	2.20	3.44	1.36	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	2.77	6.21	1.72	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	1.23	7.44	0.76	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	5.18	12.62	3.22	7.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	8.19	20.81	5.08	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	85.87	106.68	53.33	66.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	54.34	161.03	33.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	161.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					161.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	60	60	5.20	5.20	27.96	27.96	0.67	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	57	117	4.94	10.15	5.36	33.32	0.13	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	131	1.21	11.36	1.95	35.27	0.05	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	163	2.78	14.14	9.39	44.66	0.22	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	42	205	3.64	17.78	5.13	49.80	0.12	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	46	251	3.99	21.77	27.80	77.60	0.66	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	60	311	5.20	26.97	15.41	93.01	0.37	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	98	409	8.50	35.47	23.75	116.76	0.57	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	95	504	8.24	43.71	165.14	281.90	3.93	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	530	2.25	45.97	29.12	311.02	0.69	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	584	4.68	50.65	43.94	354.96	1.05	8.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	48	632	4.16	54.81	65.86	420.82	1.57	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	19	651	1.65	56.46	48.77	469.59	1.16	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	50	701	4.34	60.80	102.71	572.30	2.44	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	49	750	4.25	65.05	109.42	681.71	2.60	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	106	856	9.19	74.24	673.54	1,355.25	16.03	32.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	141	997	12.23	86.47	1,070.47	2,425.73	25.47	57.72	4	4	100.00	100.00	1.82	1.82	100.00	100.00	0.17	0.08			
18	50,000	100,000	75,000	52	1,049	4.51	90.98	349.42	2,775.15	8.31	66.03	0	4	0.00	100.00	0.00	1.82	0.00	100.00	0.00	0.07			
19	100,000	500,000	300,000	73	1,122	6.33	97.31	1,065.15	3,840.30	25.34	91.38	0	4	0.00	100.00	0.00	1.82	0.00	100.00	0.00	0.05			
20	500,000	<b>UP</b>		31	1,153	2.69	100.00	362.47	4,202.77	8.62	100.00	0	4	0.00	100.00	0.00	1.82	0.00	100.00	0.00	0.04			
				1,153					4,202.77					4					1.82					0.04





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	19.46	19.46	44.58	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.00	19.46	0.00	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.00	19.46	0.00	44.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	21.40	40.86	49.03	93.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	2.79	43.65	6.40	100.00	2	2	100.00	100.00	0.22	0.22	100.00	100.00	7.90	0.51			
7	750	1,000	875	1	6	16.67	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
20	500,000	UP		0	6	0.00	100.00	0.00	43.65	0.00	100.00	0	2	0.00	100.00	0.00	0.22	0.00	100.00	0.00	0.51			
				6					43.65					2					0.22					0.51



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	4.65	4.65	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	6.98	11.63	0.31	0.31	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	6.98	18.60	0.46	0.77	0.39	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.33	20.93	0.34	1.11	0.28	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.33	23.26	1.17	2.28	0.99	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.33	25.58	0.37	2.65	0.31	2.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	17	13.95	39.53	3.53	6.17	2.98	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	20	6.98	46.51	4.63	10.80	3.91	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	25	11.63	58.14	10.48	21.28	8.87	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	2.33	60.47	0.25	21.53	0.21	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	2.33	62.79	0.90	22.43	0.76	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	2.33	65.12	0.00	22.43	0.00	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	2.33	67.44	2.07	24.50	1.75	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	9.30	76.74	10.18	34.68	8.61	29.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	34	2.33	79.07	5.68	40.36	4.80	34.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	37	6.98	86.05	8.42	48.78	7.13	41.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	39	4.65	90.70	16.86	65.64	14.27	55.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	40	2.33	93.02	8.58	74.22	7.26	62.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	41	2.33	95.35	17.12	91.35	14.49	77.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	43	4.65	100.00	26.84	118.19	22.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					118.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	17.14	17.14	0.39	0.39	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	5.71	22.86	0.14	0.53	0.03	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	1.43	24.29	0.04	0.57	0.01	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	18	1.43	25.71	0.05	0.62	0.01	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	19	1.43	27.14	0.56	1.18	0.13	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	20	1.43	28.57	0.58	1.75	0.13	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	21	1.43	30.00	0.29	2.04	0.07	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	22	1.43	31.43	0.35	2.39	0.08	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	1.43	32.86	1.67	4.06	0.38	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	24	1.43	34.29	1.06	5.12	0.24	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	26	2.86	37.14	0.00	5.12	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	1.43	38.57	35.84	40.96	8.21	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	1.43	40.00	60.29	101.25	13.80	23.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	30	2.86	42.86	0.86	102.11	0.20	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	1.43	44.29	0.31	102.42	0.07	23.45	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	32	1.43	45.71	12.78	115.21	2.93	26.38	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	33	1.43	47.14	2.56	117.76	0.59	26.96	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	39	8.57	55.71	141.95	259.71	32.50	59.46	3	4	42.86	57.14	1.15	1.15	75.98	75.98	0.81	0.44			
19	100,000	500,000	300,000	1	40	1.43	57.14	5.00	264.71	1.14	60.60	0	4	0.00	57.14	0.00	1.15	0.00	75.98	0.00	0.44			
20	500,000	UP		30	70	42.86	100.00	172.08	436.79	39.40	100.00	3	7	42.86	100.00	0.36	1.52	24.02	100.00	0.21	0.35			
				70					436.79					7					1.52					0.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	4.26	4.26	2.15	2.15	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	42	2.13	6.38	1.31	3.46	0.34	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	48	90	7.29	13.68	6.77	10.23	1.75	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	17	107	2.58	16.26	3.18	13.42	0.82	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	60	167	9.12	25.38	5.59	19.00	1.44	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	44	211	6.69	32.07	6.31	25.31	1.63	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	62	273	9.42	41.49	7.30	32.62	1.88	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	60	333	9.12	50.61	68.45	101.07	17.64	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	52	385	7.90	58.51	8.82	109.89	2.27	28.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	400	2.28	60.79	2.39	112.28	0.62	28.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	414	2.13	62.92	0.18	112.46	0.05	28.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	32	446	4.86	67.78	20.47	132.93	5.27	34.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	22	468	3.34	71.12	15.40	148.32	3.97	38.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	31	499	4.71	75.84	5.42	153.75	1.40	39.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	28	527	4.26	80.09	52.66	206.40	13.57	53.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	53	580	8.05	88.15	54.46	260.87	14.04	67.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	614	5.17	93.31	42.94	303.81	11.07	78.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	18	632	2.74	96.05	33.14	336.95	8.54	86.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	644	1.82	97.87	12.46	349.41	3.21	90.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		14	658	2.13	100.00	38.61	388.02	9.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				658					388.02					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	2.60	2.60	98.12	98.12	11.91	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	14	1.04	3.64	0.05	98.17	0.01	11.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	23	2.34	5.97	0.13	98.30	0.02	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	29	1.56	7.53	0.98	99.28	0.12	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	37	2.08	9.61	0.52	99.80	0.06	12.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	44	1.82	11.43	2.03	101.83	0.25	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	48	1.04	12.47	1.51	103.34	0.18	12.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	56	2.08	14.55	5.27	108.61	0.64	13.18	2	2	9.09	9.09	0.27	0.27	2.68	2.68	5.05	0.25			
9	1,500	2,000	1,750	12	68	3.12	17.66	4.83	113.45	0.59	13.77	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.24			
10	2,000	2,500	2,250	3	71	0.78	18.44	7.25	120.70	0.88	14.65	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.22			
11	2,500	3,000	2,750	1	72	0.26	18.70	0.00	120.70	0.00	14.65	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.22			
12	3,000	4,000	3,500	9	81	2.34	21.04	10.30	131.00	1.25	15.90	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.20			
13	4,000	5,000	4,500	11	92	2.86	23.90	11.25	142.25	1.37	17.27	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.19			
14	5,000	7,500	6,250	21	113	5.45	29.35	25.61	167.86	3.11	20.38	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.16			
15	7,500	10,000	8,750	26	139	6.75	36.10	23.42	191.28	2.84	23.22	0	2	0.00	9.09	0.00	0.27	0.00	2.68	0.00	0.14			
16	10,000	20,000	15,000	48	187	12.47	48.57	71.21	262.49	8.64	31.86	1	3	4.55	13.64	1.33	1.60	13.42	16.11	1.87	0.61			
17	20,000	50,000	35,000	42	229	10.91	59.48	119.52	382.01	14.51	46.37	0	3	0.00	13.64	0.00	1.60	0.00	16.11	0.00	0.42			
18	50,000	100,000	75,000	39	268	10.13	69.61	138.50	520.51	16.81	63.18	0	3	0.00	13.64	0.00	1.60	0.00	16.11	0.00	0.31			
19	100,000	500,000	300,000	48	316	12.47	82.08	218.74	739.24	26.55	89.74	0	3	0.00	13.64	0.00	1.60	0.00	16.11	0.00	0.22			
20	500,000	UP		69	385	17.92	100.00	84.54	823.79	10.26	100.00	19	22	86.36	100.00	8.33	9.93	83.89	100.00	9.86	1.21			
				385					823.79					22					9.93					1.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2904

AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	0.07	0.07	0.62	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	1.84	1.77	15.47	14.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	0.25	2.02	2.10	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.85	15.38	0.20	2.22	1.68	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	3.85	19.23	0.25	2.47	2.10	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	3.85	23.08	0.39	2.85	3.24	23.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	3.85	26.92	0.34	3.20	2.89	26.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	3.85	30.77	0.69	3.89	5.77	32.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	3.85	34.62	0.23	4.12	1.94	34.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	3.85	38.46	0.17	3.95	1.43	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	3.85	42.31	0.00	3.95	0.00	33.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	3.85	46.15	0.14	4.08	1.15	34.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	17	19.23	65.38	1.35	5.43	11.33	45.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	20	11.54	76.92	1.60	7.03	13.44	59.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	3.85	80.77	2.65	4.39	22.23	36.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	22	3.85	84.62	0.18	4.57	1.53	38.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	26	15.38	100.00	7.34	11.91	61.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	11.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					11.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	6.15	6.15	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	12	12.31	18.46	0.50	0.53	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	13	1.54	20.00	0.14	0.67	0.02	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	15	3.08	23.08	0.21	0.88	0.02	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	1.54	24.62	8.97	9.85	1.01	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	17	1.54	26.15	0.65	10.50	0.07	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	20	4.62	30.77	1.07	11.57	0.12	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	21	1.54	32.31	1.04	12.61	0.12	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	23	3.08	35.38	1.52	14.14	0.17	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	1.54	36.92	2.30	16.44	0.26	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	27	4.62	41.54	10.60	27.04	1.19	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	31	6.15	47.69	6.21	33.25	0.70	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	32	1.54	49.23	5.03	28.23	0.57	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	33	1.54	50.77	11.02	39.25	1.24	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	34	1.54	52.31	10.16	49.41	1.14	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	40	9.23	61.54	44.30	93.72	4.99	10.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	43	4.62	66.15	63.80	157.51	7.19	17.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	8	51	12.31	78.46	469.40	626.92	52.87	70.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	61	15.38	93.85	197.87	824.79	22.29	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	65	6.15	100.00	63.10	887.88	7.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				65				887.88				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.41	5.41	7.80	7.80	5.21	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.70	8.11	0.13	7.93	0.09	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.70	10.81	0.26	8.19	0.17	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.70	13.51	0.41	8.60	0.27	5.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.70	16.22	0.44	9.04	0.29	6.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.70	18.92	0.76	9.80	0.51	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.70	21.62	1.63	11.43	1.09	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.70	24.32	10.48	21.92	7.00	14.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.70	27.03	3.45	25.37	2.31	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.70	29.73	4.87	20.50	3.25	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.70	32.43	0.10	20.60	0.07	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.70	35.14	0.10	20.70	0.07	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	15	5.41	40.54	10.58	31.29	7.07	20.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	2.70	43.24	7.78	39.07	5.20	26.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	22	16.22	59.46	33.14	72.21	22.14	48.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	24	5.41	64.86	28.57	43.64	19.08	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	29	13.51	78.38	28.60	72.24	19.10	48.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	35	16.22	94.59	70.03	142.27	46.78	95.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	37	5.41	100.00	7.44	149.71	4.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	37	0.00	100.00	0.00	149.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					149.71					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	1.24	1.24	13.05	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	8.25	9.48	86.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	9.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					9.48					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	55	55	29.89	29.89	0.91	0.91	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	68	7.07	36.96	0.93	1.84	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	90	11.96	48.91	55.61	57.44	6.25	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	10	100	5.43	54.35	4.70	62.15	0.53	6.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	108	4.35	58.70	2.39	64.53	0.27	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	110	1.09	59.78	0.06	64.59	0.01	7.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	117	3.80	63.59	4.70	69.29	0.53	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	122	2.72	66.30	6.92	76.20	0.78	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	123	0.54	66.85	2.25	78.45	0.25	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	124	0.54	67.39	2.26	80.71	0.25	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	127	1.63	69.02	9.64	90.35	1.08	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	129	1.09	70.11	6.80	83.55	0.76	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	130	0.54	70.65	88.03	171.58	9.89	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	131	0.54	71.20	9.40	180.98	1.06	20.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	133	1.09	72.28	1.64	182.62	0.18	20.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	136	1.63	73.91	29.42	212.04	3.31	23.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	146	5.43	79.35	133.51	345.55	15.00	38.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	5	151	2.72	82.07	368.41	713.95	41.40	80.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	164	7.07	89.13	44.25	758.20	4.97	85.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		20	184	10.87	100.00	131.68	889.89	14.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				184					889.89					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.60	3.60	0.11	0.11	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	21	4.80	8.40	1.04	1.14	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	46	10.00	18.40	3.08	4.22	0.23	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	56	4.00	22.40	14.81	19.03	1.10	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	86	12.00	34.40	14.85	33.88	1.10	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	99	5.20	39.60	4.52	38.40	0.33	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	123	9.60	49.20	15.38	53.78	1.14	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	18	141	7.20	56.40	17.17	70.95	1.27	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	161	8.00	64.40	17.84	88.79	1.32	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	174	5.20	69.60	24.08	112.88	1.78	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	180	2.40	72.00	7.40	120.28	0.55	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	200	8.00	80.00	42.57	162.84	3.15	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	214	5.60	85.60	32.64	195.48	2.42	14.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	225	4.40	90.00	29.91	225.39	2.21	16.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	227	0.80	90.80	8.74	234.13	0.65	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	231	1.60	92.40	76.44	310.57	5.66	23.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	235	1.60	94.00	61.34	371.91	4.54	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	241	2.40	96.40	117.49	489.39	8.70	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	246	2.00	98.40	813.36	1,302.75	60.23	96.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	250	1.60	100.00	47.68	1,350.43	3.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				250					1,350.43					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.99	0.99	3.41	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	1.02	2.01	3.50	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.22	2.22	0.75	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.74	2.96	2.53	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	0.90	3.87	3.11	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	4.24	8.11	14.60	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	8	13.33	53.33	2.44	10.55	8.39	36.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	11	20.00	73.33	3.59	14.14	12.35	48.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	6.67	80.00	1.20	15.34	4.13	52.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	6.67	86.67	5.05	20.39	17.37	70.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	6.67	93.33	2.43	22.81	8.35	78.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	6.67	100.00	6.25	29.06	21.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	29.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					29.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2911

CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.74	1.74	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.87	2.61	0.36	0.36	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	15	10.43	13.04	2.09	2.44	0.66	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	18	2.61	15.65	0.76	3.21	0.24	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	29	9.57	25.22	3.36	6.57	1.06	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	36	6.09	31.30	11.40	17.97	3.60	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	47	9.57	40.87	13.01	30.98	4.11	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	58	9.57	50.43	9.75	40.73	3.08	12.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	74	13.91	64.35	40.12	80.85	12.68	25.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	81	6.09	70.43	19.17	100.02	6.06	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	84	2.61	73.04	7.43	107.46	2.35	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	91	6.09	79.13	19.13	126.59	6.05	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	94	2.61	81.74	14.87	141.46	4.70	44.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	99	4.35	86.09	22.37	163.83	7.07	51.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	105	5.22	91.30	33.64	197.47	10.64	62.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	110	4.35	95.65	90.08	287.55	28.48	90.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	113	2.61	98.26	20.72	308.28	6.55	97.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	114	0.87	99.13	4.29	312.57	1.36	98.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	115	0.87	100.00	3.75	316.32	1.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	115	0.00	100.00	0.00	316.32	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				115					316.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	10.53	10.53	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	2.63	13.16	0.51	0.51	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	2.63	15.79	0.10	0.61	0.02	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	2.63	18.42	0.91	1.52	0.21	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	2.63	21.05	0.70	2.22	0.16	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	10	5.26	26.32	186.06	188.29	43.17	43.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	5.26	31.58	1.33	189.62	0.31	43.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	2.63	34.21	1.37	190.99	0.32	44.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	15	5.26	39.47	3.95	194.94	0.92	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	2.63	42.11	6.86	201.80	1.59	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	18	5.26	47.37	3.49	205.29	0.81	47.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	21	7.89	55.26	9.53	214.82	2.21	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	23	5.26	60.53	11.65	226.48	2.70	52.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	28	13.16	73.68	28.28	254.76	6.56	59.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	30	5.26	78.95	16.75	271.51	3.89	62.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	34	10.53	89.47	114.06	385.57	26.46	89.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	38	10.53	100.00	45.47	431.05	10.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	38	0.00	100.00	0.00	431.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	38	0.00	100.00	0.00	431.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	38	0.00	100.00	0.00	431.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				38					431.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	2	2	13.33	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	6.67	20.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	6.67	26.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	6.67	33.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	6.67	40.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	6.67	46.67	1.77	1.77	8.79	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	6.67	53.33	1.28	3.06	6.36	15.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	11	20.00	73.33	0.01	3.06	0.03	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.67	80.00	6.55	9.61	32.48	47.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.67	86.67	9.04	18.66	44.85	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.67	93.33	0.00	18.66	0.00	92.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.67	100.00	1.51	20.17	7.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	20.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					20.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	9.26	9.26	0.10	0.10	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	1.85	11.11	0.12	0.22	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	1.85	12.96	1.51	1.73	0.46	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	1.85	14.81	0.73	2.45	0.22	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	1.85	16.67	1.58	4.04	0.48	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.85	18.52	1.34	5.37	0.41	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	18	14.81	33.33	4.14	9.51	1.25	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	27	16.67	50.00	17.98	27.49	5.45	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	29	3.70	53.70	6.08	33.57	1.84	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	34	9.26	62.96	1.46	35.03	0.44	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	36	3.70	66.67	5.24	40.27	1.59	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	38	3.70	70.37	16.08	56.35	4.87	17.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	40	3.70	74.07	10.90	67.25	3.30	20.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	41	1.85	75.93	4.32	71.57	1.31	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	44	5.56	81.48	34.60	106.17	10.49	32.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	9	53	16.67	98.15	186.46	292.63	56.50	88.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	54	1.85	100.00	37.37	330.00	11.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	330.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	330.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	54	0.00	100.00	0.00	330.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				54					330.00					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	240	240	10.09	10.09	210.25	210.25	3.31	3.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	181	421	7.61	17.70	54.87	265.11	0.86	4.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	263	684	11.06	28.76	150.46	415.58	2.37	6.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	189	873	7.95	36.71	225.13	640.71	3.55	10.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	264	1,137	11.10	47.81	357.67	998.38	5.64	15.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	207	1,344	8.70	56.52	367.78	1,366.16	5.80	21.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	214	1,558	9.00	65.52	426.86	1,793.02	6.73	28.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	164	1,722	6.90	72.41	513.83	2,306.84	8.10	36.35	1	1	100.00	100.00	30.68	30.68	100.00	100.00	5.97	1.33			
9	1,500	2,000	1,750	111	1,833	4.67	77.08	1,060.73	1,246.12	16.71	19.64	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	2.46			
10	2,000	2,500	2,250	74	1,907	3.11	80.19	411.21	1,657.33	6.48	26.12	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	1.85			
11	2,500	3,000	2,750	58	1,965	2.44	82.63	377.19	2,034.51	5.94	32.06	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	1.51			
12	3,000	4,000	3,500	97	2,062	4.08	86.71	687.78	2,722.29	10.84	42.90	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	1.13			
13	4,000	5,000	4,500	38	2,100	1.60	88.31	324.42	3,046.71	5.11	48.01	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	1.01			
14	5,000	7,500	6,250	121	2,221	5.09	93.40	1,405.45	4,452.16	22.15	70.16	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.69			
15	7,500	10,000	8,750	31	2,252	1.30	94.70	513.13	4,965.28	8.09	78.24	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.62			
16	10,000	20,000	15,000	76	2,328	3.20	97.90	1,327.70	6,292.98	20.92	99.16	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.49			
17	20,000	50,000	35,000	24	2,352	1.01	98.91	379.47	6,672.45	5.98	105.14	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.46			
18	50,000	100,000	75,000	9	2,361	0.38	99.29	234.92	6,907.38	3.70	108.85	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.44			
19	100,000	500,000	300,000	7	2,368	0.29	99.58	76.43	6,983.80	1.20	110.05	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.44			
20	500,000	UP		10	2,378	0.42	100.00	637.79	6,346.02	10.05	100.00	0	1	0.00	100.00	0.00	30.68	0.00	100.00	0.00	0.48			
				2,378					6,346.02					1					30.68					0.48



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	19	19	33.33	33.33	6.13	6.13	3.69	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	24	8.77	42.11	0.75	6.88	0.45	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	29	8.77	50.88	1.20	8.08	0.72	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	33	7.02	57.89	1.95	10.02	1.17	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	37	7.02	64.91	2.87	12.89	1.72	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	39	3.51	68.42	3.22	16.11	1.94	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	44	8.77	77.19	14.93	31.04	8.98	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	46	3.51	80.70	2.73	33.77	1.64	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	48	3.51	84.21	9.35	43.12	5.62	25.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	1.75	85.96	2.70	45.82	1.63	27.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	50	1.75	87.72	7.83	53.65	4.71	32.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	51	1.75	89.47	12.70	66.35	7.64	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	52	1.75	91.23	12.69	79.04	7.63	47.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	53	1.75	92.98	13.68	92.73	8.23	55.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	55	3.51	96.49	34.42	127.15	20.71	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	57	3.51	100.00	39.07	166.22	23.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	166.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	166.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	166.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	166.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					166.22					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.17	4.17	0.24	0.24	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	5	16.67	20.83	0.70	0.94	2.39	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	10	20.83	41.67	3.18	4.13	10.78	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	15	20.83	62.50	2.22	6.35	7.53	21.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	18	12.50	75.00	3.31	9.66	11.21	32.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	4.17	79.17	2.72	12.38	9.19	41.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	4.17	83.33	1.43	13.81	4.84	46.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	22	8.33	91.67	5.76	19.57	19.51	66.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	23	4.17	95.83	4.12	23.69	13.94	80.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	24	4.17	100.00	5.85	29.53	19.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	29.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					29.53					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	14.63	14.63	0.02	0.02	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	9.76	24.39	0.15	0.18	0.32	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	12	4.88	29.27	0.02	0.20	0.05	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	13	2.44	31.71	0.00	0.20	0.00	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	17	9.76	41.46	0.14	0.34	0.30	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	22	12.20	53.66	4.46	4.80	9.27	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	4.88	58.54	2.62	7.43	5.45	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	2.44	60.98	0.73	8.15	1.51	16.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	27	4.88	65.85	1.04	9.20	2.17	19.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	32	12.20	78.05	3.24	12.44	6.74	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	34	4.88	82.93	0.40	12.84	0.83	26.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	36	4.88	87.80	0.58	13.42	1.21	27.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	2.44	90.24	4.35	17.78	9.05	36.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	39	4.88	95.12	1.09	18.87	2.27	39.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	40	2.44	97.56	16.46	35.33	34.22	73.44	20	20	100.00	100.00	18.48	18.48	100.00	100.00	112.27	52.32			
16	10,000	20,000	15,000	1	41	2.44	100.00	12.78	48.11	26.56	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42			
17	20,000	50,000	35,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42			
18	50,000	100,000	75,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42			
19	100,000	500,000	300,000	0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42			
20	500,000	UP		0	41	0.00	100.00	0.00	48.11	0.00	100.00	0	20	0.00	100.00	0.00	18.48	0.00	100.00	0.00	38.42			
				41					48.11					20					18.48					38.42



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.97	3.97	5.24	5.24	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	14	5.30	9.27	27.04	32.28	3.76	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	30	10.60	19.87	103.76	136.04	14.42	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	42	7.95	27.81	8.81	144.85	1.22	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	57	9.93	37.75	76.04	220.89	10.57	30.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	64	4.64	42.38	15.64	236.53	2.17	32.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	76	7.95	50.33	13.61	250.13	1.89	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	20	96	13.25	63.58	38.81	288.94	5.39	40.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	108	7.95	71.52	19.15	308.09	2.66	42.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	114	3.97	75.50	21.68	329.77	3.01	45.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	125	7.28	82.78	104.29	434.06	14.50	60.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	135	6.62	89.40	49.92	483.98	6.94	67.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	139	2.65	92.05	21.71	505.69	3.02	70.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	141	1.32	93.38	15.75	521.44	2.19	72.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	142	0.66	94.04	0.00	521.44	0.00	72.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	146	2.65	96.69	37.47	558.90	5.21	77.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	147	0.66	97.35	33.29	592.19	4.63	82.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	148	0.66	98.01	54.01	646.20	7.51	89.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	151	1.99	100.00	73.19	719.39	10.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	151	0.00	100.00	0.00	719.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					719.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	8.09	8.09	13.45	13.45	2.80	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	27	1.84	9.93	1.06	14.50	0.22	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	52	9.19	19.12	50.53	65.04	10.53	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	71	6.99	26.10	11.03	76.06	2.30	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	17	88	6.25	32.35	7.69	83.75	1.60	17.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	120	11.76	44.12	23.33	107.09	4.86	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	36	156	13.24	57.35	30.34	137.42	6.32	28.63	1	1	100.00	100.00	3.61	3.61	100.00	100.00	11.89	2.62			
8	1,000	1,500	1,250	39	195	14.34	71.69	55.37	192.79	11.54	40.17	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.87			
9	1,500	2,000	1,750	10	205	3.68	75.37	18.56	211.35	3.87	44.03	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.71			
10	2,000	2,500	2,250	10	215	3.68	79.04	20.42	231.77	4.26	48.29	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.56			
11	2,500	3,000	2,750	13	228	4.78	83.82	37.85	269.63	7.89	56.18	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.34			
12	3,000	4,000	3,500	14	242	5.15	88.97	44.19	313.82	9.21	65.39	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.15			
13	4,000	5,000	4,500	5	247	1.84	90.81	23.02	336.84	4.80	70.18	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	1.07			
14	5,000	7,500	6,250	13	260	4.78	95.59	77.70	414.54	16.19	86.37	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.87			
15	7,500	10,000	8,750	8	268	2.94	98.53	35.80	450.35	7.46	93.83	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.80			
16	10,000	20,000	15,000	2	270	0.74	99.26	9.25	459.60	1.93	95.76	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.78			
17	20,000	50,000	35,000	2	272	0.74	100.00	20.36	479.96	4.24	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.75			
18	50,000	100,000	75,000	0	272	0.00	100.00	0.00	479.96	0.00	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.75			
19	100,000	500,000	300,000	0	272	0.00	100.00	0.00	479.96	0.00	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.75			
20	500,000	UP		0	272	0.00	100.00	0.00	479.96	0.00	100.00	0	1	0.00	100.00	0.00	3.61	0.00	100.00	0.00	0.75			
				272					479.96					1					3.61					0.75



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.61	3.61	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.20	4.82	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	9	6.02	10.84	0.95	0.99	0.22	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.20	12.05	0.88	1.87	0.21	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	3.61	15.66	1.62	3.49	0.38	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	15	2.41	18.07	1.43	4.92	0.33	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	18	3.61	21.69	2.30	7.23	0.54	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	20	2.41	24.10	2.37	9.60	0.55	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	21	1.20	25.30	1.32	10.92	0.31	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	22	1.20	26.51	1.97	12.89	0.46	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	24	2.41	28.92	4.57	17.46	1.06	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	26	2.41	31.33	1.87	19.33	0.43	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	1.20	32.53	10.72	30.05	2.50	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	1.20	33.73	11.88	41.93	2.76	9.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	43	18.07	51.81	57.83	99.76	13.46	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	53	12.05	63.86	95.72	195.49	22.28	45.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	75	26.51	90.36	208.78	404.27	48.59	94.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	76	1.20	91.57	22.04	426.31	5.13	99.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	83	8.43	100.00	3.39	429.70	0.79	100.00	5	5	100.00	100.00	0.59	0.59	100.00	100.00	17.44	0.14			
20	500,000	UP		0	83	0.00	100.00	0.00	429.70	0.00	100.00	0	5	0.00	100.00	0.00	0.59	0.00	100.00	0.00	0.14			
				83					429.70					5					0.59					0.14



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	13	13	41.94	41.94	0.58	0.58	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	14	3.23	45.16	0.11	0.68	0.32	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	18	12.90	58.06	2.28	2.96	6.84	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	6.45	64.52	0.49	3.45	1.47	10.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	3.23	67.74	0.40	3.85	1.19	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	22	3.23	70.97	0.86	4.71	2.58	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	23	3.23	74.19	0.00	4.71	0.00	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	24	3.23	77.42	0.00	4.71	0.00	14.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	25	3.23	80.65	4.31	9.02	12.91	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	3.23	83.87	6.81	15.83	20.41	47.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	3.23	87.10	0.00	15.83	0.00	47.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	28	3.23	90.32	4.66	20.49	13.97	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	29	3.23	93.55	0.00	20.49	0.00	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	30	3.23	96.77	0.00	20.49	0.00	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	3.23	100.00	12.88	33.37	38.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	31	0.00	100.00	0.00	33.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	33.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	33.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	33.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	33.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					33.37					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2925

CIRCUSES WITH A BIG TOP SHOW AND EXHIBITION TENTS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	1.27	1.27	10.87	10.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	1.27	2.53	10.87	21.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	1.27	3.80	10.87	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	1.27	5.07	10.87	43.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	1.58	6.65	13.58	57.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	7	18.18	63.64	3.17	9.82	27.16	84.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	9.09	72.73	0.38	10.21	3.30	87.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	9.09	81.82	0.55	10.76	4.75	92.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	9.09	90.91	0.55	11.31	4.75	97.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	9.09	100.00	0.35	11.66	3.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	11.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					11.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	34	34	10.03	10.03	0.47	0.47	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	25	59	7.37	17.40	5.25	4.79	1.06	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	45	104	13.27	30.68	18.50	23.28	3.73	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	32	136	9.44	40.12	20.44	43.73	4.12	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	64	200	18.88	59.00	32.43	76.15	6.53	15.35	1	1	50.00	50.00	8.55	8.55	44.33	44.33	26.37	11.23
6	500	750	625	34	234	10.03	69.03	24.49	100.65	4.94	20.28	1	2	50.00	100.00	10.74	19.29	55.67	100.00	43.84	19.16
7	750	1,000	875	29	263	8.55	77.58	95.88	196.53	19.32	39.61	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	9.81
8	1,000	1,500	1,250	10	273	2.95	80.53	20.76	217.29	4.18	43.79	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	8.88
9	1,500	2,000	1,750	15	288	4.42	84.96	136.13	353.42	27.43	71.22	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.46
10	2,000	2,500	2,250	5	293	1.47	86.43	2.44	355.86	0.49	71.71	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.42
11	2,500	3,000	2,750	6	299	1.77	88.20	27.45	383.31	5.53	77.25	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	5.03
12	3,000	4,000	3,500	7	306	2.06	90.27	25.73	409.04	5.18	82.43	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.72
13	4,000	5,000	4,500	7	313	2.06	92.33	4.48	413.51	0.90	83.33	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.66
14	5,000	7,500	6,250	6	319	1.77	94.10	21.74	435.25	4.38	87.71	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.43
15	7,500	10,000	8,750	6	325	1.77	95.87	18.86	454.11	3.80	91.51	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.25
16	10,000	20,000	15,000	6	331	1.77	97.64	9.77	463.88	1.97	93.48	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	4.16
17	20,000	50,000	35,000	1	332	0.29	97.94	28.60	492.48	5.76	99.25	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	3.92
18	50,000	100,000	75,000	5	337	1.47	99.41	0.00	492.48	0.00	99.25	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	3.92
19	100,000	500,000	300,000	1	338	0.29	99.71	1.74	494.22	0.35	99.60	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	3.90
20	500,000	UP		1	339	0.29	100.00	2.00	496.22	0.40	100.00	0	2	0.00	100.00	0.00	19.29	0.00	100.00	0.00	3.89
				339				496.22				2				19.29				3.89	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	18,803	18,803	15.26	15.26	297.94	297.94	1.12	1.12	3	3	11.54	11.54	20.13	20.13	5.22	5.22	6.76	6.76			
2	50	100	75	18,309	37,112	14.86	30.11	867.79	1,165.73	3.25	4.37	1	4	3.85	15.38	0.00	20.13	0.00	5.22	0.00	1.73	1.73		
3	100	200	150	27,538	64,650	22.34	52.46	2,731.33	3,897.06	10.24	14.61	3	7	11.54	26.92	1.37	21.50	0.35	5.58	0.05	0.55	0.55		
4	200	300	250	6,685	71,335	5.42	57.88	621.37	4,518.43	2.33	16.93	1	8	3.85	30.77	2.15	23.65	0.56	6.13	0.35	0.52	0.52		
5	300	500	400	13,928	85,263	11.30	69.18	4,094.18	8,612.61	15.34	32.28	4	12	15.38	46.15	9.58	33.23	2.48	8.62	0.23	0.39	0.39		
6	500	750	625	13,225	98,488	10.73	79.91	5,612.14	14,224.75	21.03	53.31	2	14	7.69	53.85	2.25	35.48	0.58	9.20	0.04	0.25	0.25		
7	750	1,000	875	11,360	109,848	9.22	89.13	5,808.81	20,033.55	21.77	75.08	4	18	15.38	69.23	34.84	70.31	9.04	18.24	0.60	0.35	0.35		
8	1,000	1,500	1,250	6,299	116,147	5.11	94.24	1,841.08	21,874.63	6.90	81.98	1	19	3.85	73.08	48.50	118.81	12.58	30.82	2.63	0.54	0.54		
9	1,500	2,000	1,750	2,722	118,869	2.21	96.45	807.00	22,681.63	3.02	85.01	3	22	11.54	84.62	163.46	282.27	42.40	73.22	20.26	1.24	1.24		
10	2,000	2,500	2,250	1,184	120,053	0.96	97.41	419.54	23,101.18	1.57	86.58	0	22	0.00	84.62	0.00	282.27	0.00	73.22	0.00	1.22	1.22		
11	2,500	3,000	2,750	399	120,452	0.32	97.74	173.35	23,274.53	0.65	87.23	0	22	0.00	84.62	0.00	282.27	0.00	73.22	0.00	1.21	1.21		
12	3,000	4,000	3,500	524	120,976	0.43	98.16	330.24	23,604.77	1.24	88.47	0	22	0.00	84.62	0.00	282.27	0.00	73.22	0.00	1.20	1.20		
13	4,000	5,000	4,500	389	121,365	0.32	98.48	278.07	23,882.84	1.04	89.51	2	24	7.69	92.31	100.00	382.27	25.94	99.15	35.96	1.60	1.60		
14	5,000	7,500	6,250	514	121,879	0.42	98.89	469.40	24,352.25	1.76	91.27	0	24	0.00	92.31	0.00	382.27	0.00	99.15	0.00	1.57	1.57		
15	7,500	10,000	8,750	281	122,160	0.23	99.12	228.29	24,580.54	0.86	92.12	0	24	0.00	92.31	0.00	382.27	0.00	99.15	0.00	1.56	1.56		
16	10,000	20,000	15,000	416	122,576	0.34	99.46	473.69	25,054.23	1.78	93.90	1	25	3.85	96.15	3.02	385.29	0.78	99.94	0.64	1.54	1.54		
17	20,000	50,000	35,000	430	123,006	0.35	99.81	1,112.14	26,166.36	4.17	98.07	0	25	0.00	96.15	0.00	385.29	0.00	99.94	0.00	1.47	1.47		
18	50,000	100,000	75,000	100	123,106	0.08	99.89	192.66	25,973.71	0.72	97.35	0	25	0.00	96.15	0.00	385.29	0.00	99.94	0.00	1.48	1.48		
19	100,000	500,000	300,000	99	123,205	0.08	99.97	352.74	26,326.45	1.32	98.67	1	26	3.85	100.00	0.24	385.53	0.06	100.00	0.07	1.46	1.46		
20	500,000	UP		36	123,241	0.03	100.00	355.49	26,681.94	1.33	100.00	0	26	0.00	100.00	0.00	385.53	0.00	100.00	0.00	1.44	1.44		
				123,241					26,681.94					26					385.53					1.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	35	35	7.51	7.51	13.54	13.54	4.86	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	58	4.94	12.45	2.22	15.76	0.80	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	76	134	16.31	28.76	17.21	32.96	6.17	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	71	205	15.24	43.99	13.46	46.42	4.83	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	98	303	21.03	65.02	49.06	95.48	17.61	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	58	361	12.45	77.47	38.73	134.22	13.90	48.17	1	1	50.00	50.00	13.29	13.29	42.92	42.92	34.31	9.90
7	750	1,000	875	43	404	9.23	86.70	43.42	177.64	15.58	63.75	1	2	50.00	100.00	17.68	30.97	57.08	100.00	40.72	17.43
8	1,000	1,500	1,250	23	427	4.94	91.63	21.72	199.36	7.79	71.54	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	15.54
9	1,500	2,000	1,750	15	442	3.22	94.85	18.30	217.65	6.57	78.11	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	14.23
10	2,000	2,500	2,250	3	445	0.64	95.49	3.24	220.89	1.16	79.27	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	14.02
11	2,500	3,000	2,750	5	450	1.07	96.57	3.67	224.56	1.32	80.58	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	13.79
12	3,000	4,000	3,500	5	455	1.07	97.64	11.47	236.03	4.12	84.70	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	13.12
13	4,000	5,000	4,500	1	456	0.21	97.85	2.22	238.25	0.80	85.50	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	13.00
14	5,000	7,500	6,250	1	457	0.21	98.07	2.36	240.61	0.85	86.34	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	12.87
15	7,500	10,000	8,750	1	458	0.21	98.28	2.00	242.61	0.72	87.06	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	12.77
16	10,000	20,000	15,000	6	464	1.29	99.57	19.50	262.11	7.00	94.06	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	11.82
17	20,000	50,000	35,000	1	465	0.21	99.79	0.00	262.11	0.00	94.06	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	11.82
18	50,000	100,000	75,000	1	466	0.21	100.00	16.55	278.66	5.94	100.00	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	11.11
19	100,000	500,000	300,000	0	466	0.00	100.00	0.00	278.66	0.00	100.00	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	11.11
20	500,000	UP		0	466	0.00	100.00	0.00	278.66	0.00	100.00	0	2	0.00	100.00	0.00	30.97	0.00	100.00	0.00	11.11
				466				278.66				2				30.97				11.11	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,139	4,139	4.03	4.03	58.95	58.95	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12,213	16,352	11.88	15.91	416.70	475.65	2.78	3.17	4	4	6.90	6.90	29.07	29.07	9.26	9.26	6.98	6.11			
3	100	200	150	32,687	49,039	31.80	47.71	2,297.48	2,773.13	15.32	18.49	9	13	15.52	22.41	36.09	65.16	11.49	20.75	1.57	2.35			
4	200	300	250	18,397	67,436	17.90	65.62	2,431.36	5,204.48	16.21	34.69	2	15	3.45	25.86	7.84	73.00	2.50	23.25	0.32	1.40			
5	300	500	400	25,720	93,156	25.03	90.64	4,060.75	9,265.24	27.07	61.76	4	19	6.90	32.76	80.55	153.55	25.65	48.90	1.98	1.66			
6	500	750	625	3,080	96,236	3.00	93.64	747.36	10,012.60	4.98	66.75	0	19	0.00	32.76	0.00	153.55	0.00	48.90	0.00	1.53			
7	750	1,000	875	3,790	100,026	3.69	97.33	1,111.33	11,123.93	7.41	74.16	0	19	0.00	32.76	0.00	153.55	0.00	48.90	0.00	1.38			
8	1,000	1,500	1,250	1,443	101,469	1.40	98.73	671.83	11,795.76	4.48	78.63	0	19	0.00	32.76	0.00	153.55	0.00	48.90	0.00	1.30			
9	1,500	2,000	1,750	358	101,827	0.35	99.08	221.60	12,017.35	1.48	80.11	2	21	3.45	36.21	4.70	158.25	1.50	50.40	2.12	1.32			
10	2,000	2,500	2,250	117	101,944	0.11	99.19	92.15	12,109.50	0.61	80.73	0	21	0.00	36.21	0.00	158.25	0.00	50.40	0.00	1.31			
11	2,500	3,000	2,750	133	102,077	0.13	99.32	136.80	12,246.30	0.91	81.64	3	24	5.17	41.38	4.78	163.03	1.52	51.92	3.50	1.33			
12	3,000	4,000	3,500	67	102,144	0.07	99.39	83.94	12,330.23	0.56	82.20	8	32	13.79	55.17	70.35	233.39	22.41	74.33	83.82	1.89			
13	4,000	5,000	4,500	39	102,183	0.04	99.42	70.38	12,400.61	0.47	82.67	6	38	10.34	65.52	10.98	244.37	3.50	77.82	15.60	1.97			
14	5,000	7,500	6,250	110	102,293	0.11	99.53	253.33	12,653.94	1.69	84.35	0	38	0.00	65.52	0.00	244.37	0.00	77.82	0.00	1.93			
15	7,500	10,000	8,750	64	102,357	0.06	99.59	172.75	12,826.69	1.15	85.51	2	40	3.45	68.97	3.35	247.71	1.07	78.89	1.94	1.93			
16	10,000	20,000	15,000	143	102,500	0.14	99.73	810.12	13,636.81	5.40	90.91	0	40	0.00	68.97	0.00	247.71	0.00	78.89	0.00	1.82			
17	20,000	50,000	35,000	53	102,553	0.05	99.78	312.93	13,949.74	2.09	92.99	4	44	6.90	75.86	11.58	259.30	3.69	82.58	3.70	1.86			
18	50,000	100,000	75,000	38	102,591	0.04	99.82	332.98	14,282.73	2.22	95.21	14	58	24.14	100.00	54.71	314.01	17.42	100.00	16.43	2.20			
19	100,000	500,000	300,000	113	102,704	0.11	99.93	260.96	14,543.68	1.74	96.95	0	58	0.00	100.00	0.00	314.01	0.00	100.00	0.00	2.16			
20	500,000	UP		71	102,775	0.07	100.00	457.20	15,000.88	3.05	100.00	0	58	0.00	100.00	0.00	314.01	0.00	100.00	0.00	2.09			
				102,775					15,000.88					58					314.01					2.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,872	3,872	64.47	64.47	3.84	3.84	0.38	0.38	7	7	53.85	53.85	2.47	2.47	34.06	34.06	64.31	64.31			
2	50	100	75	646	4,518	10.76	75.22	1.80	5.64	0.18	0.56	1	8	7.69	61.54	0.07	2.55	1.02	35.08	4.14	45.15			
3	100	200	150	432	4,950	7.19	82.42	2.93	8.56	0.29	0.85	2	10	15.38	76.92	2.05	4.60	28.27	63.36	70.06	53.66			
4	200	300	250	242	5,192	4.03	86.45	2.38	10.94	0.24	1.08	2	12	15.38	92.31	2.50	7.09	34.42	97.77	105.08	64.83			
5	300	500	400	240	5,432	4.00	90.44	4.79	15.73	0.47	1.56	0	12	0.00	92.31	0.00	7.09	0.00	97.77	0.00	45.09			
6	500	750	625	162	5,594	2.70	93.14	6.67	22.40	0.66	2.22	0	12	0.00	92.31	0.00	7.09	0.00	97.77	0.00	31.66			
7	750	1,000	875	85	5,679	1.42	94.56	4.25	26.65	0.42	2.64	0	12	0.00	92.31	0.00	7.09	0.00	97.77	0.00	26.61			
8	1,000	1,500	1,250	75	5,754	1.25	95.80	31.09	57.74	3.08	5.72	1	13	7.69	100.00	0.16	7.25	2.23	100.00	0.52	12.56			
9	1,500	2,000	1,750	34	5,788	0.57	96.37	2.98	60.72	0.30	6.01	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	11.95			
10	2,000	2,500	2,250	25	5,813	0.42	96.79	18.38	79.10	1.82	7.83	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	9.17			
11	2,500	3,000	2,750	20	5,833	0.33	97.12	2.63	81.73	0.26	8.09	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	8.88			
12	3,000	4,000	3,500	27	5,860	0.45	97.57	19.53	101.27	1.93	10.03	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	7.16			
13	4,000	5,000	4,500	22	5,882	0.37	97.94	45.53	146.80	4.51	14.53	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	4.94			
14	5,000	7,500	6,250	44	5,926	0.73	98.67	240.14	386.94	23.77	38.31	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	1.87			
15	7,500	10,000	8,750	18	5,944	0.30	98.97	36.87	423.82	3.65	41.96	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	1.71			
16	10,000	20,000	15,000	18	5,962	0.30	99.27	88.71	512.53	8.78	50.74	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	1.42			
17	20,000	50,000	35,000	20	5,982	0.33	99.60	303.97	816.50	30.09	80.83	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	0.89			
18	50,000	100,000	75,000	12	5,994	0.20	99.80	117.52	934.02	11.63	92.47	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	0.78			
19	100,000	500,000	300,000	9	6,003	0.15	99.95	60.82	994.84	6.02	98.49	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	0.73			
20	500,000	UP		3	6,006	0.05	100.00	15.29	1,010.13	1.51	100.00	0	13	0.00	100.00	0.00	7.25	0.00	100.00	0.00	0.72			
				6,006					1,010.13					13					7.25					0.72



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	1	1	1.04	1.04	0.07	0.07	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	4	3.13	4.17	0.29	0.37	0.06	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	11	7.29	11.46	0.41	0.04	0.08	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	12	1.04	12.50	0.45	0.41	0.09	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	15	3.13	15.63	1.02	1.43	0.20	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	18	3.13	18.75	2.92	4.35	0.58	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	24	6.25	25.00	4.56	8.92	0.91	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	34	10.42	35.42	19.00	27.91	3.77	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	37	3.13	38.54	24.13	52.05	4.79	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	38	1.04	39.58	0.87	52.92	0.17	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	44	6.25	45.83	12.66	65.57	2.51	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	46	2.08	47.92	12.03	77.60	2.39	15.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	49	3.13	51.04	8.11	85.71	1.61	17.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	53	4.17	55.21	16.09	101.80	3.20	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	60	7.29	62.50	45.17	146.98	8.97	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	33	93	34.38	96.88	310.13	457.10	61.60	90.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	96	3.13	100.00	46.38	503.48	9.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	96	0.00	100.00	0.00	503.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	96	0.00	100.00	0.00	503.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	96	0.00	100.00	0.00	503.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				96					503.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,709	2,709	28.86	28.86	155.36	155.36	2.80	2.80	1	1	6.67	6.67	5.74	5.74	12.32	12.32	3.70	3.70			
2	50	100	75	1,656	4,365	17.64	46.50	119.19	274.55	2.14	4.94	2	3	13.33	20.00	2.36	8.10	5.06	17.38	1.98	2.95			
3	100	200	150	1,240	5,605	13.21	59.71	169.77	444.33	3.05	7.99	0	3	0.00	20.00	0.00	8.10	0.00	17.38	0.00	1.82			
4	200	300	250	563	6,168	6.00	65.71	171.95	616.28	3.09	11.09	0	3	0.00	20.00	0.00	8.10	0.00	17.38	0.00	1.31			
5	300	500	400	671	6,839	7.15	72.86	381.87	998.15	6.87	17.96	0	3	0.00	20.00	0.00	8.10	0.00	17.38	0.00	0.81			
6	500	750	625	513	7,352	5.47	78.32	573.91	1,572.06	10.33	28.28	4	7	26.67	46.67	3.79	11.90	8.14	25.52	0.66	0.76			
7	750	1,000	875	457	7,809	4.87	83.19	546.11	2,118.17	9.83	38.11	3	10	20.00	66.67	7.24	19.14	15.53	41.05	1.33	0.90			
8	1,000	1,500	1,250	431	8,240	4.59	87.78	849.83	2,968.00	15.29	53.40	0	10	0.00	66.67	0.00	19.14	0.00	41.05	0.00	0.64			
9	1,500	2,000	1,750	275	8,515	2.93	90.71	471.06	3,439.06	8.47	61.87	0	10	0.00	66.67	0.00	19.14	0.00	41.05	0.00	0.56			
10	2,000	2,500	2,250	209	8,724	2.23	92.94	390.10	3,829.16	7.02	68.89	4	14	26.67	93.33	27.48	46.62	58.95	100.00	7.05	1.22			
11	2,500	3,000	2,750	165	8,889	1.76	94.69	281.86	4,111.02	5.07	73.96	1	15	6.67	100.00	0.00	46.62	0.00	100.00	0.00	1.13			
12	3,000	4,000	3,500	197	9,086	2.10	96.79	532.85	4,643.87	9.59	83.55	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	1.00			
13	4,000	5,000	4,500	85	9,171	0.91	97.70	237.99	4,881.86	4.28	87.83	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.95			
14	5,000	7,500	6,250	74	9,245	0.79	98.49	335.24	5,217.11	6.03	93.86	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.89			
15	7,500	10,000	8,750	48	9,293	0.51	99.00	170.60	5,387.70	3.07	96.93	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.87			
16	10,000	20,000	15,000	43	9,336	0.46	99.46	105.64	5,493.35	1.90	98.83	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.85			
17	20,000	50,000	35,000	27	9,363	0.29	99.74	100.41	5,593.75	1.81	100.64	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.83			
18	50,000	100,000	75,000	7	9,370	0.07	99.82	45.68	5,639.43	0.82	101.46	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.83			
19	100,000	500,000	300,000	12	9,382	0.13	99.95	39.02	5,678.45	0.70	102.16	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.82			
20	500,000	UP		5	9,387	0.05	100.00	120.15	5,558.30	2.16	100.00	0	15	0.00	100.00	0.00	46.62	0.00	100.00	0.00	0.84			
				9,387					5,558.30					15					46.62					0.84





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2931

DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	723	723	10.01	10.01	43.81	43.81	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	638	1,361	8.84	18.85	107.11	150.91	0.73	1.02	1	1	2.38	2.38	53.59	53.59	10.27	10.27	50.03	35.51			
3	100	200	150	645	2,006	8.93	27.78	95.35	246.26	0.65	1.67	0	1	0.00	2.38	0.00	53.59	0.00	10.27	0.00	21.76			
4	200	300	250	652	2,658	9.03	36.81	173.90	420.17	1.18	2.84	0	1	0.00	2.38	0.00	53.59	0.00	10.27	0.00	12.75			
5	300	500	400	538	3,196	7.45	44.27	329.95	750.11	2.23	5.08	0	1	0.00	2.38	0.00	53.59	0.00	10.27	0.00	7.14			
6	500	750	625	409	3,605	5.66	49.93	258.57	1,008.68	1.75	6.83	1	2	2.38	4.76	3.61	57.20	0.69	10.96	1.40	5.67			
7	750	1,000	875	480	4,085	6.65	56.58	649.15	1,657.83	4.39	11.22	1	3	2.38	7.14	0.00	57.20	0.00	10.96	0.00	3.45			
8	1,000	1,500	1,250	452	4,537	6.26	62.84	429.79	2,087.63	2.91	14.13	0	3	0.00	7.14	0.00	57.20	0.00	10.96	0.00	2.74			
9	1,500	2,000	1,750	292	4,829	4.04	66.88	386.29	2,473.92	2.61	16.75	0	3	0.00	7.14	0.00	57.20	0.00	10.96	0.00	2.31			
10	2,000	2,500	2,250	173	5,002	2.40	69.28	277.17	2,751.08	1.88	18.62	0	3	0.00	7.14	0.00	57.20	0.00	10.96	0.00	2.08			
11	2,500	3,000	2,750	233	5,235	3.23	72.51	510.43	3,261.52	3.46	22.08	0	3	0.00	7.14	0.00	57.20	0.00	10.96	0.00	1.75			
12	3,000	4,000	3,500	236	5,471	3.27	75.78	656.90	3,918.42	4.45	26.53	0	3	0.00	7.14	0.00	57.20	0.00	10.96	0.00	1.46			
13	4,000	5,000	4,500	216	5,687	2.99	78.77	910.69	4,829.11	6.16	32.69	1	4	2.38	9.52	0.07	57.28	0.01	10.98	0.01	1.19			
14	5,000	7,500	6,250	229	5,916	3.17	81.94	885.23	5,714.34	5.99	38.68	0	4	0.00	9.52	0.00	57.28	0.00	10.98	0.00	1.00			
15	7,500	10,000	8,750	254	6,170	3.52	85.46	744.15	6,458.49	5.04	43.72	0	4	0.00	9.52	0.00	57.28	0.00	10.98	0.00	0.89			
16	10,000	20,000	15,000	451	6,621	6.25	91.70	2,147.86	8,606.34	14.54	58.26	10	14	23.81	33.33	450.05	507.32	86.27	97.24	20.95	5.89			
17	20,000	50,000	35,000	124	6,745	1.72	93.42	1,507.40	10,113.74	10.20	68.46	2	16	4.76	38.10	0.00	507.32	0.00	97.24	0.00	5.02			
18	50,000	100,000	75,000	138	6,883	1.91	95.33	954.17	11,067.91	6.46	74.92	10	26	23.81	61.90	0.81	508.14	0.16	97.40	0.09	4.59			
19	100,000	500,000	300,000	193	7,076	2.67	98.01	2,458.64	13,526.55	16.64	91.57	11	37	26.19	88.10	13.52	521.66	2.59	99.99	0.55	3.86			
20	500,000	UP		144	7,220	1.99	100.00	1,245.94	14,772.49	8.43	100.00	5	42	11.90	100.00	0.04	521.70	0.01	100.00	0.00	3.53			
				7,220					14,772.49					42					521.70					3.53



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	355	355	19.44	19.44	340.79	340.79	4.18	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	220	575	12.05	31.49	14.49	355.27	0.18	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	136	711	7.45	38.94	23.45	378.72	0.29	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	50	761	2.74	41.68	11.83	390.55	0.15	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	125	886	6.85	48.52	32.39	422.94	0.40	5.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	71	957	3.89	52.41	22.99	445.93	0.28	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	51	1,008	2.79	55.20	33.46	479.39	0.41	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	42	1,050	2.30	57.50	23.84	503.23	0.29	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	45	1,095	2.46	59.97	52.50	555.73	0.64	6.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	1,109	0.77	60.73	293.41	262.32	3.60	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	1,145	1.97	62.71	63.05	325.37	0.77	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	53	1,198	2.90	65.61	172.46	497.83	2.12	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	51	1,249	2.79	68.40	243.41	741.23	2.99	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	96	1,345	5.26	73.66	549.06	1,290.30	6.74	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	75	1,420	4.11	77.77	610.54	1,900.84	7.49	23.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	133	1,553	7.28	85.05	1,527.00	3,427.84	18.74	42.07	4	4	23.53	23.53	120.11	120.11	57.98	57.98	7.87	3.50			
17	20,000	50,000	35,000	127	1,680	6.96	92.00	2,064.68	5,492.52	25.34	67.41	5	9	29.41	52.94	11.16	131.27	5.39	63.36	0.54	2.39			
18	50,000	100,000	75,000	64	1,744	3.50	95.51	1,236.80	6,729.32	15.18	82.59	0	9	0.00	52.94	0.00	131.27	0.00	63.36	0.00	1.95			
19	100,000	500,000	300,000	52	1,796	2.85	98.36	1,374.19	8,103.51	16.87	99.45	8	17	47.06	100.00	75.90	207.17	36.64	100.00	5.52	2.56			
20	500,000	UP		30	1,826	1.64	100.00	44.50	8,148.01	0.55	100.00	0	17	0.00	100.00	0.00	207.17	0.00	100.00	0.00	2.54			
				1,826					8,148.01					17					207.17					2.54



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	413	413	14.88	14.88	167.26	167.26	2.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	520	933	18.74	33.62	59.42	226.68	0.86	3.28	4	4	17.39	17.39	46.89	46.89	20.54	20.54	78.91	20.69			
3	100	200	150	33	966	1.19	34.81	6.44	233.12	0.09	3.37	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	20.11			
4	200	300	250	27	993	0.97	35.78	9.46	242.58	0.14	3.51	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	19.33			
5	300	500	400	52	1,045	1.87	37.66	102.61	345.19	1.48	4.99	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	13.58			
6	500	750	625	38	1,083	1.37	39.03	79.22	424.41	1.15	6.14	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	11.05			
7	750	1,000	875	74	1,157	2.67	41.69	87.35	511.76	1.26	7.40	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	9.16			
8	1,000	1,500	1,250	105	1,262	3.78	45.48	1,000.66	1,512.42	14.48	21.88	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	3.10			
9	1,500	2,000	1,750	82	1,344	2.95	48.43	212.26	1,724.68	3.07	24.96	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	2.72			
10	2,000	2,500	2,250	62	1,406	2.23	50.67	148.11	1,872.78	2.14	27.10	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	2.50			
11	2,500	3,000	2,750	53	1,459	1.91	52.58	162.35	2,035.14	2.35	29.45	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	2.30			
12	3,000	4,000	3,500	69	1,528	2.49	55.06	268.26	2,303.40	3.88	33.33	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	2.04			
13	4,000	5,000	4,500	109	1,637	3.93	58.99	442.71	2,746.11	6.41	39.73	0	4	0.00	17.39	0.00	46.89	0.00	20.54	0.00	1.71			
14	5,000	7,500	6,250	134	1,771	4.83	63.82	712.81	3,458.92	10.31	50.05	5	9	21.74	39.13	14.07	60.96	6.16	26.70	1.97	1.76			
15	7,500	10,000	8,750	241	2,012	8.68	72.50	496.85	3,955.78	7.19	57.24	0	9	0.00	39.13	0.00	60.96	0.00	26.70	0.00	1.54			
16	10,000	20,000	15,000	464	2,476	16.72	89.23	2,032.20	5,987.97	29.40	86.64	8	17	34.78	73.91	64.85	125.81	28.40	55.11	3.19	2.10			
17	20,000	50,000	35,000	205	2,681	7.39	96.61	1,928.69	7,916.66	27.91	114.55	4	21	17.39	91.30	11.32	137.13	4.96	60.06	0.59	1.73			
18	50,000	100,000	75,000	46	2,727	1.66	98.27	1,349.57	6,567.09	19.53	95.02	0	21	0.00	91.30	0.00	137.13	0.00	60.06	0.00	2.09			
19	100,000	500,000	300,000	33	2,760	1.19	99.46	284.82	6,851.91	4.12	99.14	2	23	8.70	100.00	91.18	228.31	39.94	100.00	32.01	3.33			
20	500,000	UP		15	2,775	0.54	100.00	59.22	6,911.13	0.86	100.00	0	23	0.00	100.00	0.00	228.31	0.00	100.00	0.00	3.30			
				2,775					6,911.13					23					228.31					3.30



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10,475	10,475	19.55	19.55	1,708.10	1,708.10	1.85	1.85	2	2	1.35	1.35	42.57	42.57	0.69	0.69	2.49	2.49			
2	50	100	75	5,299	15,774	9.89	29.45	989.21	2,697.31	1.07	2.92	2	4	1.35	2.70	24.69	67.26	0.40	1.08	2.50	2.49			
3	100	200	150	6,087	21,861	11.36	40.81	1,701.60	4,398.91	1.84	4.77	4	8	2.70	5.41	99.59	166.85	1.61	2.69	5.85	3.79			
4	200	300	250	3,454	25,315	6.45	47.26	1,660.62	6,059.53	1.80	6.57	4	12	2.70	8.11	111.82	278.67	1.80	4.49	6.73	4.60			
5	300	500	400	4,894	30,209	9.14	56.39	2,970.20	9,029.73	3.22	9.79	2	14	1.35	9.46	312.67	591.35	5.04	9.53	10.53	6.55			
6	500	750	625	3,695	33,904	6.90	63.29	2,811.66	11,841.39	3.05	12.83	4	18	2.70	12.16	115.53	706.88	1.86	11.39	4.11	5.97			
7	750	1,000	875	2,503	36,407	4.67	67.96	3,763.07	15,604.46	4.08	16.91	6	24	4.05	16.22	706.12	1,413.00	11.38	22.77	18.76	9.06			
8	1,000	1,500	1,250	2,970	39,377	5.54	73.51	5,006.04	20,610.50	5.43	22.34	7	31	4.73	20.95	102.33	1,515.33	1.65	24.42	2.04	7.35			
9	1,500	2,000	1,750	2,042	41,419	3.81	77.32	2,896.81	23,507.31	3.14	25.47	6	37	4.05	25.00	25.42	1,540.76	0.41	24.83	0.88	6.55			
10	2,000	2,500	2,250	1,333	42,752	2.49	79.81	3,194.40	26,701.72	3.46	28.94	0	37	0.00	25.00	0.00	1,540.76	0.00	24.83	0.00	5.77			
11	2,500	3,000	2,750	1,062	43,814	1.98	81.79	3,181.82	29,883.54	3.45	32.38	0	37	0.00	25.00	0.00	1,540.76	0.00	24.83	0.00	5.16			
12	3,000	4,000	3,500	1,260	45,074	2.35	84.14	4,271.02	34,154.56	4.63	37.01	0	37	0.00	25.00	0.00	1,540.76	0.00	24.83	0.00	4.51			
13	4,000	5,000	4,500	864	45,938	1.61	85.75	3,204.45	37,359.02	3.47	40.49	4	41	2.70	27.70	11.89	1,552.65	0.19	25.02	0.37	4.16			
14	5,000	7,500	6,250	1,141	47,079	2.13	87.88	5,931.67	43,290.68	6.43	46.91	1	42	0.68	28.38	1.80	1,554.45	0.03	25.05	0.03	3.59			
15	7,500	10,000	8,750	677	47,756	1.26	89.15	3,787.87	47,078.56	4.10	51.02	6	48	4.05	32.43	745.73	2,300.18	12.02	37.07	19.69	4.89			
16	10,000	20,000	15,000	1,333	49,089	2.49	91.64	8,537.32	55,615.88	9.25	60.27	2	50	1.35	33.78	1.31	2,301.49	0.02	37.09	0.02	4.14			
17	20,000	50,000	35,000	1,540	50,629	2.87	94.51	13,413.03	69,028.91	14.54	74.81	7	57	4.73	38.51	312.16	2,613.65	5.03	42.12	2.33	3.79			
18	50,000	100,000	75,000	980	51,609	1.83	96.34	10,350.30	79,379.21	11.22	86.02	11	68	7.43	45.95	3,311.98	5,925.63	53.38	95.51	32.00	7.46			
19	100,000	500,000	300,000	1,348	52,957	2.52	98.86	10,200.15	89,579.36	11.05	97.08	42	110	28.38	74.32	273.23	6,198.86	4.40	99.91	2.68	6.92			
20	500,000	UP		612	53,569	1.14	100.00	2,697.51	92,276.87	2.92	100.00	38	148	25.68	100.00	5.65	6,204.51	0.09	100.00	0.21	6.72			
				53,569					92,276.87					148					6,204.51					6.72



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	10.89	10.89	0.66	0.66	10.04	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	48	8.47	19.35	1.38	2.04	21.02	31.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	95	18.95	38.31	10.52	12.56	160.66	191.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	118	9.27	47.58	5.03	17.59	76.85	268.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	154	14.52	62.10	10.48	28.07	159.92	428.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	174	8.06	70.16	5.86	33.93	89.44	517.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	186	4.84	75.00	6.34	40.27	96.83	614.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	200	5.65	80.65	15.82	56.09	241.47	856.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	207	2.82	83.47	8.89	64.98	135.75	992.00	0	0	0.00	0.00	135.75	992.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	211	1.61	85.08	11.72	76.71	178.93	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	216	2.02	87.10	9.73	86.43	148.50	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	222	2.42	89.52	16.17	102.60	246.82	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	224	0.81	90.32	10.49	113.10	160.18	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	226	0.81	91.13	2.60	115.69	39.62	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	231	2.02	93.15	29.51	145.21	450.54	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	237	2.42	95.56	63.38	208.59	967.50	*****	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	247	4.03	99.60	202.04	6.55	*****	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	248	0.40	100.00	0.00	6.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	248	0.00	100.00	0.00	6.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	248	0.00	100.00	0.00	6.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				248					6.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	16.00	16.00	23.78	23.78	5.94	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	27	5.60	21.60	0.78	24.56	0.19	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	13	40	10.40	32.00	3.44	27.99	0.86	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	48	6.40	38.40	4.10	32.09	1.02	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	58	8.00	46.40	8.23	40.32	2.06	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	75	13.60	60.00	19.92	60.23	4.98	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	93	14.40	74.40	34.26	94.50	8.56	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	98	4.00	78.40	9.21	103.71	2.30	25.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	103	4.00	82.40	14.54	118.25	3.63	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	107	3.20	85.60	28.40	146.64	7.10	36.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	109	1.60	87.20	0.01	146.65	0.00	36.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	113	3.20	90.40	28.61	175.26	7.15	43.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	117	3.20	93.60	27.89	203.15	6.97	50.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	119	1.60	95.20	24.82	227.98	6.21	56.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	122	2.40	97.60	31.63	259.61	7.91	64.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	123	0.80	98.40	57.54	317.15	14.38	79.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	124	0.80	99.20	0.72	317.87	0.18	79.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	125	0.80	100.00	82.20	400.08	20.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	125	0.00	100.00	0.00	400.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	125	0.00	100.00	0.00	400.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				125					400.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,815	1,815	7.80	7.80	203.02	203.02	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	758	2,573	3.26	11.06	201.16	404.17	0.37	0.74	6	6	7.14	7.14	143.45	143.45	4.36	4.36	71.31	35.49			
3	100	200	150	737	3,310	3.17	14.23	689.40	1,093.57	1.26	1.99	2	8	2.38	9.52	122.96	266.41	3.74	8.10	17.84	24.36			
4	200	300	250	760	4,070	3.27	17.50	885.48	1,979.05	1.61	3.60	4	12	4.76	14.29	737.35	1,003.75	22.41	30.50	83.27	50.72			
5	300	500	400	1,260	5,330	5.42	22.92	1,710.30	3,689.35	3.11	6.72	4	16	4.76	19.05	404.03	1,407.78	12.28	42.78	23.62	38.16			
6	500	750	625	1,116	6,446	4.80	27.71	1,900.20	5,589.55	3.46	10.18	5	21	5.95	25.00	246.59	1,654.37	7.49	50.28	12.98	29.60			
7	750	1,000	875	3,527	9,973	15.16	42.88	7,743.54	13,333.09	14.10	24.28	24	45	28.57	53.57	108.60	1,762.98	3.30	53.58	1.40	13.22			
8	1,000	1,500	1,250	10,594	20,567	45.55	88.43	29,156.44	42,489.53	53.09	77.37	33	78	39.29	92.86	1,189.84	2,952.82	36.16	89.73	4.08	6.95			
9	1,500	2,000	1,750	1,573	22,140	6.76	95.19	5,514.19	48,003.72	10.04	87.41	1	79	1.19	94.05	92.37	3,045.19	2.81	92.54	1.68	6.34			
10	2,000	2,500	2,250	362	22,502	1.56	96.75	1,434.26	49,437.98	2.61	90.02	0	79	0.00	94.05	0.00	3,045.19	0.00	92.54	0.00	6.16			
11	2,500	3,000	2,750	169	22,671	0.73	97.47	890.50	50,328.49	1.62	91.64	1	80	1.19	95.24	1.76	3,046.95	0.05	92.59	0.20	6.05			
12	3,000	4,000	3,500	118	22,789	0.51	97.98	663.99	50,992.47	1.21	92.85	1	81	1.19	96.43	240.17	3,287.13	7.30	99.89	36.17	6.45			
13	4,000	5,000	4,500	62	22,851	0.27	98.25	526.97	51,519.45	0.96	93.81	0	81	0.00	96.43	0.00	3,287.13	0.00	99.89	0.00	6.38			
14	5,000	7,500	6,250	86	22,937	0.37	98.62	749.95	52,269.40	1.37	95.17	0	81	0.00	96.43	0.00	3,287.13	0.00	99.89	0.00	6.29			
15	7,500	10,000	8,750	43	22,980	0.18	98.80	412.29	52,681.69	0.75	95.92	0	81	0.00	96.43	0.00	3,287.13	0.00	99.89	0.00	6.24			
16	10,000	20,000	15,000	73	23,053	0.31	99.11	504.67	53,186.36	0.92	96.84	0	81	0.00	96.43	0.00	3,287.13	0.00	99.89	0.00	6.18			
17	20,000	50,000	35,000	68	23,121	0.29	99.41	481.85	53,668.21	0.88	97.72	0	81	0.00	96.43	0.00	3,287.13	0.00	99.89	0.00	6.12			
18	50,000	100,000	75,000	49	23,170	0.21	99.62	137.64	53,805.85	0.25	97.97	1	82	1.19	97.62	0.06	3,287.19	0.00	99.90	0.05	6.11			
19	100,000	500,000	300,000	86	23,256	0.37	99.99	1,114.14	54,919.99	2.03	100.00	2	84	2.38	100.00	3.43	3,290.62	0.10	100.00	0.31	5.99			
20	500,000	UP		3	23,259	0.01	100.00	0.00	54,919.99	0.00	100.00	0	84	0.00	100.00	0.00	3,290.62	0.00	100.00	0.00	5.99			
				23,259					54,919.99					84					3,290.62					5.99



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	57,495	57,495	12.54	12.54	13,439.70	13,439.70	2.00	2.00	15	15	0.53	0.53	1,269.31	1,269.31	2.67	2.67	9.44	9.44			
2	50	100	75	26,930	84,425	5.87	18.41	5,817.29	19,256.99	0.86	2.86	12	27	0.43	0.96	495.94	1,765.25	1.04	3.71	8.53	9.17			
3	100	200	150	35,468	119,893	7.73	26.14	15,199.07	34,456.06	2.26	5.12	35	62	1.24	2.20	1,905.86	3,671.11	4.01	7.72	12.54	10.65			
4	200	300	250	31,128	151,021	6.79	32.93	25,362.72	59,818.78	3.77	8.89	26	88	0.92	3.13	1,752.72	5,423.83	3.69	11.41	6.91	9.07			
5	300	500	400	52,380	203,401	11.42	44.35	65,386.05	125,204.82	9.71	18.60	77	165	2.74	5.86	6,327.04	11,750.87	13.31	24.72	9.68	9.39			
6	500	750	625	43,503	246,904	9.49	53.84	66,257.47	191,462.30	9.84	28.44	48	213	1.71	7.57	1,888.05	13,638.92	3.97	28.69	2.85	7.12			
7	750	1,000	875	44,851	291,755	9.78	63.62	72,795.47	264,257.76	10.81	39.25	263	476	9.34	16.91	5,676.68	19,315.60	11.94	40.64	7.80	7.31			
8	1,000	1,500	1,250	79,926	371,681	17.43	81.05	87,357.78	351,615.54	12.98	52.23	1,468	1,944	52.15	69.06	8,869.48	28,185.08	18.66	59.30	10.15	8.02			
9	1,500	2,000	1,750	31,100	402,781	6.78	87.83	65,927.66	417,543.20	9.79	62.02	386	2,330	13.71	82.77	5,409.66	33,594.74	11.38	70.68	8.21	8.05			
10	2,000	2,500	2,250	15,637	418,418	3.41	91.24	60,092.02	477,635.22	8.93	70.95	159	2,489	5.65	88.42	1,878.65	35,473.40	3.95	74.63	3.13	7.43			
11	2,500	3,000	2,750	9,446	427,864	2.06	93.30	41,808.13	519,443.35	6.21	77.16	97	2,586	3.45	91.87	3,763.82	39,237.22	7.92	82.55	9.00	7.55			
12	3,000	4,000	3,500	9,233	437,097	2.01	95.31	43,176.86	562,620.21	6.41	83.57	100	2,686	3.55	95.42	3,027.91	42,265.13	6.37	88.92	7.01	7.51			
13	4,000	5,000	4,500	5,115	442,212	1.12	96.43	29,443.72	592,063.92	4.37	87.94	45	2,731	1.60	97.02	2,167.12	44,432.25	4.56	93.48	7.36	7.50			
14	5,000	7,500	6,250	5,272	447,484	1.15	97.58	35,648.60	627,712.53	5.30	93.24	37	2,768	1.31	98.33	1,181.71	45,613.96	2.49	95.97	3.31	7.27			
15	7,500	10,000	8,750	2,664	450,148	0.58	98.16	20,627.98	648,340.51	3.06	96.30	16	2,784	0.57	98.90	1,370.41	46,984.37	2.88	98.85	6.64	7.25			
16	10,000	20,000	15,000	3,580	453,728	0.78	98.94	27,311.19	675,651.69	4.06	100.36	12	2,796	0.43	99.33	345.02	47,329.39	0.73	99.57	1.26	7.00			
17	20,000	50,000	35,000	2,488	456,216	0.54	99.48	11,474.02	687,125.71	1.70	102.07	7	2,803	0.25	99.57	55.40	47,384.79	0.12	99.69	0.48	6.90			
18	50,000	100,000	75,000	1,020	457,236	0.22	99.70	4,332.07	691,457.79	0.64	102.71	7	2,810	0.25	99.82	146.51	47,531.30	0.31	100.00	3.38	6.87			
19	100,000	500,000	300,000	814	458,050	0.18	99.88	4,214.33	695,672.12	0.63	103.33	3	2,813	0.11	99.93	0.37	47,531.68	0.00	100.00	0.01	6.83			
20	500,000	UP		540	458,590	0.12	100.00	22,449.01	673,223.10	3.33	100.00	2	2,815	0.07	100.00	0.05	47,531.73	0.00	100.00	0.00	7.06			
				458,590					673,223.10					2,815					47,531.73					7.06





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	5,373	5,373	31.32	31.32	1,703.56	1,703.56	6.64	6.64	72	72	12.12	12.12	258.77	258.77	14.83	14.83	15.19	15.19	
2	50	100	75	922	6,295	5.37	36.70	601.30	2,304.86	2.34	8.99	0	72	0.00	12.12	0.00	258.77	0.00	14.83	0.00	11.23	
3	100	200	150	1,312	7,607	7.65	44.35	766.90	3,071.76	2.99	11.98	0	72	0.00	12.12	0.00	258.77	0.00	14.83	0.00	8.42	
4	200	300	250	1,191	8,798	6.94	51.29	1,043.65	4,115.41	4.07	16.05	0	72	0.00	12.12	0.00	258.77	0.00	14.83	0.00	6.29	
5	300	500	400	1,922	10,720	11.20	62.49	2,065.81	6,181.23	8.06	24.10	2	74	0.34	12.46	132.16	390.93	7.57	22.40	6.40	6.32	
6	500	750	625	1,221	11,941	7.12	69.61	1,947.82	8,129.04	7.60	31.70	11	85	1.85	14.31	5.99	396.91	0.34	22.75	0.31	4.88	
7	750	1,000	875	1,270	13,211	7.40	77.01	2,254.32	10,383.37	8.79	40.49	6	91	1.01	15.32	0.92	397.83	0.05	22.80	0.04	3.83	
8	1,000	1,500	1,250	1,165	14,376	6.79	83.81	2,460.86	12,844.23	9.60	50.08	206	297	34.68	50.00	231.97	629.80	13.29	36.09	9.43	4.90	
9	1,500	2,000	1,750	873	15,249	5.09	88.89	2,312.85	15,157.08	9.02	59.10	236	533	39.73	89.73	347.84	977.65	19.94	56.03	15.04	6.45	
10	2,000	2,500	2,250	363	15,612	2.12	91.01	1,280.72	16,437.79	4.99	64.10	34	567	5.72	95.45	26.26	1,003.91	1.51	57.54	2.05	6.11	
11	2,500	3,000	2,750	303	15,915	1.77	92.78	1,169.21	17,607.00	4.56	68.66	8	575	1.35	96.80	2.80	1,006.70	0.16	57.70	0.24	5.72	
12	3,000	4,000	3,500	313	16,228	1.82	94.60	1,662.26	19,269.26	6.48	75.14	15	590	2.53	99.33	737.52	1,744.22	42.27	99.96	44.37	9.05	
13	4,000	5,000	4,500	199	16,427	1.16	95.76	1,117.61	20,386.88	4.36	79.50	1	591	0.17	99.49	0.03	1,744.25	0.00	99.97	0.00	8.56	
14	5,000	7,500	6,250	194	16,621	1.13	96.89	2,058.87	22,445.75	8.03	87.52	2	593	0.34	99.83	0.52	1,744.78	0.03	100.00	0.03	7.77	
15	7,500	10,000	8,750	133	16,754	0.78	97.67	1,158.80	23,604.54	4.52	92.04	0	593	0.00	99.83	0.00	1,744.78	0.00	100.00	0.00	7.39	
16	10,000	20,000	15,000	149	16,903	0.87	98.54	1,388.92	24,993.46	5.42	97.46	1	594	0.17	100.00	0.08	1,744.86	0.00	100.00	0.01	6.98	
17	20,000	50,000	35,000	133	17,036	0.78	99.31	380.54	25,374.01	1.48	98.94	0	594	0.00	100.00	0.00	1,744.86	0.00	100.00	0.00	6.88	
18	50,000	100,000	75,000	76	17,112	0.44	99.76	178.67	25,552.68	0.70	99.64	0	594	0.00	100.00	0.00	1,744.86	0.00	100.00	0.00	6.83	
19	100,000	500,000	300,000	39	17,151	0.23	99.98	86.12	25,638.80	0.34	99.98	0	594	0.00	100.00	0.00	1,744.86	0.00	100.00	0.00	6.81	
20	500,000	UP		3	17,154	0.02	100.00	6.35	25,645.14	0.02	100.00	0	594	0.00	100.00	0.00	1,744.86	0.00	100.00	0.00	6.80	
				17,154					25,645.14					594					1,744.86			6.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.17	5.17	14.42	14.42	1.12	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	43	3.72	8.88	3.61	18.02	0.28	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	68	5.17	14.05	16.97	35.00	1.32	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	35	103	7.23	21.28	27.15	62.14	2.11	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	168	13.43	34.71	55.39	117.53	4.31	9.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	49	217	10.12	44.83	116.40	233.94	9.05	18.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	65	282	13.43	58.26	106.38	340.32	8.27	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	66	348	13.64	71.90	161.53	501.85	12.55	39.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	41	389	8.47	80.37	267.40	769.25	20.78	59.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	407	3.72	84.09	50.48	819.73	3.92	63.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	419	2.48	86.57	55.02	874.75	4.28	67.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	436	3.51	90.08	72.58	947.33	5.64	73.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	451	3.10	93.18	93.94	1,041.27	7.30	80.93	2	2	100.00	100.00	42.01	42.01	100.00	100.00	44.72	4.03			
14	5,000	7,500	6,250	8	459	1.65	94.83	32.83	1,074.10	2.55	83.48	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.91			
15	7,500	10,000	8,750	7	466	1.45	96.28	94.76	1,168.86	7.36	90.84	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.59			
16	10,000	20,000	15,000	8	474	1.65	97.93	102.41	1,271.27	7.96	98.80	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.30			
17	20,000	50,000	35,000	10	484	2.07	100.00	15.41	1,286.68	1.20	100.00	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.27			
18	50,000	100,000	75,000	0	484	0.00	100.00	0.00	1,286.68	0.00	100.00	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.27			
19	100,000	500,000	300,000	0	484	0.00	100.00	0.00	1,286.68	0.00	100.00	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.27			
20	500,000	UP		0	484	0.00	100.00	0.00	1,286.68	0.00	100.00	0	2	0.00	100.00	0.00	42.01	0.00	100.00	0.00	3.27			
				484					1,286.68					2					42.01					3.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	32	32	14.10	14.10	12.55	12.55	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	40	3.52	17.62	3.63	16.18	0.87	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	49	3.96	21.59	7.15	23.33	1.72	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	61	5.29	26.87	9.13	32.46	2.19	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	80	8.37	35.24	17.06	49.52	4.09	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	31	111	13.66	48.90	24.92	74.44	5.98	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	133	9.69	58.59	42.22	116.66	10.13	27.99	1	1	100.00	100.00	403.10	403.10	100.00	100.00	954.70	345.53			
8	1,000	1,500	1,250	32	165	14.10	72.69	96.51	213.18	23.16	51.15	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	189.09			
9	1,500	2,000	1,750	23	188	10.13	82.82	70.16	283.33	16.83	67.99	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	142.27			
10	2,000	2,500	2,250	16	204	7.05	89.87	59.91	343.25	14.38	82.36	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	117.44			
11	2,500	3,000	2,750	4	208	1.76	91.63	44.33	387.58	10.64	93.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	104.00			
12	3,000	4,000	3,500	6	214	2.64	94.27	45.67	433.25	10.96	103.96	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	93.04			
13	4,000	5,000	4,500	2	216	0.88	95.15	5.61	427.64	1.35	102.62	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	94.26			
14	5,000	7,500	6,250	5	221	2.20	97.36	52.50	480.14	12.60	115.21	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	83.95			
15	7,500	10,000	8,750	2	223	0.88	98.24	30.33	510.47	7.28	122.49	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	78.97			
16	10,000	20,000	15,000	2	225	0.88	99.12	94.99	415.48	22.79	99.70	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	97.02			
17	20,000	50,000	35,000	1	226	0.44	99.56	0.00	415.48	0.00	99.70	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	97.02			
18	50,000	100,000	75,000	1	227	0.44	100.00	1.26	416.74	0.30	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	96.73			
19	100,000	500,000	300,000	0	227	0.00	100.00	0.00	416.74	0.00	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	96.73			
20	500,000	UP		0	227	0.00	100.00	0.00	416.74	0.00	100.00	0	1	0.00	100.00	0.00	403.10	0.00	100.00	0.00	96.73			
				227					416.74					1					403.10					96.73



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.46	0.46	26.64	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	1.26	1.71	73.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.71					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 29345 SHOPS :FOR SPECIAL AGENT OF CERTAIN PRODUCTS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	13.64	13.64	0.43	0.43	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	9.09	22.73	0.11	0.54	0.12	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	9.09	31.82	8.40	8.94	9.05	9.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	9	9.09	40.91	10.80	19.74	11.64	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	9.09	50.00	4.70	24.44	5.07	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	4.55	54.55	0.00	24.44	0.00	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	4.55	59.09	0.08	24.52	0.08	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	4.55	63.64	42.75	67.27	46.08	72.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	4.55	68.18	1.34	68.61	1.44	73.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	4.55	72.73	0.01	68.59	0.01	73.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	4.55	77.27	1.39	69.99	1.50	75.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	18	4.55	81.82	0.07	69.91	0.08	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	19	4.55	86.36	2.05	71.96	2.21	77.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	20	4.55	90.91	0.45	72.41	0.49	78.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	4.55	95.45	15.96	88.37	17.21	95.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	22	4.55	100.00	4.40	92.78	4.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	92.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	92.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	92.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	22	0.00	100.00	0.00	92.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				22					92.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	20.51	20.51	2.17	2.17	4.84	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	12	10.26	30.77	2.88	5.05	6.42	11.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	21	23.08	53.85	5.19	10.24	11.56	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	24	7.69	61.54	3.28	13.52	7.32	30.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	28	10.26	71.79	3.33	16.86	7.43	37.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	31	7.69	79.49	1.92	18.78	4.28	41.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	35	10.26	89.74	15.50	34.28	34.53	76.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	38	7.69	97.44	8.74	43.02	19.48	95.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	39	2.56	100.00	1.86	44.88	4.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	44.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					44.88					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,625	1,625	21.56	21.56	101.11	101.11	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	790	2,415	10.48	32.04	97.72	198.82	0.73	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	721	3,136	9.56	41.60	206.06	404.88	1.54	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	401	3,537	5.32	46.92	141.59	546.47	1.06	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	563	4,100	7.47	54.39	397.48	943.95	2.97	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	352	4,452	4.67	59.06	275.39	1,219.34	2.06	9.12	1	1	10.00	10.00	25.00	25.00	7.94	7.94	9.08	2.05			
7	750	1,000	875	412	4,864	5.47	64.53	674.69	1,894.03	5.05	14.16	1	2	10.00	20.00	13.50	38.50	4.28	12.22	2.00	2.03			
8	1,000	1,500	1,250	435	5,299	5.77	70.30	727.21	2,621.25	5.44	19.60	0	2	0.00	20.00	0.00	38.50	0.00	12.22	0.00	1.47			
9	1,500	2,000	1,750	331	5,630	4.39	74.69	613.16	3,234.41	4.59	24.19	1	3	10.00	30.00	4.25	42.75	1.35	13.57	0.69	1.32			
10	2,000	2,500	2,250	192	5,822	2.55	77.24	520.47	3,754.88	3.89	28.08	1	4	10.00	40.00	5.00	47.75	1.59	15.16	0.96	1.27			
11	2,500	3,000	2,750	178	6,000	2.36	79.60	582.50	4,337.38	4.36	32.44	0	4	0.00	40.00	0.00	47.75	0.00	15.16	0.00	1.10			
12	3,000	4,000	3,500	251	6,251	3.33	82.93	735.02	5,072.40	5.50	37.93	0	4	0.00	40.00	0.00	47.75	0.00	15.16	0.00	0.94			
13	4,000	5,000	4,500	197	6,448	2.61	85.54	810.70	5,883.10	6.06	44.00	0	4	0.00	40.00	0.00	47.75	0.00	15.16	0.00	0.81			
14	5,000	7,500	6,250	273	6,721	3.62	89.16	1,522.48	7,405.57	11.39	55.38	2	6	20.00	60.00	253.21	300.96	80.37	95.53	16.63	4.06			
15	7,500	10,000	8,750	178	6,899	2.36	91.52	1,019.95	8,425.52	7.63	63.01	0	6	0.00	60.00	0.00	300.96	0.00	95.53	0.00	3.57			
16	10,000	20,000	15,000	283	7,182	3.75	95.28	2,349.27	10,774.79	17.57	80.58	1	7	10.00	70.00	0.00	300.96	0.00	95.53	0.00	2.79			
17	20,000	50,000	35,000	252	7,434	3.34	98.62	2,061.25	12,836.03	15.42	96.00	2	9	20.00	90.00	14.04	315.00	4.46	99.99	0.68	2.45			
18	50,000	100,000	75,000	54	7,488	0.72	99.34	405.34	13,241.37	3.03	99.03	1	10	10.00	100.00	0.04	315.04	0.01	100.00	0.01	2.38			
19	100,000	500,000	300,000	44	7,532	0.58	99.92	123.85	13,365.22	0.93	99.95	0	10	0.00	100.00	0.00	315.04	0.00	100.00	0.00	2.36			
20	500,000	UP		6	7,538	0.08	100.00	6.14	13,371.37	0.05	100.00	0	10	0.00	100.00	0.00	315.04	0.00	100.00	0.00	2.36			
				7,538					13,371.37					10					315.04					2.36





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	19,329	19,329	8.66	8.66	11,598.74	11,598.74	2.25	2.25	19	19	2.38	2.38	2,347.33	2,347.33	3.13	3.13	20.24	20.24			
2	50	100	75	7,717	27,046	3.46	12.12	1,578.97	13,177.71	0.31	2.55	4	23	0.50	2.88	72.32	2,419.65	0.10	3.22	4.58	18.36			
3	100	200	150	10,965	38,011	4.91	17.04	3,348.68	16,526.39	0.65	3.20	8	31	1.00	3.88	250.64	2,670.29	0.33	3.56	7.48	16.16			
4	200	300	250	8,847	46,858	3.97	21.00	5,046.43	21,572.82	0.98	4.18	3	34	0.38	4.26	52.69	2,722.98	0.07	3.63	1.04	12.62			
5	300	500	400	15,153	62,011	6.79	27.80	10,789.98	32,362.80	2.09	6.27	18	52	2.26	6.52	1,590.37	4,313.35	2.12	5.74	14.74	13.33			
6	500	750	625	15,091	77,102	6.76	34.56	17,957.65	50,320.45	3.48	9.75	53	105	6.64	13.16	2,203.19	6,516.53	2.93	8.68	12.27	12.95			
7	750	1,000	875	17,538	94,640	7.86	42.42	19,258.19	69,578.63	3.73	13.48	102	207	12.78	25.94	1,648.94	8,165.47	2.20	10.87	8.56	11.74			
8	1,000	1,500	1,250	19,761	114,401	8.86	51.28	22,319.77	91,898.40	4.33	17.81	68	275	8.52	34.46	4,385.54	12,551.01	5.84	16.71	19.65	13.66			
9	1,500	2,000	1,750	13,756	128,157	6.17	57.45	24,225.62	116,124.03	4.69	22.50	54	329	6.77	41.23	2,495.54	15,046.55	3.32	20.03	10.30	12.96			
10	2,000	2,500	2,250	9,438	137,595	4.23	61.68	20,568.66	136,692.69	3.99	26.49	37	366	4.64	45.86	3,007.97	18,054.53	4.00	24.04	14.62	13.21			
11	2,500	3,000	2,750	8,873	146,468	3.98	65.65	21,115.88	157,808.57	4.09	30.58	17	383	2.13	47.99	2,144.17	20,198.70	2.85	26.89	10.15	12.80			
12	3,000	4,000	3,500	12,028	158,496	5.39	71.04	36,291.14	194,099.71	7.03	37.61	41	424	5.14	53.13	3,761.17	23,959.87	5.01	31.90	10.36	12.34			
13	4,000	5,000	4,500	9,300	167,796	4.17	75.21	32,787.48	226,887.20	6.35	43.97	41	465	5.14	58.27	11,983.48	35,943.35	15.95	47.85	36.55	15.84			
14	5,000	7,500	6,250	13,463	181,259	6.03	81.25	51,279.92	278,167.12	9.94	53.90	68	533	8.52	66.79	6,602.11	42,545.46	8.79	56.64	12.87	15.29			
15	7,500	10,000	8,750	8,795	190,054	3.94	85.19	48,962.84	327,129.96	9.49	63.39	49	582	6.14	72.93	2,635.90	45,181.36	3.51	60.15	5.38	13.81			
16	10,000	20,000	15,000	14,720	204,774	6.60	91.79	98,595.69	425,725.65	19.11	82.50	94	676	11.78	84.71	8,457.30	53,638.66	11.26	71.41	8.58	12.60			
17	20,000	50,000	35,000	10,853	215,627	4.86	96.65	71,785.99	497,511.64	13.91	96.41	80	756	10.03	94.74	10,090.82	63,729.48	13.43	84.85	14.06	12.81			
18	50,000	100,000	75,000	4,055	219,682	1.82	98.47	23,887.08	521,398.71	4.63	101.04	28	784	3.51	98.25	11,363.20	75,092.67	15.13	99.98	47.57	14.40			
19	100,000	500,000	300,000	2,692	222,374	1.21	99.68	17,028.11	538,426.82	3.30	104.34	10	794	1.25	99.50	1.32	75,093.99	0.00	99.98	0.01	13.95			
20	500,000	UP		720	223,094	0.32	100.00	22,385.69	516,041.13	4.34	100.00	4	798	0.50	100.00	15.54	75,109.53	0.02	100.00	0.07	14.55			
				223,094					516,041.13					798					75,109.53					14.55



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	8.16	8.16	134.29	134.29	10.48	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	46	2.27	10.43	4.41	138.70	0.34	10.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	62	3.63	14.06	15.15	153.85	1.18	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	77	3.40	17.46	12.98	166.83	1.01	13.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	18	95	4.08	21.54	18.09	184.92	1.41	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	123	6.35	27.89	26.31	211.23	2.05	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	24	147	5.44	33.33	47.30	258.52	3.69	20.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	38	185	8.62	41.95	113.65	372.17	8.87	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	21	206	4.76	46.71	54.03	426.20	4.22	33.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	225	4.31	51.02	74.04	500.24	5.78	39.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	247	4.99	56.01	88.41	588.65	6.90	45.94	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	264	3.85	59.86	54.04	642.69	4.22	50.16	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	280	3.63	63.49	59.52	702.21	4.65	54.80	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	22	302	4.99	68.48	146.72	848.93	11.45	66.25	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	326	5.44	73.92	184.87	1,033.80	14.43	80.68	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	364	8.62	82.54	127.89	1,161.69	9.98	90.66	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	29	393	6.58	89.12	112.68	1,274.37	8.79	99.46	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	425	7.26	96.37	6.66	1,281.03	0.52	99.98	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	436	2.49	98.87	0.13	1,281.16	0.01	99.99	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	441	1.13	100.00	0.17	1,281.33	0.01	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				441					1,281.33					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	192	192	9.28	9.28	541.14	541.14	7.82	7.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	209	0.82	10.10	22.41	563.55	0.32	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	258	2.37	12.46	35.68	599.23	0.52	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	64	322	3.09	15.56	67.94	667.17	0.98	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	159	481	7.68	23.24	147.18	814.35	2.13	11.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	175	656	8.45	31.69	312.22	1,126.57	4.51	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	206	862	9.95	41.64	268.75	1,395.32	3.89	20.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	202	1,064	9.76	51.40	302.11	1,697.43	4.37	24.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	132	1,196	6.38	57.78	293.39	1,990.83	4.24	28.78	3	3	27.27	27.27	345.27	345.27	50.90	50.90	117.68	17.34			
10	2,000	2,500	2,250	100	1,296	4.83	62.61	263.89	2,254.72	3.82	32.60	0	3	0.00	27.27	0.00	345.27	0.00	50.90	0.00	15.31			
11	2,500	3,000	2,750	100	1,396	4.83	67.44	271.33	2,526.05	3.92	36.52	0	3	0.00	27.27	0.00	345.27	0.00	50.90	0.00	13.67			
12	3,000	4,000	3,500	128	1,524	6.18	73.62	492.79	3,018.84	7.13	43.65	0	3	0.00	27.27	0.00	345.27	0.00	50.90	0.00	11.44			
13	4,000	5,000	4,500	93	1,617	4.49	78.12	417.95	3,436.78	6.04	49.69	0	3	0.00	27.27	0.00	345.27	0.00	50.90	0.00	10.05			
14	5,000	7,500	6,250	125	1,742	6.04	84.15	719.96	4,156.74	10.41	60.10	2	5	18.18	45.45	19.37	364.64	2.86	53.75	2.69	8.77			
15	7,500	10,000	8,750	89	1,831	4.30	88.45	752.77	4,909.52	10.88	70.99	0	5	0.00	45.45	0.00	364.64	0.00	53.75	0.00	7.43			
16	10,000	20,000	15,000	122	1,953	5.89	94.35	936.25	5,845.76	13.54	84.52	2	7	18.18	63.64	70.38	435.02	10.37	64.13	7.52	7.44			
17	20,000	50,000	35,000	84	2,037	4.06	98.41	799.69	6,645.45	11.56	96.08	4	11	36.36	100.00	243.37	678.39	35.87	100.00	30.43	10.21			
18	50,000	100,000	75,000	24	2,061	1.16	99.57	238.16	6,883.61	3.44	99.53	0	11	0.00	100.00	0.00	678.39	0.00	100.00	0.00	9.86			
19	100,000	500,000	300,000	6	2,067	0.29	99.86	5.68	6,889.29	0.08	99.61	0	11	0.00	100.00	0.00	678.39	0.00	100.00	0.00	9.85			
20	500,000	UP		3	2,070	0.14	100.00	26.98	6,916.26	0.39	100.00	0	11	0.00	100.00	0.00	678.39	0.00	100.00	0.00	9.81			
				2,070					6,916.26					11					678.39					9.81



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.64	0.64	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.47	1.11	1.24	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	1.35	2.46	3.54	6.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	0.73	3.19	1.92	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	7	18.75	43.75	0.98	4.17	2.58	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	9	12.50	56.25	4.37	8.54	11.47	22.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	11	12.50	68.75	4.73	13.27	12.41	34.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.25	75.00	2.26	15.53	5.94	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.25	81.25	7.22	22.75	18.95	59.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.25	87.50	7.13	29.88	18.70	78.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.25	93.75	0.63	30.51	1.65	80.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	6.25	100.00	7.59	38.10	19.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	38.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					38.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	191	191	6.52	6.52	602.31	602.31	6.17	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	34	225	1.16	7.68	18.15	620.45	0.19	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	96	321	3.28	10.96	59.60	680.05	0.61	6.96	1	1	9.09	9.09	12.46	12.46	1.77	1.77	20.91	1.83			
4	200	300	250	82	403	2.80	13.76	47.24	727.30	0.48	7.44	0	1	0.00	9.09	0.00	12.46	0.00	1.77	0.00	1.71			
5	300	500	400	193	596	6.59	20.36	156.35	883.65	1.60	9.04	0	1	0.00	9.09	0.00	12.46	0.00	1.77	0.00	1.41			
6	500	750	625	186	782	6.35	26.71	181.33	1,064.98	1.86	10.90	0	1	0.00	9.09	0.00	12.46	0.00	1.77	0.00	1.17			
7	750	1,000	875	236	1,018	8.06	34.77	324.29	1,389.27	3.32	14.22	1	2	9.09	18.18	125.33	137.80	17.82	19.59	38.65	9.92			
8	1,000	1,500	1,250	310	1,328	10.59	45.36	536.23	1,925.50	5.49	19.71	1	3	9.09	27.27	24.38	162.17	3.47	23.06	4.55	8.42			
9	1,500	2,000	1,750	262	1,590	8.95	54.30	619.55	2,545.05	6.34	26.05	0	3	0.00	27.27	0.00	162.17	0.00	23.06	0.00	6.37			
10	2,000	2,500	2,250	148	1,738	5.05	59.36	443.86	2,988.91	4.54	30.59	1	4	9.09	36.36	60.00	222.17	8.53	31.59	13.52	7.43			
11	2,500	3,000	2,750	129	1,867	4.41	63.76	384.13	3,373.03	3.93	34.53	1	5	9.09	45.45	346.77	568.94	49.31	80.89	90.27	16.87			
12	3,000	4,000	3,500	168	2,035	5.74	69.50	591.82	3,964.85	6.06	40.58	0	5	0.00	45.45	0.00	568.94	0.00	80.89	0.00	14.35			
13	4,000	5,000	4,500	181	2,216	6.18	75.68	901.62	4,866.48	9.23	49.81	0	5	0.00	45.45	0.00	568.94	0.00	80.89	0.00	11.69			
14	5,000	7,500	6,250	161	2,377	5.50	81.18	790.75	5,657.23	8.09	57.91	0	5	0.00	45.45	0.00	568.94	0.00	80.89	0.00	10.06			
15	7,500	10,000	8,750	137	2,514	4.68	85.86	953.05	6,610.28	9.76	67.66	2	7	18.18	63.64	117.18	686.13	16.66	97.56	12.30	10.38			
16	10,000	20,000	15,000	260	2,774	8.88	94.74	1,576.04	8,186.32	16.13	83.79	4	11	36.36	100.00	17.18	703.31	2.44	100.00	1.09	8.59			
17	20,000	50,000	35,000	120	2,894	4.10	98.84	1,231.43	9,417.75	12.60	96.40	0	11	0.00	100.00	0.00	703.31	0.00	100.00	0.00	7.47			
18	50,000	100,000	75,000	22	2,916	0.75	99.59	245.96	9,663.70	2.52	98.92	0	11	0.00	100.00	0.00	703.31	0.00	100.00	0.00	7.28			
19	100,000	500,000	300,000	9	2,925	0.31	99.90	95.95	9,759.65	0.98	99.90	0	11	0.00	100.00	0.00	703.31	0.00	100.00	0.00	7.21			
20	500,000	<b>UP</b>		3	2,928	0.10	100.00	9.87	9,769.52	0.10	100.00	0	11	0.00	100.00	0.00	703.31	0.00	100.00	0.00	7.20			
				2,928					9,769.52					11					703.31					7.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.25	6.25	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.13	9.38	0.13	0.13	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.13	12.50	0.00	0.13	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.13	15.63	0.05	0.17	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.13	18.75	0.68	0.85	0.78	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	10	12.50	31.25	3.83	4.68	4.40	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	6.25	37.50	2.38	7.07	2.74	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	15	9.38	46.88	4.36	11.43	5.01	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	19	12.50	59.38	10.11	21.53	11.61	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	23	12.50	71.88	8.55	30.08	9.82	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	24	3.13	75.00	1.61	31.69	1.85	36.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	25	3.13	78.13	3.02	34.71	3.47	39.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	27	6.25	84.38	10.14	44.85	11.65	51.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	30	9.38	93.75	17.55	62.40	20.17	71.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	31	3.13	96.88	20.00	82.40	22.98	94.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	32	3.13	100.00	4.63	87.03	5.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	87.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	87.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	87.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	32	0.00	100.00	0.00	87.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32					87.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	1.42	1.42	0.51	0.51	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	30	3.30	4.72	6.77	7.28	0.30	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	62	5.03	9.75	11.83	19.11	0.52	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	27	89	4.25	13.99	12.74	31.85	0.56	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	49	138	7.70	21.70	32.18	64.02	1.42	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	43	181	6.76	28.46	38.72	102.74	1.71	4.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	50	231	7.86	36.32	53.23	155.98	2.36	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	61	292	9.59	45.91	96.27	252.25	4.26	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	50	342	7.86	53.77	86.88	339.13	3.85	15.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	368	4.09	57.86	64.78	403.90	2.87	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	393	3.93	61.79	89.45	493.35	3.96	21.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	60	453	9.43	71.23	156.46	649.81	6.93	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	483	4.72	75.94	165.94	815.76	7.35	36.11	1	1	50.00	50.00	2.10	2.10	10.30	10.30	1.26	0.26			
14	5,000	7,500	6,250	37	520	5.82	81.76	240.29	1,056.05	10.64	46.75	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.20			
15	7,500	10,000	8,750	35	555	5.50	87.26	329.23	1,385.27	14.57	61.32	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.15			
16	10,000	20,000	15,000	34	589	5.35	92.61	315.04	1,700.31	13.95	75.27	0	1	0.00	50.00	0.00	2.10	0.00	10.30	0.00	0.12			
17	20,000	50,000	35,000	31	620	4.87	97.48	462.60	2,162.92	20.48	95.74	1	2	50.00	100.00	18.27	20.37	89.70	100.00	3.95	0.94			
18	50,000	100,000	75,000	15	635	2.36	99.84	94.72	2,257.64	4.19	99.94	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.90			
19	100,000	500,000	300,000	1	636	0.16	100.00	1.46	2,259.09	0.06	100.00	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.90			
20	500,000	UP		0	636	0.00	100.00	0.00	2,259.09	0.00	100.00	0	2	0.00	100.00	0.00	20.37	0.00	100.00	0.00	0.90			
				636					2,259.09					2					20.37					0.90



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	55	55	5.35	5.35	4.33	4.33	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	26	81	2.53	7.88	4.96	9.30	0.12	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	44	125	4.28	12.16	12.83	22.13	0.31	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	34	159	3.31	15.47	16.60	38.73	0.41	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	84	243	8.17	23.64	57.75	96.48	1.42	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	71	314	6.91	30.54	82.00	178.49	2.01	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	104	418	10.12	40.66	113.50	291.99	2.78	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	109	527	10.60	51.26	168.66	460.65	4.14	11.30	1	1	50.00	50.00	11.00	11.00	19.11	19.11	6.52	2.39
9	1,500	2,000	1,750	67	594	6.52	57.78	143.79	604.44	3.53	14.83	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	1.82
10	2,000	2,500	2,250	39	633	3.79	61.58	97.44	701.88	2.39	17.22	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	1.57
11	2,500	3,000	2,750	40	673	3.89	65.47	110.83	812.71	2.72	19.94	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	1.35
12	3,000	4,000	3,500	66	739	6.42	71.89	229.80	1,042.51	5.64	25.57	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	1.06
13	4,000	5,000	4,500	44	783	4.28	76.17	196.67	1,239.18	4.82	30.40	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	0.89
14	5,000	7,500	6,250	68	851	6.61	82.78	410.14	1,649.31	10.06	40.46	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	0.67
15	7,500	10,000	8,750	40	891	3.89	86.67	368.97	2,018.28	9.05	49.51	0	1	0.00	50.00	0.00	11.00	0.00	19.11	0.00	0.55
16	10,000	20,000	15,000	73	964	7.10	93.77	980.58	2,998.86	24.06	73.57	1	2	50.00	100.00	46.56	57.56	80.89	100.00	4.75	1.92
17	20,000	50,000	35,000	52	1,016	5.06	98.83	937.44	3,936.30	23.00	96.57	0	2	0.00	100.00	0.00	57.56	0.00	100.00	0.00	1.46
18	50,000	100,000	75,000	10	1,026	0.97	99.81	129.60	4,065.90	3.18	99.74	0	2	0.00	100.00	0.00	57.56	0.00	100.00	0.00	1.42
19	100,000	500,000	300,000	2	1,028	0.19	100.00	10.41	4,076.31	0.26	100.00	0	2	0.00	100.00	0.00	57.56	0.00	100.00	0.00	1.41
20	500,000	UP		0	1,028	0.00	100.00	0.00	4,076.31	0.00	100.00	0	2	0.00	100.00	0.00	57.56	0.00	100.00	0.00	1.41
				1,028				4,076.31				2				57.56				1.41	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	2.81	2.81	5.34	5.34	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	22	1.61	4.42	1.16	6.50	0.12	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	32	2.01	6.43	2.27	8.77	0.23	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	45	2.61	9.04	5.52	14.29	0.55	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	33	78	6.63	15.66	12.63	26.92	1.26	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	115	7.43	23.09	23.55	50.47	2.35	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	49	164	9.84	32.93	24.34	74.81	2.43	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	55	219	11.04	43.98	60.18	134.99	6.00	13.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	272	10.64	54.62	54.23	189.22	5.41	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	32	304	6.43	61.04	48.81	238.02	4.87	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	331	5.42	66.47	66.33	304.36	6.61	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	29	360	5.82	72.29	54.86	359.21	5.47	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	23	383	4.62	76.91	56.27	415.48	5.61	41.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	424	8.23	85.14	150.29	565.77	14.99	56.42	1	1	100.00	100.00	41.05	41.05	100.00	100.00	27.32	7.26			
15	7,500	10,000	8,750	26	450	5.22	90.36	106.71	672.48	10.64	67.06	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	6.10			
16	10,000	20,000	15,000	22	472	4.42	94.78	131.71	804.19	13.13	80.19	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	5.10			
17	20,000	50,000	35,000	17	489	3.41	98.19	124.31	928.50	12.40	92.59	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	4.42			
18	50,000	100,000	75,000	7	496	1.41	99.60	45.27	973.76	4.51	97.10	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	4.22			
19	100,000	500,000	300,000	2	498	0.40	100.00	29.07	1,002.83	2.90	100.00	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	4.09			
20	500,000	UP		0	498	0.00	100.00	0.00	1,002.83	0.00	100.00	0	1	0.00	100.00	0.00	41.05	0.00	100.00	0.00	4.09			
				498					1,002.83					1					41.05					4.09



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	3	3	3.85	3.85	0.80	0.80	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	9	7.69	11.54	0.53	1.33	0.18	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	6.41	17.95	1.46	2.79	0.50	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	19	6.41	24.36	1.46	4.25	0.50	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	22	3.85	28.21	0.60	4.86	0.21	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	24	2.56	30.77	4.24	9.10	1.45	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	29	6.41	37.18	5.92	15.02	2.03	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	39	12.82	50.00	5.62	20.64	1.93	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	46	8.97	58.97	16.34	36.98	5.60	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	54	10.26	69.23	7.79	44.77	2.67	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	55	1.28	70.51	3.10	47.88	1.06	16.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	58	3.85	74.36	9.94	57.82	3.41	19.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	61	3.85	78.21	5.48	63.30	1.88	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	67	7.69	85.90	45.88	109.17	15.72	37.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	70	3.85	89.74	27.09	136.26	9.28	46.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	72	2.56	92.31	28.81	165.08	9.88	56.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	76	5.13	97.44	101.13	266.20	34.66	91.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	77	1.28	98.72	12.79	278.99	4.38	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	78	1.28	100.00	12.79	291.78	4.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	78	0.00	100.00	0.00	291.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				78					291.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	417	417	10.51	10.51	391.07	391.07	2.44	2.44	3	3	18.75	18.75	19.00	19.00	5.35	5.35	4.86	4.86			
2	50	100	75	124	541	3.13	13.64	29.46	420.53	0.18	2.62	0	3	0.00	18.75	0.00	19.00	0.00	5.35	0.00	4.52			
3	100	200	150	198	739	4.99	18.63	94.44	514.97	0.59	3.21	1	4	6.25	25.00	93.82	112.82	26.39	31.74	99.34	21.91			
4	200	300	250	141	880	3.55	22.18	72.24	587.21	0.45	3.66	0	4	0.00	25.00	0.00	112.82	0.00	31.74	0.00	19.21			
5	300	500	400	240	1,120	6.05	28.23	177.37	764.58	1.11	4.77	0	4	0.00	25.00	0.00	112.82	0.00	31.74	0.00	14.76			
6	500	750	625	184	1,304	4.64	32.87	206.31	970.88	1.29	6.05	0	4	0.00	25.00	0.00	112.82	0.00	31.74	0.00	11.62			
7	750	1,000	875	277	1,581	6.98	39.85	332.30	1,303.19	2.07	8.12	0	4	0.00	25.00	0.00	112.82	0.00	31.74	0.00	8.66			
8	1,000	1,500	1,250	240	1,821	6.05	45.90	435.01	1,738.20	2.71	10.84	2	6	12.50	37.50	104.36	217.17	29.36	61.10	23.99	12.49			
9	1,500	2,000	1,750	267	2,088	6.73	52.63	420.46	2,158.66	2.62	13.46	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	10.06			
10	2,000	2,500	2,250	160	2,248	4.03	56.67	390.09	2,548.75	2.43	15.89	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	8.52			
11	2,500	3,000	2,750	163	2,411	4.11	60.78	442.04	2,990.79	2.76	18.64	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	7.26			
12	3,000	4,000	3,500	176	2,587	4.44	65.21	631.42	3,622.21	3.94	22.58	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	6.00			
13	4,000	5,000	4,500	163	2,750	4.11	69.32	810.44	4,432.65	5.05	27.63	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	4.90			
14	5,000	7,500	6,250	265	3,015	6.68	76.00	1,202.20	5,634.85	7.49	35.13	0	6	0.00	37.50	0.00	217.17	0.00	61.10	0.00	3.85			
15	7,500	10,000	8,750	193	3,208	4.87	80.87	1,355.62	6,990.47	8.45	43.58	1	7	6.25	43.75	52.95	270.12	14.90	75.99	3.91	3.86			
16	10,000	20,000	15,000	284	3,492	7.16	88.03	3,209.86	10,200.33	20.01	63.59	3	10	18.75	62.50	55.68	325.80	15.66	91.65	1.73	3.19			
17	20,000	50,000	35,000	266	3,758	6.71	94.73	3,338.02	13,538.34	20.81	84.40	4	14	25.00	87.50	27.50	353.30	7.74	99.39	0.82	2.61			
18	50,000	100,000	75,000	102	3,860	2.57	97.30	1,141.84	14,680.18	7.12	91.51	1	15	6.25	93.75	0.00	353.30	0.00	99.39	0.00	2.41			
19	100,000	500,000	300,000	93	3,953	2.34	99.65	914.66	15,594.84	5.70	97.22	1	16	6.25	100.00	2.17	355.47	0.61	100.00	0.24	2.28			
20	500,000	<b>UP</b>		14	3,967	0.35	100.00	446.54	16,041.38	2.78	100.00	0	16	0.00	100.00	0.00	355.47	0.00	100.00	0.00	2.22			
				3,967					16,041.38					16					355.47					2.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	0.35	0.35	3.13	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	1.19	1.53	10.70	13.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	0.02	1.55	0.16	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	1.09	2.65	9.88	23.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	0.03	2.67	0.24	24.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	8.00	10.67	72.19	96.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	0.30	10.97	2.71	99.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	0.11	11.08	0.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	11.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				11.08				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	71	71	8.68	8.68	56.33	56.33	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	88	2.08	10.76	6.78	63.11	0.18	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	113	3.06	13.81	5.51	68.62	0.15	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	132	2.32	16.14	8.17	76.79	0.22	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	27	159	3.30	19.44	31.87	108.66	0.85	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	195	4.40	23.84	25.94	134.60	0.69	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	43	238	5.26	29.10	61.22	195.82	1.63	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	52	290	6.36	35.45	106.20	302.02	2.82	8.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	61	351	7.46	42.91	190.09	492.10	5.05	13.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	55	406	6.72	49.63	117.18	609.28	3.11	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	57	463	6.97	56.60	196.12	805.40	5.21	21.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	526	7.70	64.30	405.28	1,210.67	10.77	32.17	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	47	573	5.75	70.05	287.91	1,498.58	7.65	39.82	1	2	12.50	25.00	19.20	19.20	5.63	5.63	6.67	1.28			
14	5,000	7,500	6,250	55	628	6.72	76.77	443.16	1,941.74	11.77	51.59	1	3	12.50	37.50	38.48	57.68	11.28	16.90	8.68	2.97			
15	7,500	10,000	8,750	29	657	3.55	80.32	209.69	2,151.43	5.57	57.16	3	6	37.50	75.00	208.00	265.68	60.96	77.86	99.20	12.35			
16	10,000	20,000	15,000	87	744	10.64	90.95	998.93	3,150.37	26.54	83.71	0	6	0.00	75.00	0.00	265.68	0.00	77.86	0.00	8.43			
17	20,000	50,000	35,000	27	771	3.30	94.25	493.31	3,643.68	13.11	96.81	2	8	25.00	100.00	75.54	341.22	22.14	100.00	15.31	9.36			
18	50,000	100,000	75,000	9	780	1.10	95.35	4.12	3,647.80	0.11	96.92	0	8	0.00	100.00	0.00	341.22	0.00	100.00	0.00	9.35			
19	100,000	500,000	300,000	26	806	3.18	98.53	55.96	3,703.76	1.49	98.41	0	8	0.00	100.00	0.00	341.22	0.00	100.00	0.00	9.21			
20	500,000	UP		12	818	1.47	100.00	59.85	3,763.61	1.59	100.00	0	8	0.00	100.00	0.00	341.22	0.00	100.00	0.00	9.07			
				818					3,763.61					8					341.22					9.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.78	2.78	2.85	2.85	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	2.78	5.56	3.16	6.02	1.35	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	2.78	8.33	3.46	9.47	1.48	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	2.78	11.11	3.10	12.57	1.33	5.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	2.78	13.89	2.97	15.54	1.27	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	2.78	16.67	4.58	20.12	1.96	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	2.78	19.44	3.29	23.41	1.41	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	2.78	22.22	3.38	26.79	1.45	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	2.78	25.00	3.47	30.26	1.48	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	5	14	13.89	38.89	9.66	39.92	4.13	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	6	20	16.67	55.56	33.26	73.18	14.23	31.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	4	24	11.11	66.67	25.53	98.72	10.92	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	10	34	27.78	94.44	82.57	181.29	35.32	77.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	35	2.78	97.22	14.43	195.73	6.17	83.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	36	2.78	100.00	38.04	233.77	16.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	36	0.00	100.00	0.00	233.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				36					233.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	1.75	1.75	1.52	1.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	1.61	3.36	1.40	2.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	1.43	4.79	1.24	4.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	5.61	10.40	4.87	9.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	14.36	24.77	12.47	21.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	23.64	48.41	20.52	42.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	66.82	115.23	57.99	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	115.23	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					115.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,050	1,050	9.74	9.74	462.47	462.47	1.52	1.52	3	3	2.22	2.22	49.95	49.95	1.98	1.98	10.80	10.80			
2	50	100	75	403	1,453	3.74	13.48	78.79	541.26	0.26	1.78	1	4	0.74	2.96	3.68	53.63	0.15	2.13	4.68	9.91			
3	100	200	150	270	1,723	2.51	15.99	104.03	645.29	0.34	2.12	0	4	0.00	2.96	0.00	53.63	0.00	2.13	0.00	8.31			
4	200	300	250	457	2,180	4.24	20.23	226.10	871.39	0.74	2.86	6	10	4.44	7.41	39.18	92.81	1.55	3.68	17.33	10.65			
5	300	500	400	1,296	3,476	12.03	32.25	510.49	1,381.88	1.68	4.54	0	10	0.00	7.41	0.00	92.81	0.00	3.68	0.00	6.72			
6	500	750	625	1,589	5,065	14.74	47.00	490.94	1,872.82	1.61	6.15	0	10	0.00	7.41	0.00	92.81	0.00	3.68	0.00	4.96			
7	750	1,000	875	416	5,481	3.86	50.86	695.88	2,568.70	2.29	8.44	1	11	0.74	8.15	11.80	104.61	0.47	4.15	1.70	4.07			
8	1,000	1,500	1,250	657	6,138	6.10	56.95	1,356.51	3,925.21	4.46	12.90	9	20	6.67	14.81	272.98	377.59	10.82	14.96	20.12	9.62			
9	1,500	2,000	1,750	670	6,808	6.22	63.17	1,822.42	5,747.64	5.99	18.89	9	29	6.67	21.48	286.40	663.99	11.35	26.32	15.72	11.55			
10	2,000	2,500	2,250	512	7,320	4.75	67.92	1,584.61	7,332.24	5.21	24.10	7	36	5.19	26.67	72.78	736.76	2.88	29.20	4.59	10.05			
11	2,500	3,000	2,750	509	7,829	4.72	72.65	1,961.65	9,293.89	6.45	30.54	12	48	8.89	35.56	163.80	900.56	6.49	35.69	8.35	9.69			
12	3,000	4,000	3,500	788	8,617	7.31	79.96	3,715.39	13,009.28	12.21	42.75	22	70	16.30	51.85	431.74	1,332.30	17.11	52.80	11.62	10.24			
13	4,000	5,000	4,500	567	9,184	5.26	85.22	3,327.74	16,337.02	10.94	53.69	20	90	14.81	66.67	337.40	1,669.70	13.37	66.17	10.14	10.22			
14	5,000	7,500	6,250	713	9,897	6.62	91.83	5,560.95	21,897.98	18.27	71.96	22	112	16.30	82.96	515.03	2,184.73	20.41	86.59	9.26	9.98			
15	7,500	10,000	8,750	270	10,167	2.51	94.34	2,805.07	24,703.04	9.22	81.18	10	122	7.41	90.37	189.35	2,374.08	7.50	94.09	6.75	9.61			
16	10,000	20,000	15,000	355	10,522	3.29	97.63	4,114.19	28,817.23	13.52	94.70	7	129	5.19	95.56	122.54	2,496.62	4.86	98.95	2.98	8.66			
17	20,000	50,000	35,000	96	10,618	0.89	98.52	1,224.35	30,041.57	4.02	98.73	1	130	0.74	96.30	20.69	2,517.31	0.82	99.77	1.69	8.38			
18	50,000	100,000	75,000	56	10,674	0.52	99.04	561.10	30,602.68	1.84	100.57	1	131	0.74	97.04	0.00	2,517.31	0.00	99.77	0.00	8.23			
19	100,000	500,000	300,000	66	10,740	0.61	99.66	750.30	31,352.98	2.47	103.04	4	135	2.96	100.00	5.90	2,523.21	0.23	100.00	0.79	8.05			
20	500,000	UP		37	10,777	0.34	100.00	923.62	30,429.36	3.04	100.00	0	135	0.00	100.00	0.00	2,523.21	0.00	100.00	0.00	8.29			
				10,777					30,429.36					135					2,523.21					8.29





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	7.87	7.87	11.70	11.70	0.49	0.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	34	2.04	9.91	0.43	12.13	0.02	0.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	37	0.87	10.79	0.75	12.87	0.03	0.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	41	1.17	11.95	1.62	14.50	0.07	0.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	44	0.87	12.83	0.37	14.87	0.02	0.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	22	66	6.41	19.24	54.68	69.55	2.30	2.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	71	1.46	20.70	7.59	77.14	0.32	3.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	88	4.96	25.66	33.16	110.30	1.40	4.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	96	2.33	27.99	29.70	139.99	1.25	5.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	37	133	10.79	38.78	71.62	211.61	3.01	8.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	144	3.21	41.98	34.09	245.70	1.43	10.34	2	2	100.00	100.00	46.11	46.11	100.00	100.00	135.27	18.77			
12	3,000	4,000	3,500	24	168	7.00	48.98	101.00	346.70	4.25	14.59	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	13.30			
13	4,000	5,000	4,500	16	184	4.66	53.64	92.82	439.51	3.90	18.49	0	2	0.00	100.00	3.90	46.11	0.00	100.00	0.00	10.49			
14	5,000	7,500	6,250	61	245	17.78	71.43	486.15	925.66	20.45	38.94	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	4.98			
15	7,500	10,000	8,750	43	288	12.54	83.97	479.49	1,405.15	20.17	59.11	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	3.28			
16	10,000	20,000	15,000	34	322	9.91	93.88	578.11	1,983.26	24.32	83.43	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	2.32			
17	20,000	50,000	35,000	13	335	3.79	97.67	287.11	2,270.37	12.08	95.51	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	2.03			
18	50,000	100,000	75,000	6	341	1.75	99.42	106.68	2,377.05	4.49	100.00	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	1.94			
19	100,000	500,000	300,000	1	342	0.29	99.71	0.00	2,377.05	0.00	100.00	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	1.94			
20	500,000	UP		1	343	0.29	100.00	0.00	2,377.05	0.00	100.00	0	2	0.00	100.00	0.00	46.11	0.00	100.00	0.00	1.94			
				343					2,377.05					2					46.11					1.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	3.77	3.77	53.24	53.24	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	35	2.23	5.99	2.61	55.85	0.07	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	56	3.60	9.59	4.05	59.89	0.11	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	66	1.71	11.30	9.99	69.89	0.27	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	88	3.77	15.07	20.42	90.31	0.55	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	106	3.08	18.15	23.40	113.71	0.63	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	129	3.94	22.09	18.26	131.97	0.49	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	19	148	3.25	25.34	32.97	164.94	0.88	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	158	1.71	27.05	31.63	196.57	0.85	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	159	0.17	27.23	3.69	200.26	0.10	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	174	2.57	29.79	78.20	278.46	2.09	7.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	189	2.57	32.36	70.82	349.29	1.90	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	210	3.60	35.96	129.35	478.64	3.47	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	258	8.22	44.18	345.52	824.16	9.26	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	56	314	9.59	53.77	299.88	1,124.03	8.03	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	112	426	19.18	72.95	1,065.13	2,189.16	28.53	58.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	103	529	17.64	90.58	994.75	3,183.91	26.65	85.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	560	5.31	95.89	274.63	3,458.54	7.36	92.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	584	4.11	100.00	274.54	3,733.08	7.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	584	0.00	100.00	0.00	3,733.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				584					3,733.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	3.62	3.62	23.80	23.80	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	41	4.63	8.25	5.38	29.18	0.23	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	42	83	8.45	16.70	48.79	77.97	2.13	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	102	3.82	20.52	8.95	86.92	0.39	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	133	6.24	26.76	73.62	160.54	3.21	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	165	6.44	33.20	40.18	200.72	1.75	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	194	5.84	39.03	58.07	258.79	2.53	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	30	224	6.04	45.07	64.40	323.19	2.81	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	247	4.63	49.70	56.00	379.19	2.44	16.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	37	284	7.44	57.14	145.95	525.14	6.36	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	302	3.62	60.76	75.19	600.34	3.28	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	26	328	5.23	66.00	193.93	794.27	8.45	34.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	26	354	5.23	71.23	144.88	939.15	6.31	40.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	388	6.84	78.07	244.36	1,183.52	10.65	51.58	1	1	100.00	100.00	31.62	31.62	100.00	100.00	12.94	2.67			
15	7,500	10,000	8,750	39	427	7.85	85.92	229.96	1,413.47	10.02	61.60	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	2.24			
16	10,000	20,000	15,000	30	457	6.04	91.95	366.59	1,780.06	15.98	77.58	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	1.78			
17	20,000	50,000	35,000	14	471	2.82	94.77	199.71	1,979.78	8.70	86.28	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	1.60			
18	50,000	100,000	75,000	4	475	0.80	95.57	99.88	2,079.65	4.35	90.63	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	1.52			
19	100,000	500,000	300,000	14	489	2.82	98.39	120.59	2,200.25	5.26	95.89	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	1.44			
20	500,000	UP		8	497	1.61	100.00	94.37	2,294.62	4.11	100.00	0	1	0.00	100.00	0.00	31.62	0.00	100.00	0.00	1.38			
				497					2,294.62					1					31.62					1.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	0.25	0.25	0.81	0.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	12.50	18.75	3.43	3.67	11.24	12.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	6.25	25.00	0.75	4.42	2.46	14.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	18.75	43.75	1.82	6.25	5.99	20.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	6.25	50.00	1.38	7.63	4.54	25.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	6.25	56.25	2.20	9.84	7.23	32.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	6.25	62.50	2.16	12.00	7.10	39.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	12	12.50	75.00	4.86	16.86	15.96	55.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	6.25	81.25	12.13	28.99	39.80	95.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	6.25	87.50	0.52	29.52	1.72	96.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	6.25	93.75	0.00	29.52	0.00	96.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	6.25	100.00	0.96	30.47	3.14	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	16	0.00	100.00	0.00	30.47	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				16					30.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	33.33	33.33	1.52	1.52	29.94	29.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	1.43	2.94	28.14	58.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	2.12	5.06	41.92	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	5.06	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					5.06					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	61	61	10.68	10.68	84.77	84.77	5.08	5.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	87	4.55	15.24	9.16	93.92	0.55	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	120	5.78	21.02	13.41	107.34	0.80	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	130	1.75	22.77	8.13	115.46	0.49	6.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	46	176	8.06	30.82	30.46	145.92	1.82	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	22	198	3.85	34.68	20.52	166.44	1.23	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	41	239	7.18	41.86	21.16	187.60	1.27	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	43	282	7.53	49.39	43.93	231.52	2.63	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	25	307	4.38	53.77	25.43	256.95	1.52	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	333	4.55	58.32	30.77	287.72	1.84	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	20	353	3.50	61.82	29.52	317.25	1.77	19.00	1	1	50.00	50.00	958.75	958.75	17.00	17.00	3247.40	302.21			
12	3,000	4,000	3,500	32	385	5.60	67.43	63.24	380.48	3.79	22.78	0	1	0.00	50.00	0.00	958.75	0.00	17.00	0.00	251.98			
13	4,000	5,000	4,500	21	406	3.68	71.10	72.88	453.36	4.36	27.15	0	1	0.00	50.00	0.00	958.75	0.00	17.00	0.00	211.48			
14	5,000	7,500	6,250	22	428	3.85	74.96	138.92	592.28	8.32	35.47	0	1	0.00	50.00	0.00	958.75	0.00	17.00	0.00	161.87			
15	7,500	10,000	8,750	20	448	3.50	78.46	84.07	676.35	5.03	40.50	0	1	0.00	50.00	0.00	958.75	0.00	17.00	0.00	141.75			
16	10,000	20,000	15,000	78	526	13.66	92.12	553.01	1,229.36	33.11	73.61	1	2	50.00	100.00	4,679.89	5,638.63	83.00	100.00	846.26	458.66			
17	20,000	50,000	35,000	23	549	4.03	96.15	207.55	1,436.91	12.43	86.04	0	2	0.00	100.00	0.00	5,638.63	0.00	100.00	0.00	392.41			
18	50,000	100,000	75,000	8	557	1.40	97.55	150.85	1,587.76	9.03	95.07	0	2	0.00	100.00	0.00	5,638.63	0.00	100.00	0.00	355.13			
19	100,000	500,000	300,000	13	570	2.28	99.82	80.92	1,668.68	4.85	99.92	0	2	0.00	100.00	0.00	5,638.63	0.00	100.00	0.00	337.91			
20	500,000	UP		1	571	0.18	100.00	1.33	1,670.01	0.08	100.00	0	2	0.00	100.00	0.00	5,638.63	0.00	100.00	0.00	337.64			
				571					1,670.01					2					5,638.63					337.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	12.50	25.00	0.49	0.49	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	12.50	37.50	0.35	0.14	1.52	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	12.50	50.00	0.49	0.35	2.12	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	12.50	62.50	0.35	0.00	1.52	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	12.50	75.00	0.60	0.60	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	12.50	87.50	1.25	1.85	5.40	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	12.50	100.00	21.33	23.18	92.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	23.18	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					23.18					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 293943 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	837	837	5.31	5.31	1,082.07	1,082.07	2.33	2.33	1	1	0.87	0.87	3.16	3.16	0.21	0.21	0.29	0.29			
2	50	100	75	601	1,438	3.82	9.13	102.28	1,184.35	0.22	2.55	0	1	0.00	0.87	0.00	3.16	0.00	0.21	0.00	0.27			
3	100	200	150	1,214	2,652	7.71	16.84	323.94	1,508.28	0.70	3.24	0	1	0.00	0.87	0.00	3.16	0.00	0.21	0.00	0.21			
4	200	300	250	801	3,453	5.09	21.93	518.21	2,026.49	1.11	4.36	1	2	0.87	1.74	0.00	3.17	0.00	0.21	0.00	0.16			
5	300	500	400	1,330	4,783	8.45	30.37	1,135.34	3,161.83	2.44	6.80	0	2	0.00	1.74	0.00	3.17	0.00	0.21	0.00	0.10			
6	500	750	625	1,216	5,999	7.72	38.09	1,666.16	4,827.99	3.58	10.38	0	2	0.00	1.74	0.00	3.17	0.00	0.21	0.00	0.07			
7	750	1,000	875	1,225	7,224	7.78	45.87	1,278.24	6,106.23	2.75	13.13	4	6	3.48	5.22	418.17	421.33	28.26	28.48	32.71	6.90			
8	1,000	1,500	1,250	1,493	8,717	9.48	55.35	2,957.30	9,063.52	6.36	19.48	2	8	1.74	6.96	8.20	429.53	0.55	29.03	0.28	4.74			
9	1,500	2,000	1,750	1,020	9,737	6.48	61.83	2,558.66	11,622.18	5.50	24.98	5	13	4.35	11.30	32.73	462.26	2.21	31.24	1.28	3.98			
10	2,000	2,500	2,250	762	10,499	4.84	66.67	2,707.24	14,329.42	5.82	30.80	3	16	2.61	13.91	84.32	546.58	5.70	36.94	3.11	3.81			
11	2,500	3,000	2,750	702	11,201	4.46	71.13	1,622.48	15,951.90	3.49	34.29	1	17	0.87	14.78	102.72	649.30	6.94	43.88	6.33	4.07			
12	3,000	4,000	3,500	916	12,117	5.82	76.94	4,797.85	20,749.75	10.31	44.61	70	87	60.87	75.65	512.87	1,162.17	34.66	78.54	10.69	5.60			
13	4,000	5,000	4,500	642	12,759	4.08	81.02	3,566.99	24,316.74	7.67	52.27	4	91	3.48	79.13	60.10	1,222.27	4.06	82.61	1.68	5.03			
14	5,000	7,500	6,250	903	13,662	5.73	86.75	6,384.47	30,701.21	13.72	66.00	6	97	5.22	84.35	33.41	1,255.68	2.26	84.86	0.52	4.09			
15	7,500	10,000	8,750	521	14,183	3.31	90.06	3,963.57	34,664.77	8.52	74.52	5	102	4.35	88.70	14.21	1,269.88	0.96	85.82	0.36	3.66			
16	10,000	20,000	15,000	908	15,091	5.77	95.83	7,291.54	41,956.32	15.67	90.19	4	106	3.48	92.17	36.02	1,305.91	2.43	88.26	0.49	3.11			
17	20,000	50,000	35,000	452	15,543	2.87	98.70	5,902.11	47,858.42	12.69	102.88	6	112	5.22	97.39	171.06	1,476.97	11.56	99.82	2.90	3.09			
18	50,000	100,000	75,000	111	15,654	0.70	99.40	325.71	47,532.71	0.70	102.18	0	112	0.00	97.39	0.00	1,476.97	0.00	99.82	0.00	3.11			
19	100,000	500,000	300,000	64	15,718	0.41	99.81	1,200.81	48,733.52	2.58	104.76	3	115	2.61	100.00	2.66	1,479.63	0.18	100.00	0.22	3.04			
20	500,000	UP		30	15,748	0.19	100.00	2,215.23	46,518.28	4.76	100.00	0	115	0.00	100.00	0.00	1,479.63	0.00	100.00	0.00	3.18			
				15,748					46,518.28					115					1,479.63					3.18



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	5.94	5.94	34.00	34.00	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16	49	2.88	8.81	8.07	42.08	0.49	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	71	3.96	12.77	12.38	54.46	0.75	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	45	116	8.09	20.86	21.10	75.56	1.28	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	178	11.15	32.01	51.61	127.17	3.13	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	217	7.01	39.03	32.42	159.59	1.97	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	39	256	7.01	46.04	58.98	218.57	3.58	13.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	70	326	12.59	58.63	127.28	345.85	7.73	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	53	379	9.53	68.17	121.59	467.44	7.38	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	45	424	8.09	76.26	145.70	613.15	8.84	37.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	42	466	7.55	83.81	156.93	770.08	9.53	46.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	28	494	5.04	88.85	136.10	906.19	8.26	55.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	504	1.80	90.65	65.01	971.20	3.95	58.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	531	4.86	95.50	157.57	1,128.77	9.56	68.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	538	1.26	96.76	97.79	1,226.56	5.94	74.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	550	2.16	98.92	289.84	1,516.40	17.59	92.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	554	0.72	99.64	92.78	1,609.18	5.63	97.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	556	0.36	100.00	38.41	1,647.60	2.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	556	0.00	100.00	0.00	1,647.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	556	0.00	100.00	0.00	1,647.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				556					1,647.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	21.62	21.62	26.61	26.61	28.68	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	9	2.70	24.32	0.30	26.92	0.33	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	10	2.70	27.03	0.46	27.37	0.49	29.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	11	2.70	29.73	0.57	27.94	0.61	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	12	2.70	32.43	0.77	28.71	0.82	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	15	8.11	40.54	3.61	32.31	3.89	34.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	21	16.22	56.76	6.68	39.00	7.20	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	24	8.11	64.86	7.48	46.47	8.06	50.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	25	2.70	67.57	1.53	48.00	1.65	51.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	26	2.70	70.27	4.72	52.73	5.09	56.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	29	8.11	78.38	8.29	61.02	8.94	65.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	2.70	81.08	6.98	54.04	7.52	58.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	33	8.11	89.19	10.48	64.52	11.30	69.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	35	5.41	94.59	23.77	88.29	25.62	95.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	36	2.70	97.30	3.81	92.10	4.10	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	37	2.70	100.00	0.70	92.80	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	92.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	92.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	92.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	37	0.00	100.00	0.00	92.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				37					92.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.54	6.54	21.43	21.43	9.32	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	4.67	11.21	3.96	25.39	1.72	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	21	8.41	19.63	5.01	30.40	2.18	13.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	35	13.08	32.71	9.48	39.89	4.12	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	57	20.56	53.27	17.41	57.30	7.57	24.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	67	9.35	62.62	11.14	68.44	4.84	29.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	77	9.35	71.96	20.19	88.62	8.78	38.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	85	7.48	79.44	9.53	98.16	4.15	42.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	93	7.48	86.92	23.73	121.88	10.32	53.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	97	3.74	90.65	17.37	139.26	7.55	60.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	98	0.93	91.59	5.46	144.72	2.37	62.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	101	2.80	94.39	12.37	157.09	5.38	68.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	103	1.87	96.26	17.73	174.81	7.71	76.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	104	0.93	97.20	8.78	183.59	3.82	79.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	105	0.93	98.13	12.76	196.35	5.55	85.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	106	0.93	99.07	3.24	199.59	1.41	86.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	107	0.93	100.00	30.40	229.99	13.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	107	0.00	100.00	0.00	229.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	107	0.00	100.00	0.00	229.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	107	0.00	100.00	0.00	229.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				107					229.99					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29396 WHEN THERE IS NO EXHIBITION & BUILDING SPACE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	1.33	1.33	38.28	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	2.14	3.47	61.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	3.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					3.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29397

CONTENTS DURING THE EXHIBITION OR IN THE COURSE OF ERECTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	11.16	11.16	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	11.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				11.16					0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 294

HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.39	0.39	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	0.13	0.52	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	0.26	0.78	0.06	0.08	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.13	0.91	1.68	1.76	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	21	1.82	2.72	7.50	9.26	0.18	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	54	4.28	7.00	16.75	26.01	0.40	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	74	2.59	9.60	14.99	41.00	0.36	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	37	111	4.80	14.40	57.46	98.46	1.37	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	162	6.61	21.01	109.64	208.09	2.61	4.95	1	1	4.17	4.17	6.90	6.90	0.94	0.94	6.29	3.31			
10	2,000	2,500	2,250	61	223	7.91	28.92	167.84	375.93	3.99	8.94	2	3	8.33	12.50	14.98	21.88	2.03	2.97	8.93	5.82			
11	2,500	3,000	2,750	71	294	9.21	38.13	238.18	614.11	5.66	14.60	0	3	0.00	12.50	0.00	21.88	0.00	2.97	0.00	3.56			
12	3,000	4,000	3,500	79	373	10.25	48.38	346.09	960.20	8.23	22.82	3	6	12.50	25.00	35.35	57.23	4.80	7.77	10.21	5.96			
13	4,000	5,000	4,500	46	419	5.97	54.35	235.06	1,195.27	5.59	28.41	0	6	0.00	25.00	5.59	57.23	0.00	7.77	0.00	4.79			
14	5,000	7,500	6,250	53	472	6.87	61.22	226.83	1,422.10	5.39	33.80	1	7	4.17	29.17	26.40	83.63	3.58	11.35	11.64	5.88			
15	7,500	10,000	8,750	48	520	6.23	67.44	346.86	1,768.96	8.24	42.05	0	7	0.00	29.17	0.00	83.63	0.00	11.35	0.00	4.73			
16	10,000	20,000	15,000	132	652	17.12	84.57	916.37	2,685.34	21.78	63.83	7	14	29.17	58.33	493.41	577.04	66.98	78.33	53.84	21.49			
17	20,000	50,000	35,000	68	720	8.82	93.39	815.40	3,500.73	19.38	83.21	4	18	16.67	75.00	146.71	723.75	19.92	98.25	17.99	20.67			
18	50,000	100,000	75,000	32	752	4.15	97.54	490.72	3,991.45	11.66	94.87	0	18	0.00	75.00	0.00	723.75	0.00	98.25	0.00	18.13			
19	100,000	500,000	300,000	17	769	2.20	99.74	212.28	4,203.74	5.05	99.92	6	24	25.00	100.00	12.92	736.67	1.75	100.00	6.09	17.52			
20	500,000	UP		2	771	0.26	100.00	3.48	4,207.22	0.08	100.00	0	24	0.00	100.00	0.00	736.67	0.00	100.00	0.00	17.51			
				771					4,207.22					24					736.67					17.51





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22	22	4.53	4.53	27.91	27.91	1.25	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	37	3.09	7.61	3.35	31.26	0.15	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	63	100	12.96	20.58	10.74	42.00	0.48	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	57	157	11.73	32.30	18.00	60.00	0.81	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	193	7.41	39.71	25.48	85.48	1.14	3.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	225	6.58	46.30	54.61	140.08	2.45	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	258	6.79	53.09	38.23	178.32	1.72	8.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	291	6.79	59.88	58.97	237.28	2.65	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	315	4.94	64.81	62.34	299.62	2.80	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	320	1.03	65.84	16.84	316.46	0.76	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	339	3.91	69.75	56.35	372.81	2.53	16.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	32	371	6.58	76.34	157.82	530.63	7.08	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	386	3.09	79.42	52.42	583.05	2.35	26.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	403	3.50	82.92	80.57	663.62	3.61	29.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	419	3.29	86.21	126.33	789.95	5.67	35.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	438	3.91	90.12	182.72	972.67	8.20	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	457	3.91	94.03	133.87	1,106.53	6.01	49.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	462	1.03	95.06	756.28	1,862.82	33.93	83.58	1	1	100.00	100.00	9.15	9.15	100.00	100.00	1.21	0.49			
19	100,000	500,000	300,000	17	479	3.50	98.56	263.23	2,126.05	11.81	95.39	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0.00	0.43			
20	500,000	UP		7	486	1.44	100.00	102.80	2,228.85	4.61	100.00	0	1	0.00	100.00	0.00	9.15	0.00	100.00	0.00	0.41			
				486					2,228.85					1					9.15					0.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	686	686	4.66	4.66	936.53	936.53	2.21	2.21	2	2	0.88	0.88	6.46	6.46	0.08	0.08	0.69	0.69			
2	50	100	75	321	1,007	2.18	6.84	118.03	1,054.55	0.28	2.49	0	2	0.00	0.88	0.00	6.46	0.00	0.08	0.00	0.61			
3	100	200	150	724	1,731	4.92	11.76	12.28	1,042.27	0.03	2.46	0	2	0.00	0.88	0.00	6.46	0.00	0.08	0.00	0.62			
4	200	300	250	567	2,298	3.85	15.62	103.75	1,146.02	0.24	2.70	0	2	0.00	0.88	0.00	6.46	0.00	0.08	0.00	0.56			
5	300	500	400	972	3,270	6.61	22.22	2,341.69	1,195.67	5.53	2.82	6	8	2.65	3.54	389.53	396.00	4.75	4.82	16.63	33.12			
6	500	750	625	832	4,102	5.65	27.88	317.67	878.00	0.75	2.07	1	9	0.44	3.98	9.40	405.40	0.11	4.94	2.96	46.17			
7	750	1,000	875	1,105	5,207	7.51	35.39	1,891.73	1,013.73	4.46	2.39	35	44	15.49	19.47	155.48	560.88	1.89	6.83	8.22	55.33			
8	1,000	1,500	1,250	1,347	6,554	9.15	44.54	1,952.20	2,965.94	4.61	7.00	19	63	8.41	27.88	134.15	695.03	1.63	8.47	6.87	23.43			
9	1,500	2,000	1,750	1,245	7,799	8.46	53.00	1,866.29	4,832.23	4.40	11.40	33	96	14.60	42.48	377.35	1,072.38	4.60	13.07	20.22	22.19			
10	2,000	2,500	2,250	925	8,724	6.29	59.29	2,702.12	7,534.34	6.38	17.78	20	116	8.85	51.33	156.93	1,229.30	1.91	14.98	5.81	16.32			
11	2,500	3,000	2,750	808	9,532	5.49	64.78	1,830.72	9,365.06	4.32	22.10	12	128	5.31	56.64	321.51	1,550.81	3.92	18.89	17.56	16.56			
12	3,000	4,000	3,500	1,058	10,590	7.19	71.97	2,026.57	11,391.63	4.78	26.88	15	143	6.64	63.27	243.31	1,794.12	2.96	21.86	12.01	15.75			
13	4,000	5,000	4,500	837	11,427	5.69	77.66	4,669.96	16,061.59	11.02	37.90	21	164	9.29	72.57	858.93	2,653.05	10.46	32.32	18.39	16.52			
14	5,000	7,500	6,250	1,049	12,476	7.13	84.79	2,039.78	18,101.37	4.81	42.71	24	188	10.62	83.19	573.34	3,226.39	6.99	39.31	28.11	17.82			
15	7,500	10,000	8,750	673	13,149	4.57	89.36	6,778.17	24,879.54	15.99	58.71	8	196	3.54	86.73	203.76	3,430.15	2.48	41.79	3.01	13.79			
16	10,000	20,000	15,000	895	14,044	6.08	95.45	10,894.93	35,774.47	25.71	84.41	19	215	8.41	95.13	453.44	3,883.59	5.52	47.31	4.16	10.86			
17	20,000	50,000	35,000	457	14,501	3.11	98.55	6,787.54	42,562.00	16.02	100.43	9	224	3.98	99.12	622.82	4,506.41	7.59	54.90	9.18	10.59			
18	50,000	100,000	75,000	112	14,613	0.76	99.31	1,395.59	43,957.60	3.29	103.72	2	226	0.88	100.00	3,701.58	8,207.99	45.10	100.00	265.23	18.67			
19	100,000	500,000	300,000	82	14,695	0.56	99.87	599.99	44,557.58	1.42	105.14	0	226	0.00	100.00	0.00	8,207.99	0.00	100.00	0.00	18.42			
20	500,000	UP		19	14,714	0.13	100.00	2,177.63	42,379.96	5.14	100.00	0	226	0.00	100.00	0.00	8,207.99	0.00	100.00	0.00	19.37			
				14,714					42,379.96					226					8,207.99					19.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29412 HOTELS/MOTELS/INNS & THE LIKE: CERTIFIED AS 3 STARTS OR HIGH

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	300	300	3.94	3.94	794.88	794.88	1.53	1.53	3	3	1.10	1.10	71.16	71.16	2.64	2.64	8.95	8.95			
2	50	100	75	68	368	0.89	4.83	24.01	818.90	0.05	1.58	0	3	0.00	1.10	0.00	71.16	0.00	2.64	0.00	8.69			
3	100	200	150	59	427	0.77	5.60	112.34	931.24	0.22	1.80	0	3	0.00	1.10	0.00	71.16	0.00	2.64	0.00	7.64			
4	200	300	250	53	480	0.70	6.30	37.63	968.86	0.07	1.87	1	4	0.37	1.47	0.01	71.17	0.00	2.64	0.02	7.35			
5	300	500	400	214	694	2.81	9.11	67.26	1,036.13	0.13	2.00	0	4	0.00	1.47	0.00	71.17	0.00	2.64	0.00	6.87			
6	500	750	625	200	894	2.62	11.73	70.13	1,106.25	0.14	2.13	0	4	0.00	1.47	0.00	71.17	0.00	2.64	0.00	6.43			
7	750	1,000	875	100	994	1.31	13.04	46.42	1,152.68	0.09	2.22	0	4	0.00	1.47	0.00	71.17	0.00	2.64	0.00	6.17			
8	1,000	1,500	1,250	193	1,187	2.53	15.58	151.90	1,304.58	0.29	2.52	1	5	0.37	1.83	0.03	71.19	0.00	2.64	0.02	5.46			
9	1,500	2,000	1,750	175	1,362	2.30	17.87	444.05	1,748.63	0.86	3.37	0	5	0.00	1.83	0.00	71.19	0.00	2.64	0.00	4.07			
10	2,000	2,500	2,250	143	1,505	1.88	19.75	303.25	2,051.89	0.58	3.96	4	9	1.47	3.30	16.15	87.34	0.60	3.24	5.33	4.26			
11	2,500	3,000	2,750	145	1,650	1.90	21.65	311.14	2,363.02	0.60	4.56	0	9	0.00	3.30	0.00	87.34	0.00	3.24	0.00	3.70			
12	3,000	4,000	3,500	201	1,851	2.64	24.29	1,076.88	3,439.90	2.08	6.63	4	13	1.47	4.76	39.25	126.59	1.46	4.70	3.64	3.68			
13	4,000	5,000	4,500	247	2,098	3.24	27.53	3,574.14	4,032.04	6.89	0.26	1	14	0.37	5.13	66.81	193.40	2.48	7.18	1.87	144.08			
14	5,000	7,500	6,250	307	2,405	4.03	31.56	1,605.35	5,637.39	3.10	2.84	0	14	0.00	5.13	0.00	193.40	0.00	7.18	0.00	13.15			
15	7,500	10,000	8,750	311	2,716	4.08	35.64	2,077.86	7,715.25	4.01	6.84	5	19	1.83	6.96	71.08	264.48	2.64	9.82	3.42	7.45			
16	10,000	20,000	15,000	788	3,504	10.34	45.98	8,894.53	16,609.78	17.15	24.00	21	40	7.69	14.65	542.35	806.84	20.13	29.95	6.10	6.48			
17	20,000	50,000	35,000	1,239	4,743	16.26	62.24	12,831.07	29,440.85	24.75	48.74	39	79	14.29	28.94	856.16	1,663.00	31.78	61.73	6.67	6.58			
18	50,000	100,000	75,000	1,016	5,759	13.33	75.57	9,915.66	39,356.41	19.12	67.87	47	126	17.22	46.15	682.34	2,345.34	25.33	87.05	6.88	6.66			
19	100,000	500,000	300,000	1,382	7,141	18.13	93.70	13,780.91	53,137.32	26.58	94.45	86	212	31.50	77.66	303.54	2,648.88	11.27	98.32	2.20	5.41			
20	500,000	UP		480	7,621	6.30	100.00	2,880.22	51,851.36	5.55	100.00	61	273	22.34	100.00	45.32	2,694.20	1.68	100.00	1.57	5.20			
				7,621					51,851.36					273					2,694.20					5.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2942

NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	2.82	2.82	148.32	148.32	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	38	0.43	3.25	2.29	150.61	0.01	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	18	56	1.54	4.79	29.92	180.53	0.17	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	88	2.74	7.52	36.81	217.33	0.21	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	56	144	4.79	12.31	227.15	444.48	1.29	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	73	217	6.24	18.55	397.74	842.22	2.25	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	104	321	8.89	27.44	689.16	1,531.39	3.90	8.67	1	1	12.50	12.50	4.10	4.10	1.67	1.67	0.60	0.27			
8	1,000	1,500	1,250	129	450	11.03	38.46	35.26	1,496.13	0.20	8.47	0	1	0.00	12.50	0.00	4.10	0.00	1.67	0.00	0.27			
9	1,500	2,000	1,750	77	527	6.58	45.04	849.72	2,345.85	4.81	13.27	0	1	0.00	12.50	0.00	4.10	0.00	1.67	0.00	0.17			
10	2,000	2,500	2,250	80	607	6.84	51.88	1,001.24	3,347.10	5.67	18.94	0	1	0.00	12.50	0.00	4.10	0.00	1.67	0.00	0.12			
11	2,500	3,000	2,750	79	686	6.75	58.63	1,382.12	4,729.22	7.82	26.76	1	2	12.50	25.00	4.10	8.21	1.67	3.33	0.30	0.17			
12	3,000	4,000	3,500	86	772	7.35	65.98	1,607.00	6,336.22	9.09	35.85	1	3	12.50	37.50	4.10	12.31	1.67	5.00	0.26	0.19			
13	4,000	5,000	4,500	82	854	7.01	72.99	2,177.75	8,513.97	12.32	48.18	2	5	25.00	62.50	81.49	93.80	33.08	38.08	3.74	1.10			
14	5,000	7,500	6,250	100	954	8.55	81.54	2,960.67	11,474.64	16.75	64.93	1	6	12.50	75.00	5.60	99.40	2.27	40.35	0.19	0.87			
15	7,500	10,000	8,750	65	1,019	5.56	87.09	2,239.82	13,714.46	12.67	77.60	0	6	0.00	75.00	0.00	99.40	0.00	40.35	0.00	0.72			
16	10,000	20,000	15,000	84	1,103	7.18	94.27	3,036.59	16,751.05	17.18	94.79	2	8	25.00	100.00	146.95	246.35	59.65	100.00	4.84	1.47			
17	20,000	50,000	35,000	46	1,149	3.93	98.21	868.31	17,619.37	4.91	99.70	0	8	0.00	100.00	0.00	246.35	0.00	100.00	0.00	1.40			
18	50,000	100,000	75,000	6	1,155	0.51	98.72	60.84	17,558.53	0.34	99.36	0	8	0.00	100.00	0.00	246.35	0.00	100.00	0.00	1.40			
19	100,000	500,000	300,000	14	1,169	1.20	99.91	87.62	17,646.15	0.50	99.85	0	8	0.00	100.00	0.00	246.35	0.00	100.00	0.00	1.40			
20	500,000	UP		1	1,170	0.09	100.00	26.25	17,672.40	0.15	100.00	0	8	0.00	100.00	0.00	246.35	0.00	100.00	0.00	1.39			
				1,170					17,672.40					8					246.35					1.39



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2943

SWIMMING POOLS OR COMPLEX OR SWIMMING POOLS SPORTS STADIA SP

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	4.71	4.71	40.05	40.05	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	90	0.72	5.43	0.88	40.93	0.02	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	123	1.99	7.43	9.01	49.95	0.20	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	32	155	1.93	9.36	10.49	60.44	0.23	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	78	233	4.71	14.07	81.83	142.27	1.82	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	76	309	4.59	18.66	49.71	191.98	1.11	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	128	437	7.73	26.39	178.35	370.32	3.97	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	132	569	7.97	34.36	157.84	528.16	3.52	11.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	134	703	8.09	42.45	158.11	686.28	3.52	15.28	1	1	20.00	20.00	8.77	8.77	2.98	2.98	5.55	1.28			
10	2,000	2,500	2,250	117	820	7.07	49.52	127.11	813.39	2.83	18.12	1	2	20.00	40.00	0.00	8.77	0.00	2.98	0.00	1.08			
11	2,500	3,000	2,750	101	921	6.10	55.62	154.70	968.09	3.45	21.56	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.91			
12	3,000	4,000	3,500	87	1,008	5.25	60.87	192.56	1,160.65	4.29	25.85	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.76			
13	4,000	5,000	4,500	58	1,066	3.50	64.37	134.92	1,295.57	3.00	28.86	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.68			
14	5,000	7,500	6,250	98	1,164	5.92	70.29	234.68	1,530.25	5.23	34.08	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.57			
15	7,500	10,000	8,750	64	1,228	3.86	74.15	327.73	1,857.98	7.30	41.38	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.47			
16	10,000	20,000	15,000	119	1,347	7.19	81.34	635.96	2,493.95	14.16	55.55	0	2	0.00	40.00	0.00	8.77	0.00	2.98	0.00	0.35			
17	20,000	50,000	35,000	133	1,480	8.03	89.37	678.39	3,172.33	15.11	70.66	2	4	40.00	80.00	285.29	294.06	96.80	99.77	42.05	9.27			
18	50,000	100,000	75,000	64	1,544	3.86	93.24	307.56	3,479.90	6.85	77.51	1	5	20.00	100.00	0.67	294.73	0.23	100.00	0.22	8.47			
19	100,000	500,000	300,000	84	1,628	5.07	98.31	646.03	4,125.93	14.39	91.89	0	5	0.00	100.00	0.00	294.73	0.00	100.00	0.00	7.14			
20	500,000	UP		28	1,656	1.69	100.00	363.95	4,489.88	8.11	100.00	0	5	0.00	100.00	0.00	294.73	0.00	100.00	0.00	6.56			
				1,656					4,489.88					5					294.73					6.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29431 SWIMMING POOLS OR COMPLEX OF SWIMMING POOLS NOT FORMING

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.07	1.07	0.14	0.14	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	36	40	9.63	10.70	4.15	4.29	0.73	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	45	1.34	12.03	1.52	5.81	0.27	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	55	2.67	14.71	2.85	8.66	0.50	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	74	5.08	19.79	8.49	17.15	1.49	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	88	3.74	23.53	8.58	25.73	1.50	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	96	2.14	25.67	4.74	30.48	0.83	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	111	4.01	29.68	3.37	33.84	0.59	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	124	3.48	33.16	23.28	57.13	4.08	10.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	132	2.14	35.29	13.74	70.87	2.41	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	146	3.74	39.04	28.90	99.77	5.06	17.48	1	1	20.00	20.00	15.89	15.89	85.87	85.87	54.96	15.92			
12	3,000	4,000	3,500	23	169	6.15	45.19	52.10	151.87	9.13	26.61	0	1	0.00	20.00	0.00	15.89	0.00	85.87	0.00	10.46			
13	4,000	5,000	4,500	22	191	5.88	51.07	45.88	197.75	8.04	34.65	0	1	0.00	20.00	0.00	15.89	0.00	85.87	0.00	8.03			
14	5,000	7,500	6,250	23	214	6.15	57.22	100.09	297.84	17.54	52.19	0	1	0.00	20.00	0.00	15.89	0.00	85.87	0.00	5.33			
15	7,500	10,000	8,750	20	234	5.35	62.57	64.24	362.08	11.26	63.44	0	1	0.00	20.00	0.00	15.89	0.00	85.87	0.00	4.39			
16	10,000	20,000	15,000	24	258	6.42	68.98	68.81	430.90	12.06	75.50	0	1	0.00	20.00	0.00	15.89	0.00	85.87	0.00	3.69			
17	20,000	50,000	35,000	33	291	8.82	77.81	125.27	556.17	21.95	97.45	3	4	60.00	80.00	2.35	18.24	12.72	98.59	1.88	3.28			
18	50,000	100,000	75,000	26	317	6.95	84.76	94.76	650.93	16.60	114.06	0	4	0.00	80.00	0.00	18.24	0.00	98.59	0.00	2.80			
19	100,000	500,000	300,000	37	354	9.89	94.65	23.39	674.32	4.10	118.15	1	5	20.00	100.00	0.26	18.50	1.41	100.00	1.12	2.74			
20	500,000	UP		20	374	5.35	100.00	103.61	570.71	18.15	100.00	0	5	0.00	100.00	0.00	18.50	0.00	100.00	0.00	3.24			
				374					570.71					5					18.50					3.24



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	4.46	4.46	39.00	39.00	2.27	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	50	2.73	7.19	5.01	44.00	0.29	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	34	84	4.89	12.09	17.83	61.84	1.04	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	121	5.32	17.41	18.49	80.32	1.08	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	61	182	8.78	26.19	34.84	115.16	2.03	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	76	258	10.94	37.12	120.19	235.35	7.00	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	62	320	8.92	46.04	142.65	378.00	8.31	22.03	1	1	100.00	100.00	215.79	215.79	100.00	100.00	151.27	57.09			
8	1,000	1,500	1,250	51	371	7.34	53.38	81.52	459.52	4.75	26.78	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	46.96			
9	1,500	2,000	1,750	45	416	6.47	59.86	60.50	520.02	3.53	30.31	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	41.50			
10	2,000	2,500	2,250	46	462	6.62	66.47	140.09	660.11	8.16	38.47	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	32.69			
11	2,500	3,000	2,750	33	495	4.75	71.22	92.45	752.56	5.39	43.86	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	28.67			
12	3,000	4,000	3,500	35	530	5.04	76.26	136.78	889.34	7.97	51.83	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	24.26			
13	4,000	5,000	4,500	34	564	4.89	81.15	99.64	988.98	5.81	57.64	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	21.82			
14	5,000	7,500	6,250	35	599	5.04	86.19	145.90	1,134.89	8.50	66.15	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	19.01			
15	7,500	10,000	8,750	24	623	3.45	89.64	131.22	1,266.11	7.65	73.79	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	17.04			
16	10,000	20,000	15,000	27	650	3.88	93.53	103.06	1,369.17	6.01	79.80	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	15.76			
17	20,000	50,000	35,000	25	675	3.60	97.12	278.66	1,647.83	16.24	96.04	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	13.10			
18	50,000	100,000	75,000	6	681	0.86	97.99	2.94	1,650.77	0.17	96.21	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	13.07			
19	100,000	500,000	300,000	9	690	1.29	99.28	8.82	1,659.59	0.51	96.73	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	13.00			
20	500,000	UP		5	695	0.72	100.00	56.16	1,715.75	3.27	100.00	0	1	0.00	100.00	0.00	215.79	0.00	100.00	0.00	12.58			
				695					1,715.75					1					215.79					12.58



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	23.42	23.42	3.52	3.52	0.30	0.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	40	1.90	25.32	0.17	3.69	0.01	0.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	41	0.63	25.95	0.20	3.89	0.02	0.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	46	3.16	29.11	1.62	5.51	0.14	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	47	0.63	29.75	0.02	5.52	0.00	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	52	3.16	32.91	2.73	8.26	0.23	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	55	1.90	34.81	0.55	8.81	0.05	0.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	57	1.27	36.08	1.21	10.02	0.10	0.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	58	0.63	36.71	3.74	13.76	0.32	1.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	61	1.90	38.61	0.00	13.76	0.00	1.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	72	6.96	45.57	23.56	37.31	1.99	3.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	84	7.59	53.16	7.01	30.30	0.59	2.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	89	3.16	56.33	24.17	54.48	2.04	4.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	101	7.59	63.92	12.65	67.13	1.07	5.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	107	3.80	67.72	18.33	85.46	1.55	7.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	15	122	9.49	77.22	83.80	169.25	7.08	14.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	131	5.70	82.91	30.78	200.03	2.60	16.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	143	7.59	90.51	1.75	201.78	0.15	17.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	154	6.96	97.47	65.07	266.84	5.49	22.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	158	2.53	100.00	1,451.17	1,184.33	122.53	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				158					1,184.33					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.73	4.73	2.84	2.84	0.60	0.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	9	1.35	6.08	0.62	3.46	0.13	0.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	13	2.70	8.78	0.67	4.13	0.14	0.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	20	4.73	13.51	7.05	11.18	1.49	2.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	21	41	14.19	27.70	27.88	39.06	5.90	8.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	10	51	6.76	34.46	14.62	53.68	3.10	11.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	60	6.08	40.54	12.29	65.97	2.60	13.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	65	3.38	43.92	17.21	83.18	3.64	17.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	75	6.76	50.68	25.79	108.98	5.46	23.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	87	8.11	58.78	23.95	132.92	5.07	28.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	23	110	15.54	74.32	38.37	171.29	8.12	36.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	113	2.03	76.35	11.57	182.87	2.45	38.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	119	4.05	80.41	49.22	232.09	10.42	49.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	126	4.73	85.14	51.88	283.97	10.98	60.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	133	4.73	89.86	96.24	380.21	20.38	80.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	4	137	2.70	92.57	12.96	393.17	2.74	83.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	141	2.70	95.27	67.50	460.67	14.29	97.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	144	2.03	97.30	15.93	444.74	3.37	94.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	146	1.35	98.65	26.49	471.23	5.61	99.78	7	7	100.00	100.00	0.25	0.25	100.00	100.00	0.96	0.05	0.00	0.05	
20	500,000	UP		2	148	1.35	100.00	1.06	472.29	0.22	100.00	0	7	0.00	100.00	0.00	0.25	0.00	100.00	0.00	0.00	0.00	0.05	
				148					472.29					7					0.25					0.05



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,501	5,501	17.73	17.73	679.29	679.29	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	771	6,272	2.48	20.21	254.77	934.05	0.34	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,307	7,579	4.21	24.43	391.56	542.49	0.52	0.73	5	5	4.90	4.90	21.34	21.34	0.35	0.35	5.45	3.93			
4	200	300	250	1,038	8,617	3.35	27.77	1,043.21	1,585.70	1.40	2.12	0	5	0.00	4.90	0.00	21.34	0.00	0.35	0.00	1.35			
5	300	500	400	2,274	10,891	7.33	35.10	2,520.17	4,105.87	3.37	5.50	2	7	1.96	6.86	80.57	101.91	1.32	1.67	3.20	2.48			
6	500	750	625	2,033	12,924	6.55	41.65	1,313.18	5,419.06	1.76	7.26	5	12	4.90	11.76	13.04	114.95	0.21	1.88	0.99	2.12			
7	750	1,000	875	2,656	15,580	8.56	50.21	6,517.17	11,936.23	8.73	15.98	10	22	9.80	21.57	102.58	217.53	1.68	3.55	1.57	1.82			
8	1,000	1,500	1,250	2,878	18,458	9.28	59.49	7,606.01	19,542.24	10.18	26.17	11	33	10.78	32.35	833.17	1,050.70	13.61	17.17	10.95	5.38			
9	1,500	2,000	1,750	2,120	20,578	6.83	66.32	4,382.96	23,925.20	5.87	32.04	8	41	7.84	40.20	251.32	1,302.02	4.11	21.28	5.73	5.44			
10	2,000	2,500	2,250	1,840	22,418	5.93	72.25	3,981.79	27,906.99	5.33	37.37	6	47	5.88	46.08	100.19	1,402.21	1.64	22.91	2.52	5.02			
11	2,500	3,000	2,750	1,049	23,467	3.38	75.63	3,501.72	31,408.71	4.69	42.06	4	51	3.92	50.00	478.62	1,880.83	7.82	30.73	13.67	5.99			
12	3,000	4,000	3,500	1,452	24,919	4.68	80.31	5,684.65	37,093.36	7.61	49.67	7	58	6.86	56.86	1,089.34	2,970.17	17.80	48.53	19.16	8.01			
13	4,000	5,000	4,500	912	25,831	2.94	83.25	4,053.52	41,146.88	5.43	55.09	1	59	0.98	57.84	3.35	2,973.52	0.05	48.59	0.08	7.23			
14	5,000	7,500	6,250	1,471	27,302	4.74	87.99	7,137.28	48,284.16	9.56	64.65	11	70	10.78	68.63	230.02	3,203.54	3.76	52.35	3.22	6.63			
15	7,500	10,000	8,750	1,288	28,590	4.15	92.15	8,157.82	56,441.98	10.92	75.57	9	79	8.82	77.45	1,338.88	4,542.42	21.88	74.22	16.41	8.05			
16	10,000	20,000	15,000	1,459	30,049	4.70	96.85	11,531.44	67,973.42	15.44	91.01	7	86	6.86	84.31	752.70	5,295.12	12.30	86.52	6.53	7.79			
17	20,000	50,000	35,000	762	30,811	2.46	99.30	5,066.24	73,039.66	6.78	97.80	13	99	12.75	97.06	819.53	6,114.66	13.39	99.91	16.18	8.37			
18	50,000	100,000	75,000	93	30,904	0.30	99.60	1,055.91	74,095.57	1.41	99.21	1	100	0.98	98.04	3.90	6,118.55	0.06	99.98	0.37	8.26			
19	100,000	500,000	300,000	71	30,975	0.23	99.83	715.71	74,811.28	0.96	100.17	2	102	1.96	100.00	1.35	6,119.91	0.02	100.00	0.19	8.18			
20	500,000	<b>UP</b>		52	31,027	0.17	100.00	126.73	74,684.55	0.17	100.00	0	102	0.00	100.00	0.00	6,119.91	0.00	100.00	0.00	8.19			
				31,027					74,684.55					102					6,119.91					8.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE		
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,748	1,748	21.17	21.17	497.17	497.17	4.97	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1,055	2,803	12.78	33.95	516.69	1,013.86	5.16	10.13	5	5	21.74	21.74	251.83	251.83	10.57	10.57	48.74	24.84	
3	100	200	150	1,635	4,438	19.80	53.75	1,313.25	2,327.11	13.12	23.25	10	15	43.48	65.22	989.64	1,241.47	41.55	52.12	75.36	53.35	
4	200	300	250	966	5,404	11.70	65.45	1,237.60	3,564.71	12.37	35.62	5	20	21.74	86.96	563.53	1,805.00	23.66	75.78	45.53	50.64	
5	300	500	400	1,093	6,497	13.24	78.68	1,840.00	5,404.71	18.39	54.00	1	21	4.35	91.30	130.39	1,935.39	5.47	81.25	7.09	35.81	
6	500	750	625	563	7,060	6.82	85.50	1,277.77	6,682.48	12.77	66.77	0	21	0.00	91.30	0.00	1,935.39	0.00	81.25	0.00	28.96	
7	750	1,000	875	427	7,487	5.17	90.67	1,084.99	7,767.47	10.84	77.61	1	22	4.35	95.65	420.93	2,356.33	17.67	98.92	38.80	30.34	
8	1,000	1,500	1,250	279	7,766	3.38	94.05	932.81	8,700.28	9.32	86.93	0	22	0.00	95.65	0.00	2,356.33	0.00	98.92	0.00	27.08	
9	1,500	2,000	1,750	137	7,903	1.66	95.71	535.87	9,236.15	5.35	92.29	0	22	0.00	95.65	0.00	2,356.33	0.00	98.92	0.00	25.51	
10	2,000	2,500	2,250	66	7,969	0.80	96.51	347.14	9,583.29	3.47	95.76	0	22	0.00	95.65	0.00	2,356.33	0.00	98.92	0.00	24.59	
11	2,500	3,000	2,750	37	8,006	0.45	96.96	145.93	9,729.22	1.46	97.22	1	23	4.35	100.00	25.65	2,381.98	1.08	100.00	17.58	24.48	
12	3,000	4,000	3,500	56	8,062	0.68	97.64	296.94	10,026.16	2.97	100.18	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	23.76	
13	4,000	5,000	4,500	35	8,097	0.42	98.06	202.31	10,228.47	2.02	102.20	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	23.29	
14	5,000	7,500	6,250	33	8,130	0.40	98.46	195.20	10,423.67	1.95	104.15	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.85	
15	7,500	10,000	8,750	17	8,147	0.21	98.67	79.18	10,502.85	0.79	104.95	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.68	
16	10,000	20,000	15,000	39	8,186	0.47	99.14	129.80	10,632.65	1.30	106.24	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.40	
17	20,000	50,000	35,000	39	8,225	0.47	99.61	89.66	10,722.31	0.90	107.14	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.22	
18	50,000	100,000	75,000	14	8,239	0.17	99.78	32.59	10,754.90	0.33	107.46	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.15	
19	100,000	500,000	300,000	10	8,249	0.12	99.90	1.93	10,756.83	0.02	107.48	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	22.14	
20	500,000	UP		8	8,257	0.10	100.00	748.91	10,007.92	7.48	100.00	0	23	0.00	100.00	0.00	2,381.98	0.00	100.00	0.00	23.80	
				8,257					10,007.92					23					2,381.98			23.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2947 BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	7.57	7.57	64.13	64.13	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	143	370	4.77	12.35	40.55	104.69	0.93	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	244	614	8.14	20.49	72.60	177.29	1.66	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	189	803	6.31	26.79	73.97	251.26	1.69	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	399	1,202	13.31	40.11	278.23	529.49	6.37	12.12	1	1	7.69	7.69	3.98	3.98	1.34	1.34	1.43	0.75			
6	500	750	625	392	1,594	13.08	53.19	623.24	1,152.72	14.26	26.38	0	1	0.00	7.69	0.00	3.98	0.00	1.34	0.00	0.35			
7	750	1,000	875	357	1,951	11.91	65.10	340.27	1,492.99	7.79	34.17	1	2	7.69	15.38	78.75	82.73	26.56	27.90	23.14	5.54			
8	1,000	1,500	1,250	284	2,235	9.48	74.57	544.22	2,037.21	12.46	46.63	0	2	0.00	15.38	0.00	82.73	0.00	27.90	0.00	4.06			
9	1,500	2,000	1,750	198	2,433	6.61	81.18	370.25	2,407.46	8.47	55.10	1	3	7.69	23.08	32.56	115.29	10.98	38.88	8.79	4.79			
10	2,000	2,500	2,250	144	2,577	4.80	85.99	284.33	2,691.79	6.51	61.61	0	3	0.00	23.08	0.00	115.29	0.00	38.88	0.00	4.28			
11	2,500	3,000	2,750	96	2,673	3.20	89.19	271.07	2,962.86	6.20	67.81	1	4	7.69	30.77	31.53	146.82	10.64	49.52	11.63	4.96			
12	3,000	4,000	3,500	99	2,772	3.30	92.49	421.01	3,383.87	9.64	77.45	4	8	30.77	61.54	7.48	154.30	2.52	52.04	1.78	4.56			
13	4,000	5,000	4,500	52	2,824	1.74	94.23	257.64	3,641.51	5.90	83.35	1	9	7.69	69.23	5.90	156.55	0.76	52.80	0.87	4.30			
14	5,000	7,500	6,250	53	2,877	1.77	96.00	264.56	3,906.07	6.06	89.40	0	9	0.00	69.23	0.00	156.55	0.00	52.80	0.00	4.01			
15	7,500	10,000	8,750	52	2,929	1.74	97.73	251.96	4,158.03	5.77	95.17	4	13	30.77	100.00	139.93	296.49	47.20	100.00	55.54	7.13			
16	10,000	20,000	15,000	35	2,964	1.17	98.90	109.22	4,267.25	2.50	97.67	0	13	0.00	100.00	0.00	296.49	0.00	100.00	0.00	6.95			
17	20,000	50,000	35,000	24	2,988	0.80	99.70	192.64	4,459.90	4.41	102.08	0	13	0.00	100.00	0.00	296.49	0.00	100.00	0.00	6.65			
18	50,000	100,000	75,000	4	2,992	0.13	99.83	3.04	4,462.94	0.07	102.15	0	13	0.00	100.00	0.00	296.49	0.00	100.00	0.00	6.64			
19	100,000	500,000	300,000	3	2,995	0.10	99.93	0.36	4,463.29	0.01	102.16	0	13	0.00	100.00	0.00	296.49	0.00	100.00	0.00	6.64			
20	500,000	UP		2	2,997	0.07	100.00	94.19	4,369.10	2.16	100.00	0	13	0.00	100.00	0.00	296.49	0.00	100.00	0.00	6.79			
				2,997					4,369.10					13					296.49					6.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	63	63	9.09	9.09	120.52	120.52	3.45	3.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	58	121	8.37	17.46	14.78	135.30	0.42	3.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	33	154	4.76	22.22	8.50	143.80	0.24	4.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	17	171	2.45	24.68	4.97	148.77	0.14	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	40	211	5.77	30.45	185.09	333.85	5.31	9.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	13	224	1.88	32.32	12.77	346.63	0.37	9.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	23	247	3.32	35.64	67.41	414.04	1.93	11.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	18	265	2.60	38.24	60.35	474.39	1.73	13.60	1	1	11.11	11.11	16.38	16.38	13.31	13.31	27.14	3.45		
9	1,500	2,000	1,750	35	300	5.05	43.29	57.65	532.04	1.65	15.25	0	1	0.00	11.11	1.65	16.38	0.00	13.31	0.00	3.08		
10	2,000	2,500	2,250	17	317	2.45	45.74	85.83	617.87	2.46	17.71	0	1	0.00	11.11	0.00	16.38	0.00	13.31	0.00	2.65		
11	2,500	3,000	2,750	15	332	2.16	47.91	79.70	697.57	2.28	20.00	0	1	0.00	11.11	0.00	16.38	0.00	13.31	0.00	2.35		
12	3,000	4,000	3,500	30	362	4.33	52.24	139.46	837.02	4.00	23.99	0	1	0.00	11.11	0.00	16.38	0.00	13.31	0.00	1.96		
13	4,000	5,000	4,500	14	376	2.02	54.26	70.42	907.45	2.02	26.01	5	6	55.56	66.67	77.14	93.51	62.67	75.98	109.54	10.31		
14	5,000	7,500	6,250	52	428	7.50	61.76	303.68	1,211.12	8.71	34.72	0	6	0.00	66.67	0.00	93.51	0.00	75.98	0.00	7.72		
15	7,500	10,000	8,750	27	455	3.90	65.66	228.81	1,439.94	6.56	41.28	0	6	0.00	66.67	0.00	93.51	0.00	75.98	0.00	6.49		
16	10,000	20,000	15,000	78	533	11.26	76.91	669.47	2,109.40	19.19	60.47	2	8	22.22	88.89	29.56	123.08	24.02	100.00	4.42	5.83		
17	20,000	50,000	35,000	72	605	10.39	87.30	830.51	2,939.92	23.81	84.28	1	9	11.11	100.00	0.00	123.08	0.00	100.00	0.00	4.19		
18	50,000	100,000	75,000	32	637	4.62	91.92	306.50	3,246.42	8.79	93.06	0	9	0.00	100.00	0.00	123.08	0.00	100.00	0.00	3.79		
19	100,000	500,000	300,000	41	678	5.92	97.84	177.46	3,423.88	5.09	98.15	0	9	0.00	100.00	0.00	123.08	0.00	100.00	0.00	3.59		
20	500,000	UP		15	693	2.16	100.00	64.57	3,488.45	1.85	100.00	0	9	0.00	100.00	0.00	123.08	0.00	100.00	0.00	3.53		
				693				3,488.45				9				123.08				3.53			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	4.88	4.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.44	7.32	7.05	7.05	4.89	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.44	9.76	8.86	15.91	6.14	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.44	12.20	0.01	15.92	0.01	11.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.44	14.63	0.00	15.92	0.00	11.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.44	17.07	11.46	27.38	7.94	18.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.44	19.51	4.25	31.63	2.95	21.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.44	21.95	14.04	45.67	9.73	31.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.44	24.39	6.80	52.47	4.71	36.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.44	26.83	21.13	73.60	14.65	51.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.44	29.27	0.03	73.63	0.02	51.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.44	31.71	0.02	73.65	0.01	51.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.44	34.15	0.05	73.70	0.03	51.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.44	36.59	0.02	73.72	0.02	51.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	19	9.76	46.34	49.76	123.48	34.50	85.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	23	9.76	56.10	4.10	127.59	2.85	88.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	29	14.63	70.73	6.20	133.79	4.30	92.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	41	29.27	100.00	10.47	144.26	7.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	41	0.00	100.00	0.00	144.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				41					144.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	0.65	0.65	7.92	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	0.50	1.15	6.18	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	0.69	1.84	8.43	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	2.86	4.70	35.02	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	1.94	6.64	23.75	81.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	0.76	7.40	9.26	90.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	0.77	8.17	9.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					8.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	990	990	11.24	11.24	123.46	123.46	0.80	0.80	1	1	6.25	6.25	3.78	3.78	0.24	0.24	3.06	3.06			
2	50	100	75	680	1,670	7.72	18.97	91.48	214.94	0.59	1.39	0	1	0.00	6.25	0.00	3.78	0.00	0.24	0.00	1.76			
3	100	200	150	524	2,194	5.95	24.92	80.99	295.93	0.52	1.91	0	1	0.00	6.25	0.00	3.78	0.00	0.24	0.00	1.28			
4	200	300	250	597	2,791	6.78	31.70	192.83	488.76	1.24	3.15	1	2	6.25	12.50	28.00	31.78	1.74	1.98	14.52	6.50			
5	300	500	400	944	3,735	10.72	42.42	150.72	338.04	0.97	2.18	0	2	0.00	12.50	0.00	31.78	0.00	1.98	0.00	9.40			
6	500	750	625	731	4,466	8.30	50.72	301.03	37.01	1.94	0.24	1	3	6.25	18.75	2.17	33.95	0.14	2.11	0.72	91.74			
7	750	1,000	875	621	5,087	7.05	57.77	429.99	467.00	2.77	3.01	0	3	0.00	18.75	0.00	33.95	0.00	2.11	0.00	7.27			
8	1,000	1,500	1,250	614	5,701	6.97	64.75	120.94	346.06	0.78	2.23	0	3	0.00	18.75	0.00	33.95	0.00	2.11	0.00	9.81			
9	1,500	2,000	1,750	358	6,059	4.07	68.81	496.91	842.98	3.21	5.44	0	3	0.00	18.75	0.00	33.95	0.00	2.11	0.00	4.03			
10	2,000	2,500	2,250	256	6,315	2.91	71.72	363.66	1,206.64	2.35	7.78	0	3	0.00	18.75	0.00	33.95	0.00	2.11	0.00	2.81			
11	2,500	3,000	2,750	192	6,507	2.18	73.90	373.68	1,580.32	2.41	10.20	1	4	6.25	25.00	8.36	42.31	0.52	2.64	2.24	2.68			
12	3,000	4,000	3,500	264	6,771	3.00	76.90	172.68	1,753.00	1.11	11.31	1	5	6.25	31.25	7.06	49.37	0.44	3.08	4.09	2.82			
13	4,000	5,000	4,500	210	6,981	2.39	79.28	648.94	2,401.94	4.19	15.50	0	5	0.00	31.25	0.00	49.37	0.00	3.08	0.00	2.06			
14	5,000	7,500	6,250	295	7,276	3.35	82.63	1,125.79	3,527.73	7.26	22.76	0	5	0.00	31.25	0.00	49.37	0.00	3.08	0.00	1.40			
15	7,500	10,000	8,750	209	7,485	2.37	85.01	1,217.24	4,744.97	7.85	30.61	0	5	0.00	31.25	0.00	49.37	0.00	3.08	0.00	1.04			
16	10,000	20,000	15,000	373	7,858	4.24	89.24	2,972.49	7,717.46	19.18	49.79	0	5	0.00	31.25	0.00	49.37	0.00	3.08	0.00	0.64			
17	20,000	50,000	35,000	362	8,220	4.11	93.36	3,049.95	10,767.42	19.68	69.46	3	8	18.75	50.00	922.10	971.48	57.44	60.52	30.23	9.02			
18	50,000	100,000	75,000	208	8,428	2.36	95.72	2,062.98	12,830.40	13.31	82.77	3	11	18.75	68.75	621.29	1,592.76	38.70	99.22	30.12	12.41			
19	100,000	500,000	300,000	327	8,755	3.71	99.43	2,474.88	15,305.28	15.97	98.74	4	15	25.00	93.75	12.55	1,605.31	0.78	100.00	0.51	10.49			
20	500,000	UP		50	8,805	0.57	100.00	195.34	15,500.62	1.26	100.00	1	16	6.25	100.00	0.00	1,605.31	0.00	100.00	0.00	10.36			
				8,805					15,500.62					16					1,605.31					10.36





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	155	155	5.13	5.13	75.63	75.63	1.07	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	95	250	3.15	8.28	30.06	105.69	0.43	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	217	467	7.19	15.47	34.62	140.31	0.49	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	102	569	3.38	18.85	15.07	155.39	0.21	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	258	827	8.55	27.39	75.35	230.73	1.07	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	198	1,025	6.56	33.95	77.96	308.69	1.11	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	244	1,269	8.08	42.03	221.87	530.56	3.15	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	233	1,502	7.72	49.75	185.95	716.52	2.64	10.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	198	1,700	6.56	56.31	187.24	903.75	2.66	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	139	1,839	4.60	60.91	165.76	1,069.51	2.35	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	146	1,985	4.84	65.75	271.63	1,341.14	3.85	19.02	1	1	7.69	7.69	12.26	12.26	6.78	6.78	4.51	0.91			
12	3,000	4,000	3,500	226	2,211	7.49	73.24	529.05	1,870.18	7.50	26.52	2	3	15.38	23.08	38.25	50.51	21.17	27.95	7.23	2.70			
13	4,000	5,000	4,500	107	2,318	3.54	76.78	496.05	2,366.23	7.03	33.55	0	3	0.00	23.08	0.00	50.51	0.00	27.95	0.00	2.13			
14	5,000	7,500	6,250	180	2,498	5.96	82.74	388.13	2,754.37	5.50	39.06	1	4	7.69	30.77	4.44	54.95	2.46	30.41	1.14	2.00			
15	7,500	10,000	8,750	142	2,640	4.70	87.45	810.15	3,564.52	11.49	50.55	3	7	23.08	53.85	76.93	131.88	42.57	72.98	9.50	3.70			
16	10,000	20,000	15,000	224	2,864	7.42	94.87	1,997.46	5,561.98	28.33	78.87	4	11	30.77	84.62	47.00	178.88	26.01	98.99	2.35	3.22			
17	20,000	50,000	35,000	98	2,962	3.25	98.11	877.71	6,439.68	12.45	91.32	1	12	7.69	92.31	0.00	178.88	0.00	98.99	0.00	2.78			
18	50,000	100,000	75,000	31	2,993	1.03	99.14	382.66	6,822.35	5.43	96.75	1	13	7.69	100.00	1.82	180.70	1.01	100.00	0.48	2.65			
19	100,000	500,000	300,000	25	3,018	0.83	99.97	217.82	7,040.17	3.09	99.83	0	13	0.00	100.00	0.00	180.70	0.00	100.00	0.00	2.57			
20	500,000	UP		1	3,019	0.03	100.00	11.64	7,051.81	0.17	100.00	0	13	0.00	100.00	0.00	180.70	0.00	100.00	0.00	2.56			
				3,019					7,051.81					13					180.70					2.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	721	721	7.89	7.89	132.48	132.48	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	417	1,138	4.57	12.46	29.22	161.70	0.12	0.65	1	1	2.78	2.78	21.95	21.95	2.74	2.74	75.12	13.57			
3	100	200	150	362	1,500	3.96	16.42	46.98	114.72	0.19	0.46	0	1	0.00	2.78	0.00	21.95	0.00	2.74	0.00	19.13			
4	200	300	250	411	1,911	4.50	20.92	57.22	57.50	0.23	0.23	0	1	0.00	2.78	0.00	21.95	0.00	2.74	0.00	38.17			
5	300	500	400	662	2,573	7.25	28.17	241.96	299.46	0.97	1.20	1	2	2.78	5.56	56.31	78.26	7.02	9.76	23.27	26.13			
6	500	750	625	723	3,296	7.92	36.08	256.32	555.78	1.03	2.23	1	3	2.78	8.33	2.78	81.04	0.35	10.10	1.08	14.58			
7	750	1,000	875	657	3,953	7.19	43.28	801.48	1,357.26	3.22	5.46	1	4	2.78	11.11	0.42	81.45	0.05	10.15	0.05	6.00			
8	1,000	1,500	1,250	754	4,707	8.25	51.53	1,049.07	2,406.33	4.22	9.67	0	4	0.00	11.11	0.00	81.45	0.00	10.15	0.00	3.38			
9	1,500	2,000	1,750	511	5,218	5.59	57.13	633.70	3,040.03	2.55	12.22	0	4	0.00	11.11	0.00	81.45	0.00	10.15	0.00	2.68			
10	2,000	2,500	2,250	315	5,533	3.45	60.58	466.69	3,506.72	1.88	14.10	1	5	2.78	13.89	67.17	148.62	8.37	18.53	14.39	4.24			
11	2,500	3,000	2,750	309	5,842	3.38	63.96	619.77	4,126.49	2.49	16.59	3	8	8.33	22.22	18.89	167.51	2.35	20.88	3.05	4.06			
12	3,000	4,000	3,500	306	6,148	3.35	67.31	708.16	4,834.65	2.85	19.44	1	9	2.78	25.00	4.64	172.14	0.58	21.46	0.65	3.56			
13	4,000	5,000	4,500	336	6,484	3.68	70.99	1,607.43	6,442.09	6.46	25.90	3	12	8.33	33.33	264.47	436.61	32.97	54.43	16.45	6.78			
14	5,000	7,500	6,250	513	6,997	5.62	76.60	2,322.63	8,764.72	9.34	35.24	1	13	2.78	36.11	101.57	538.18	12.66	67.09	4.37	6.14			
15	7,500	10,000	8,750	366	7,363	4.01	80.61	2,136.62	10,901.34	8.59	43.82	1	14	2.78	38.89	1.02	539.20	0.13	67.22	0.05	4.95			
16	10,000	20,000	15,000	649	8,012	7.11	87.72	4,867.70	15,769.04	19.57	63.39	8	22	22.22	61.11	200.56	739.76	25.00	92.22	4.12	4.69			
17	20,000	50,000	35,000	609	8,621	6.67	94.38	5,008.25	20,777.29	20.13	83.53	1	23	2.78	63.89	7.06	746.82	0.88	93.10	0.14	3.59			
18	50,000	100,000	75,000	236	8,857	2.58	96.97	2,219.72	22,997.01	8.92	92.45	11	34	30.56	94.44	45.02	791.83	5.61	98.71	2.03	3.44			
19	100,000	500,000	300,000	244	9,101	2.67	99.64	1,712.63	24,709.64	6.89	99.34	2	36	5.56	100.00	10.36	802.20	1.29	100.00	0.61	3.25			
20	500,000	UP		33	9,134	0.36	100.00	165.11	24,874.75	0.66	100.00	0	36	0.00	100.00	0.00	802.20	0.00	100.00	0.00	3.22			
				9,134					24,874.75					36					802.20					3.22



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.94	2.94	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.47	4.41	7.67	7.69	2.20	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	4.41	8.82	0.30	7.98	0.08	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	10	5.88	14.71	0.36	8.34	0.10	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	16	8.82	23.53	3.91	12.25	1.12	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	19	4.41	27.94	0.06	12.31	0.02	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	24	7.35	35.29	3.35	15.65	0.96	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	27	4.41	39.71	0.74	16.40	0.21	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	1.47	41.18	0.75	17.15	0.22	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	1.47	42.65	0.70	17.85	0.20	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	35	8.82	51.47	28.92	46.76	8.30	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	39	5.88	57.35	17.38	64.14	4.99	18.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	41	2.94	60.29	0.16	64.30	0.05	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	44	4.41	64.71	24.39	88.69	7.00	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	48	5.88	70.59	40.55	129.23	11.64	37.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	54	8.82	79.41	61.08	190.31	17.53	54.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	57	4.41	83.82	31.83	222.15	9.14	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	58	1.47	85.29	33.56	255.70	9.63	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	68	14.71	100.00	92.72	348.42	26.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	348.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					348.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	3.40	3.40	0.87	0.87	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	22	4.08	7.48	3.23	4.10	0.52	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	43	7.14	14.63	8.20	12.30	1.31	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	76	11.22	25.85	13.86	26.16	2.22	4.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	49	125	16.67	42.52	39.31	65.47	6.29	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	152	9.18	51.70	33.96	99.44	5.43	15.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	34	186	11.56	63.27	51.17	150.61	8.19	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	24	210	8.16	71.43	37.04	187.65	5.93	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	232	7.48	78.91	39.30	226.95	6.29	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	247	5.10	84.01	37.31	264.25	5.97	42.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	258	3.74	87.76	38.39	302.65	6.14	48.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	267	3.06	90.82	15.52	287.12	2.48	45.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	269	0.68	91.50	40.75	327.87	6.52	52.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	280	3.74	95.24	94.57	422.44	15.13	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	281	0.34	95.58	34.71	457.15	5.55	73.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	285	1.36	96.94	67.44	524.59	10.79	83.94	1	1	100.00	100.00	26.82	26.82	100.00	100.00	39.77	5.11			
17	20,000	50,000	35,000	7	292	2.38	99.32	93.00	617.60	14.88	98.82	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.34			
18	50,000	100,000	75,000	1	293	0.34	99.66	7.38	624.97	1.18	100.00	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.29			
19	100,000	500,000	300,000	1	294	0.34	100.00	0.00	624.97	0.00	100.00	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.29			
20	500,000	UP		0	294	0.00	100.00	0.00	624.97	0.00	100.00	0	1	0.00	100.00	0.00	26.82	0.00	100.00	0.00	4.29			
				294					624.97					1					26.82					4.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.74	0.74	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	1.47	2.21	0.09	0.06	0.05	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	1.47	3.68	1.16	1.23	0.59	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	7	1.47	5.15	0.51	1.74	0.26	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	18	8.09	13.24	5.52	7.26	2.77	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	13	31	9.56	22.79	3.49	10.75	1.75	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	25	56	18.38	41.18	11.11	21.86	5.58	10.98	1	1	33.33	33.33	0.52	0.52	2.45	2.45	4.68	2.38	2.38	2.38	
8	1,000	1,500	1,250	16	72	11.76	52.94	2.24	19.62	1.12	9.86	1	2	33.33	66.67	0.00	0.52	0.00	2.45	0.00	2.65	0.00	2.65	
9	1,500	2,000	1,750	11	83	8.09	61.03	14.06	33.69	7.06	16.92	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	1.54	0.00	1.54	
10	2,000	2,500	2,250	7	90	5.15	66.18	3.23	36.91	1.62	18.54	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	1.41	0.00	1.41	
11	2,500	3,000	2,750	4	94	2.94	69.12	8.64	45.56	4.34	22.89	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	1.14	0.00	1.14	
12	3,000	4,000	3,500	7	101	5.15	74.26	7.64	53.19	3.84	26.72	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	0.98	0.00	0.98	
13	4,000	5,000	4,500	2	103	1.47	75.74	2.36	55.56	1.19	27.91	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	0.94	0.00	0.94	
14	5,000	7,500	6,250	13	116	9.56	85.29	32.29	87.85	16.22	44.13	0	2	0.00	66.67	0.00	0.52	0.00	2.45	0.00	0.59	0.00	0.59	
15	7,500	10,000	8,750	8	124	5.88	91.18	19.39	107.24	9.74	53.87	1	3	33.33	100.00	20.70	21.22	97.55	100.00	106.77	19.79	19.79	19.79	
16	10,000	20,000	15,000	5	129	3.68	94.85	53.96	161.19	27.11	80.97	0	3	0.00	100.00	0.00	21.22	0.00	100.00	0.00	13.16	0.00	13.16	
17	20,000	50,000	35,000	5	134	3.68	98.53	24.60	185.79	12.36	93.33	0	3	0.00	100.00	0.00	21.22	0.00	100.00	0.00	11.42	0.00	11.42	
18	50,000	100,000	75,000	2	136	1.47	100.00	13.27	199.07	6.67	100.00	0	3	0.00	100.00	0.00	21.22	0.00	100.00	0.00	10.66	0.00	10.66	
19	100,000	500,000	300,000	0	136	0.00	100.00	0.00	199.07	0.00	100.00	0	3	0.00	100.00	0.00	21.22	0.00	100.00	0.00	10.66	0.00	10.66	
20	500,000	UP		0	136	0.00	100.00	0.00	199.07	0.00	100.00	0	3	0.00	100.00	0.00	21.22	0.00	100.00	0.00	10.66	0.00	10.66	
				136					199.07					3					21.22					10.66



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	745	745	9.12	9.12	283.08	283.08	1.49	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	524	1,269	6.41	15.53	120.23	403.31	0.63	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	743	2,012	9.09	24.63	271.09	674.39	1.43	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	546	2,558	6.68	31.31	314.19	988.59	1.66	5.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	838	3,396	10.26	41.57	768.66	1,757.24	4.05	9.26	5	5	12.20	12.20	82.29	82.29	8.12	8.12	10.71	4.68			
6	500	750	625	565	3,961	6.92	48.48	706.33	2,463.57	3.72	12.98	0	5	0.00	12.20	0.00	82.29	0.00	8.12	0.00	3.34			
7	750	1,000	875	581	4,542	7.11	55.59	1,227.07	3,690.64	6.46	19.44	5	10	12.20	24.39	45.13	127.42	4.45	12.57	3.68	3.45			
8	1,000	1,500	1,250	572	5,114	7.00	62.59	1,181.21	4,871.85	6.22	25.67	1	11	2.44	26.83	40.83	168.25	4.03	16.60	3.46	3.45			
9	1,500	2,000	1,750	462	5,576	5.65	68.25	998.46	5,870.31	5.26	30.93	5	16	12.20	39.02	100.50	268.75	9.92	26.52	10.07	4.58			
10	2,000	2,500	2,250	328	5,904	4.01	72.26	856.97	6,727.28	4.51	35.44	2	18	4.88	43.90	100.79	369.55	9.94	36.46	11.76	5.49			
11	2,500	3,000	2,750	306	6,210	3.75	76.01	862.82	7,590.10	4.55	39.99	2	20	4.88	48.78	64.20	433.75	6.33	42.80	7.44	5.71			
12	3,000	4,000	3,500	419	6,629	5.13	81.14	1,914.50	9,504.61	10.09	50.07	1	21	2.44	51.22	0.00	433.75	0.00	42.80	0.00	4.56			
13	4,000	5,000	4,500	241	6,870	2.95	84.09	1,331.24	10,835.85	7.01	57.08	5	26	12.20	63.41	399.34	833.09	39.40	82.20	30.00	7.69			
14	5,000	7,500	6,250	332	7,202	4.06	88.15	1,734.21	12,570.06	9.14	66.22	3	29	7.32	70.73	19.16	852.25	1.89	84.09	1.10	6.78			
15	7,500	10,000	8,750	207	7,409	2.53	90.69	978.01	13,548.08	5.15	71.37	2	31	4.88	75.61	4.73	856.98	0.47	84.56	0.48	6.33			
16	10,000	20,000	15,000	368	7,777	4.50	95.19	3,182.93	16,731.00	16.77	88.14	8	39	19.51	95.12	151.05	1,008.02	14.90	99.46	4.75	6.02			
17	20,000	50,000	35,000	246	8,023	3.01	98.20	2,372.00	19,103.00	12.50	100.64	2	41	4.88	100.00	5.48	1,013.50	0.54	100.00	0.23	5.31			
18	50,000	100,000	75,000	66	8,089	0.81	99.01	605.51	19,708.51	3.19	103.83	0	41	0.00	100.00	0.00	1,013.50	0.00	100.00	0.00	5.14			
19	100,000	500,000	300,000	57	8,146	0.70	99.71	466.01	20,174.52	2.46	106.28	0	41	0.00	100.00	0.00	1,013.50	0.00	100.00	0.00	5.02			
20	500,000	UP		24	8,170	0.29	100.00	1,192.48	18,982.04	6.28	100.00	0	41	0.00	100.00	0.00	1,013.50	0.00	100.00	0.00	5.34			
				8,170					18,982.04					41					1,013.50					5.34



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29610 ROADWORTHINESS TESTING PLANT FOR POOLS WITHOUT DISMANTING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.19	0.19	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.19					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	4.35	4.35	0.30	0.30	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	11	3.62	7.97	1.41	1.71	0.34	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	30	13.77	21.74	11.96	13.67	2.92	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	33	2.17	23.91	5.05	18.72	1.23	4.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	40	5.07	28.99	8.89	27.61	2.17	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	45	3.62	32.61	1.32	28.94	0.32	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	51	4.35	36.96	5.82	34.75	1.42	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	66	10.87	47.83	14.55	49.30	3.55	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	69	2.17	50.00	12.02	61.32	2.93	14.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	74	3.62	53.62	5.09	66.41	1.24	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	79	3.62	57.25	14.94	81.35	3.64	19.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	89	7.25	64.49	34.15	115.51	8.32	28.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	93	2.90	67.39	26.55	142.06	6.47	34.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	109	11.59	78.99	104.18	246.24	25.39	60.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	114	3.62	82.61	57.74	303.98	14.07	74.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	119	3.62	86.23	101.39	405.37	24.71	98.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	128	6.52	92.75	17.56	422.93	4.28	103.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	135	5.07	97.83	64.04	486.97	15.61	118.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	138	2.17	100.00	76.67	410.30	18.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	138	0.00	100.00	0.00	410.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				138					410.30					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	144	144	7.17	7.17	37.02	37.02	1.26	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	135	279	6.72	13.89	17.23	54.25	0.59	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	200	479	9.96	23.85	40.78	95.02	1.39	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	194	673	9.66	33.52	65.45	160.47	2.22	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	207	880	10.31	43.82	106.51	266.99	3.62	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	154	1,034	7.67	51.49	191.97	458.96	6.52	15.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	163	1,197	8.12	59.61	204.49	663.45	6.95	22.53	1	1	9.09	9.09	8.89	8.89	4.26	4.26	4.35	1.34	0.00	0.00	
8	1,000	1,500	1,250	154	1,351	7.67	67.28	250.44	913.89	8.51	31.04	1	2	9.09	18.18	0.00	8.89	0.00	4.26	0.00	0.97	0.00	0.00	
9	1,500	2,000	1,750	119	1,470	5.93	73.21	436.33	1,350.21	14.82	45.86	0	2	0.00	18.18	0.00	8.89	0.00	4.26	0.00	0.66	0.00	0.00	
10	2,000	2,500	2,250	62	1,532	3.09	76.29	148.94	1,499.15	5.06	50.92	0	2	0.00	18.18	0.00	8.89	0.00	4.26	0.00	0.59	0.00	0.00	
11	2,500	3,000	2,750	55	1,587	2.74	79.03	204.30	1,703.45	6.94	57.86	0	2	0.00	18.18	0.00	8.89	0.00	4.26	0.00	0.52	0.00	0.00	
12	3,000	4,000	3,500	89	1,676	4.43	83.47	341.84	2,045.29	11.61	69.47	1	3	9.09	27.27	0.66	9.55	0.31	4.57	0.19	0.47	0.00	0.00	
13	4,000	5,000	4,500	65	1,741	3.24	86.70	250.81	2,296.10	8.52	77.98	0	3	0.00	27.27	0.00	9.55	0.00	4.57	0.00	0.42	0.00	0.00	
14	5,000	7,500	6,250	65	1,806	3.24	89.94	346.49	2,642.60	11.77	89.75	0	3	0.00	27.27	0.00	9.55	0.00	4.57	0.00	0.36	0.00	0.00	
15	7,500	10,000	8,750	64	1,870	3.19	93.13	768.11	1,874.49	26.09	63.66	3	6	27.27	54.55	177.98	187.53	85.26	89.84	23.17	10.00	0.00	0.00	
16	10,000	20,000	15,000	92	1,962	4.58	97.71	708.29	2,582.78	24.06	87.72	2	8	18.18	72.73	21.21	208.74	10.16	100.00	2.99	8.08	0.00	0.00	
17	20,000	50,000	35,000	32	1,994	1.59	99.30	399.11	2,981.89	13.56	101.28	2	10	18.18	90.91	0.01	208.74	0.00	100.00	0.00	7.00	0.00	0.00	
18	50,000	100,000	75,000	7	2,001	0.35	99.65	144.38	3,126.27	4.90	106.18	1	11	9.09	100.00	0.00	208.74	0.00	100.00	0.00	6.68	0.00	0.00	
19	100,000	500,000	300,000	4	2,005	0.20	99.85	49.42	3,175.69	1.68	107.86	0	11	0.00	100.00	0.00	208.74	0.00	100.00	0.00	6.57	0.00	0.00	
20	500,000	UP		3	2,008	0.15	100.00	231.37	2,944.32	7.86	100.00	0	11	0.00	100.00	0.00	208.74	0.00	100.00	0.00	7.09	0.00	0.00	
				2,008					2,944.32					11					208.74					7.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,088	1,088	16.72	16.72	66.88	66.88	1.23	1.23	2	2	15.38	15.38	13.80	13.80	25.13	25.13	20.64	20.64			
2	50	100	75	1,189	2,277	18.28	35.00	71.31	138.19	1.31	2.53	1	3	7.69	23.08	4.80	18.60	8.74	33.87	6.73	13.46			
3	100	200	150	1,082	3,359	16.63	51.63	129.39	267.59	2.37	4.90	0	3	0.00	23.08	0.00	18.60	0.00	33.87	0.00	6.95			
4	200	300	250	695	4,054	10.68	62.31	76.99	344.58	1.41	6.31	0	3	0.00	23.08	0.00	18.60	0.00	33.87	0.00	5.40			
5	300	500	400	485	4,539	7.45	69.77	292.57	637.15	5.36	11.67	0	3	0.00	23.08	0.00	18.60	0.00	33.87	0.00	2.92			
6	500	750	625	345	4,884	5.30	75.07	92.41	729.56	1.69	13.37	1	4	7.69	30.77	6.90	25.50	12.57	46.44	7.47	3.50			
7	750	1,000	875	220	5,104	3.38	78.45	248.87	978.43	4.56	17.93	0	4	0.00	30.77	0.00	25.50	0.00	46.44	0.00	2.61			
8	1,000	1,500	1,250	379	5,483	5.83	84.28	187.56	1,165.99	3.44	21.36	6	10	46.15	76.92	12.54	38.04	22.83	69.26	6.68	3.26			
9	1,500	2,000	1,750	229	5,712	3.52	87.80	137.88	1,303.87	2.53	23.89	0	10	0.00	76.92	0.00	38.04	0.00	69.26	0.00	2.92			
10	2,000	2,500	2,250	165	5,877	2.54	90.33	709.23	2,013.10	12.99	36.88	0	10	0.00	76.92	0.00	38.04	0.00	69.26	0.00	1.89			
11	2,500	3,000	2,750	97	5,974	1.49	91.82	123.43	2,136.53	2.26	39.15	0	10	0.00	76.92	0.00	38.04	0.00	69.26	0.00	1.78			
12	3,000	4,000	3,500	144	6,118	2.21	94.04	275.67	2,412.20	5.05	44.20	0	10	0.00	76.92	0.00	38.04	0.00	69.26	0.00	1.58			
13	4,000	5,000	4,500	83	6,201	1.28	95.31	246.22	2,658.42	4.51	48.71	0	10	0.00	76.92	0.00	38.04	0.00	69.26	0.00	1.43			
14	5,000	7,500	6,250	72	6,273	1.11	96.42	412.45	3,070.87	7.56	56.27	3	13	23.08	100.00	16.88	54.92	30.74	100.00	4.09	1.79			
15	7,500	10,000	8,750	60	6,333	0.92	97.34	261.75	3,332.62	4.80	61.06	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.65			
16	10,000	20,000	15,000	82	6,415	1.26	98.60	635.04	3,967.66	11.64	72.70	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.38			
17	20,000	50,000	35,000	62	6,477	0.95	99.55	1,175.68	5,143.34	21.54	94.24	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.07			
18	50,000	100,000	75,000	23	6,500	0.35	99.91	258.83	5,402.17	4.74	98.98	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.02			
19	100,000	500,000	300,000	5	6,505	0.08	99.98	49.73	5,451.90	0.91	99.89	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.01			
20	500,000	UP		1	6,506	0.02	100.00	5.89	5,457.79	0.11	100.00	0	13	0.00	100.00	0.00	54.92	0.00	100.00	0.00	1.01			
				6,506					5,457.79					13					54.92					1.01



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	132	132	5.65	5.65	264.37	264.37	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	99	231	4.23	9.88	9.98	274.35	0.07	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	70	301	2.99	12.87	17.81	292.16	0.13	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	66	367	2.82	15.70	25.49	317.65	0.18	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	99	466	4.23	19.93	46.95	364.60	0.33	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	116	582	4.96	24.89	79.08	443.68	0.56	3.15	1	1	5.88	5.88	320.84	320.84	73.64	73.64	405.72	72.31			
7	750	1,000	875	133	715	5.69	30.58	206.75	650.43	1.47	4.61	0	1	0.00	5.88	0.00	320.84	0.00	73.64	0.00	49.33			
8	1,000	1,500	1,250	201	916	8.60	39.18	644.92	1,295.35	4.57	9.18	0	1	0.00	5.88	0.00	320.84	0.00	73.64	0.00	24.77			
9	1,500	2,000	1,750	147	1,063	6.29	45.47	769.08	2,064.43	5.45	14.63	0	1	0.00	5.88	0.00	320.84	0.00	73.64	0.00	15.54			
10	2,000	2,500	2,250	143	1,206	6.12	51.58	1,141.44	3,205.87	8.09	22.73	1	2	5.88	11.76	7.66	328.51	1.76	75.40	0.67	10.25			
11	2,500	3,000	2,750	129	1,335	5.52	57.10	556.01	3,761.88	3.94	26.67	0	2	0.00	11.76	0.00	328.51	0.00	75.40	0.00	8.73			
12	3,000	4,000	3,500	208	1,543	8.90	66.00	946.22	4,708.10	6.71	33.38	1	3	5.88	17.65	1.85	330.36	0.42	75.82	0.20	7.02			
13	4,000	5,000	4,500	130	1,673	5.56	71.56	797.82	5,505.92	5.66	39.03	0	3	0.00	17.65	0.00	330.36	0.00	75.82	0.00	6.00			
14	5,000	7,500	6,250	211	1,884	9.02	80.58	1,307.43	6,813.35	9.27	48.30	1	4	5.88	23.53	0.00	330.36	0.00	75.82	0.00	4.85			
15	7,500	10,000	8,750	92	1,976	3.93	84.52	941.64	7,754.98	6.68	54.97	0	4	0.00	23.53	0.00	330.36	0.00	75.82	0.00	4.26			
16	10,000	20,000	15,000	189	2,165	8.08	92.60	3,160.73	10,915.71	22.41	77.38	2	6	11.76	35.29	8.83	339.19	2.03	77.85	0.28	3.11			
17	20,000	50,000	35,000	143	2,308	6.12	98.72	2,865.61	13,781.32	20.31	97.69	10	16	58.82	94.12	94.53	433.72	21.70	99.55	3.30	3.15			
18	50,000	100,000	75,000	29	2,337	1.24	99.96	234.32	14,015.64	1.66	99.36	1	17	5.88	100.00	1.97	435.68	0.45	100.00	0.84	3.11			
19	100,000	500,000	300,000	1	2,338	0.04	100.00	90.88	14,106.52	0.64	100.00	0	17	0.00	100.00	0.00	435.68	0.00	100.00	0.00	3.09			
20	500,000	UP		0	2,338	0.00	100.00	0.00	14,106.52	0.00	100.00	0	17	0.00	100.00	0.00	435.68	0.00	100.00	0.00	3.09			
				2,338					14,106.52					17					435.68					3.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	224	224	25.14	25.14	119.35	119.35	4.49	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	243	2.13	27.27	3.04	122.39	0.11	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	47	290	5.27	32.55	12.29	134.68	0.46	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	331	4.60	37.15	13.60	148.28	0.51	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	376	5.05	42.20	35.92	184.20	1.35	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	51	427	5.72	47.92	40.74	224.94	1.53	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	465	4.26	52.19	46.37	271.31	1.75	10.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	44	509	4.94	57.13	63.19	334.50	2.38	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	52	561	5.84	62.96	104.88	439.37	3.95	16.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	599	4.26	67.23	141.69	581.06	5.33	21.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	38	637	4.26	71.49	124.62	705.68	4.69	26.56	2	2	18.18	18.18	224.43	224.43	21.28	21.28	180.09	31.80			
12	3,000	4,000	3,500	31	668	3.48	74.97	160.76	866.45	6.05	32.61	0	2	0.00	18.18	0.00	224.43	0.00	21.28	0.00	25.90			
13	4,000	5,000	4,500	40	708	4.49	79.46	193.14	1,059.59	7.27	39.88	0	2	0.00	18.18	0.00	224.43	0.00	21.28	0.00	21.18			
14	5,000	7,500	6,250	39	747	4.38	83.84	315.98	1,375.57	11.89	51.77	0	2	0.00	18.18	0.00	224.43	0.00	21.28	0.00	16.32			
15	7,500	10,000	8,750	26	773	2.92	86.76	195.35	1,570.92	7.35	59.12	3	5	27.27	45.45	28.82	253.25	2.73	24.02	14.75	16.12			
16	10,000	20,000	15,000	67	840	7.52	94.28	825.83	2,396.75	31.08	90.20	6	11	54.55	100.00	801.24	1,054.49	75.98	100.00	97.02	44.00			
17	20,000	50,000	35,000	35	875	3.93	98.20	491.25	2,888.00	18.49	108.69	0	11	0.00	100.00	0.00	1,054.49	0.00	100.00	0.00	36.51			
18	50,000	100,000	75,000	10	885	1.12	99.33	44.13	2,932.13	1.66	110.35	0	11	0.00	100.00	0.00	1,054.49	0.00	100.00	0.00	35.96			
19	100,000	500,000	300,000	4	889	0.45	99.78	32.45	2,964.58	1.22	111.57	0	11	0.00	100.00	0.00	1,054.49	0.00	100.00	0.00	35.57			
20	500,000	UP		2	891	0.22	100.00	307.44	2,657.14	11.57	100.00	0	11	0.00	100.00	0.00	1,054.49	0.00	100.00	0.00	39.69			
				891					2,657.14					11					1,054.49					39.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.81	4.81	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	11	5.77	10.58	2.99	3.07	0.73	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	25	13.46	24.04	5.21	8.28	1.27	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	26	0.96	25.00	0.16	8.44	0.04	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	34	7.69	32.69	6.68	15.12	1.62	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	43	8.65	41.35	10.59	25.72	2.57	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	48	4.81	46.15	4.22	29.93	1.02	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	61	12.50	58.65	29.46	59.40	7.16	14.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	65	3.85	62.50	15.22	74.61	3.70	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	71	5.77	68.27	34.27	108.89	8.33	26.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	74	2.88	71.15	22.78	131.66	5.53	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	84	9.62	80.77	56.48	188.14	13.72	45.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	91	6.73	87.50	46.46	234.60	11.29	57.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	94	2.88	90.38	8.71	243.31	2.12	59.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	101	6.73	97.12	110.02	353.33	26.73	85.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	103	1.92	99.04	14.30	367.63	3.48	89.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	104	0.96	100.00	43.92	411.55	10.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	104	0.00	100.00	0.00	411.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	411.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	104	0.00	100.00	0.00	411.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					411.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	7.14	7.14	0.99	0.99	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	2.38	9.52	0.61	1.60	0.19	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	14	7.14	16.67	1.68	3.28	0.53	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	18	4.76	21.43	2.52	5.80	0.80	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	25	8.33	29.76	9.86	15.67	3.13	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	32	8.33	38.10	1.18	16.85	0.37	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	46	16.67	54.76	39.22	56.07	12.43	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	53	8.33	63.10	27.68	83.75	8.77	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	54	1.19	64.29	2.28	86.02	0.72	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	55	1.19	65.48	0.00	86.02	0.00	27.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	57	2.38	67.86	6.81	92.83	2.16	29.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	64	8.33	76.19	52.14	144.97	16.53	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	66	2.38	78.57	25.57	170.55	8.11	54.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	67	1.19	79.76	5.01	175.56	1.59	55.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	68	1.19	80.95	4.59	180.15	1.45	57.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	79	13.10	94.05	68.68	248.83	21.77	78.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	81	2.38	96.43	31.10	279.93	9.86	88.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	82	1.19	97.62	7.07	287.00	2.24	90.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	84	2.38	100.00	28.50	315.50	9.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	84	0.00	100.00	0.00	315.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				84					315.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	2.11	2.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	5	3.16	5.26	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	11	6.32	11.58	1.83	1.85	0.64	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	16	5.26	16.84	0.75	2.60	0.26	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	21	5.26	22.11	0.76	3.36	0.26	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	8	29	8.42	30.53	6.00	9.37	2.09	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	37	8.42	38.95	9.71	19.07	3.38	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	43	6.32	45.26	7.24	26.31	2.52	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	49	6.32	51.58	7.71	34.02	2.69	11.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	51	2.11	53.68	3.63	37.65	1.26	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	55	4.21	57.89	47.08	84.73	16.40	29.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	62	7.37	65.26	17.43	102.17	6.07	35.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	64	2.11	67.37	6.02	108.18	2.10	37.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	70	6.32	73.68	29.08	137.26	10.13	47.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	76	6.32	80.00	46.29	183.56	16.13	63.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	81	5.26	85.26	56.72	240.28	19.76	83.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	88	7.37	92.63	46.73	287.01	16.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	95	7.37	100.00	0.00	287.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	95	0.00	100.00	0.00	287.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	95	0.00	100.00	0.00	287.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				95					287.01					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.13	5.13	0.12	0.12	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	5.13	10.26	0.25	0.37	0.26	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	7.69	17.95	1.25	1.62	1.28	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	10	7.69	25.64	1.03	2.65	1.06	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	13	7.69	33.33	1.66	4.31	1.70	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	22	23.08	56.41	3.53	7.84	3.62	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	24	5.13	61.54	2.30	10.13	2.36	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	2.56	64.10	2.30	12.43	2.36	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	28	7.69	71.79	7.42	19.85	7.62	20.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	31	7.69	79.49	12.55	32.40	12.90	33.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	32	2.56	82.05	0.32	32.73	0.33	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	2.56	84.62	4.97	37.69	5.10	38.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	2.56	87.18	1.50	39.19	1.54	40.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	35	2.56	89.74	1.85	41.04	1.90	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	36	2.56	92.31	1.91	42.95	1.97	44.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	37	2.56	94.87	20.13	63.08	20.68	64.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	38	2.56	97.44	15.24	78.33	15.66	80.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	39	2.56	100.00	19.00	97.33	19.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	39	0.00	100.00	0.00	97.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	39	0.00	100.00	0.00	97.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				39					97.33					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25,285	25,285	17.31	17.31	1,810.74	1,810.74	0.93	0.93	4	4	4	4	0.90	0.90	27.36	27.36	0.42	0.42	1.51	1.51	
2	50	100	75	8,778	34,063	6.01	23.32	749.49	2,560.23	0.38	1.31	17	21	3.81	4.71	281.17	308.53	4.29	4.70	37.51	12.05	12.05	12.05	
3	100	200	150	11,962	46,025	8.19	31.52	1,502.19	4,062.42	0.77	2.08	18	39	4.04	8.74	233.56	542.09	3.56	8.26	15.55	13.34	13.34	13.34	
4	200	300	250	7,676	53,701	5.26	36.77	2,031.68	6,094.09	1.04	3.13	4	43	0.90	9.64	35.33	577.42	0.54	8.80	1.74	9.48	9.48	9.48	
5	300	500	400	13,054	66,755	8.94	45.71	5,347.90	11,441.99	2.74	5.87	12	55	2.69	12.33	175.66	753.08	2.68	11.48	3.28	6.58	6.58	6.58	
6	500	750	625	12,427	79,182	8.51	54.22	7,569.86	19,011.85	3.88	9.76	15	70	3.36	15.70	152.75	905.82	2.33	13.81	2.02	4.76	4.76	4.76	
7	750	1,000	875	11,169	90,351	7.65	61.87	8,169.72	27,181.57	4.19	13.95	11	81	2.47	18.16	128.57	1,034.39	1.96	15.77	1.57	3.81	3.81	3.81	
8	1,000	1,500	1,250	11,133	101,484	7.62	69.49	13,889.36	41,070.93	7.13	21.08	17	98	3.81	21.97	481.09	1,515.48	7.33	23.10	3.46	3.69	3.69	3.69	
9	1,500	2,000	1,750	7,291	108,775	4.99	74.48	11,977.70	53,048.63	6.15	27.22	18	116	4.04	26.01	802.65	2,318.13	12.24	35.34	6.70	4.37	4.37	4.37	
10	2,000	2,500	2,250	4,744	113,519	3.25	77.73	8,532.76	61,581.39	4.38	31.60	5	121	1.12	27.13	49.47	2,367.60	0.75	36.10	0.58	3.84	3.84	3.84	
11	2,500	3,000	2,750	3,584	117,103	2.45	80.19	7,907.03	69,488.42	4.06	35.66	5	126	1.12	28.25	4.93	2,372.52	0.08	36.17	0.06	3.41	3.41	3.41	
12	3,000	4,000	3,500	5,170	122,273	3.54	83.73	12,187.52	81,675.93	6.25	41.91	7	133	1.57	29.82	103.01	2,475.54	1.57	37.74	0.85	3.03	3.03	3.03	
13	4,000	5,000	4,500	3,428	125,701	2.35	86.07	10,556.74	92,232.67	5.42	47.33	13	146	2.91	32.74	217.51	2,693.04	3.32	41.06	2.06	2.92	2.92	2.92	
14	5,000	7,500	6,250	5,101	130,802	3.49	89.57	17,349.67	109,582.34	8.90	56.23	22	168	4.93	37.67	375.03	3,068.07	5.72	46.77	2.16	2.80	2.80	2.80	
15	7,500	10,000	8,750	3,321	134,123	2.27	91.84	13,261.37	122,843.71	6.81	63.04	76	244	17.04	54.71	524.31	3,592.37	7.99	54.77	3.95	2.92	2.92	2.92	
16	10,000	20,000	15,000	5,313	139,436	3.64	95.48	29,221.34	152,065.05	15.00	78.03	21	265	4.71	59.42	2,327.11	5,919.49	35.48	90.25	7.96	3.89	3.89	3.89	
17	20,000	50,000	35,000	3,654	143,090	2.50	97.98	25,894.15	177,959.20	13.29	91.32	21	286	4.71	64.13	573.93	6,493.41	8.75	99.00	2.22	3.65	3.65	3.65	
18	50,000	100,000	75,000	1,205	144,295	0.83	98.81	8,489.90	186,449.10	4.36	95.68	13	299	2.91	67.04	47.77	6,541.19	0.73	99.72	0.56	3.51	3.51	3.51	
19	100,000	500,000	300,000	1,196	145,491	0.82	99.63	9,578.52	196,027.62	4.92	100.59	9	308	2.02	69.06	10.19	6,551.37	0.16	99.88	0.11	3.34	3.34	3.34	
20	500,000	UP		546	146,037	0.37	100.00	1,157.21	194,870.42	0.59	100.00	138	446	30.94	100.00	7.92	6,559.29	0.12	100.00	0.68	3.37	3.37	3.37	
				146,037					194,870.42					446					6,559.29					3.37



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2972 APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	482	482	6.44	6.44	206.65	206.65	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	501	983	6.70	13.14	63.84	270.49	0.29	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	561	1,544	7.50	20.64	145.55	416.04	0.65	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	323	1,867	4.32	24.96	135.19	551.23	0.61	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	515	2,382	6.89	31.84	242.86	794.09	1.09	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	471	2,853	6.30	38.14	263.77	1,057.87	1.19	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	346	3,199	4.63	42.77	204.43	1,262.30	0.92	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	497	3,696	6.64	49.41	596.01	1,858.31	2.68	8.36	1	1	0.41	0.41	13.25	13.25	3.31	3.31	2.22	0.71			
9	1,500	2,000	1,750	274	3,970	3.66	53.07	522.07	2,380.38	2.35	10.70	1	2	0.41	0.82	2.35	13.75	0.12	3.43	0.10	0.58			
10	2,000	2,500	2,250	239	4,209	3.20	56.27	528.31	2,908.69	2.38	13.08	0	2	0.00	0.82	0.00	13.75	0.00	3.43	0.00	0.47			
11	2,500	3,000	2,750	172	4,381	2.30	58.57	380.72	3,289.41	1.71	14.79	0	2	0.00	0.82	0.00	13.75	0.00	3.43	0.00	0.42			
12	3,000	4,000	3,500	280	4,661	3.74	62.31	770.39	4,059.79	3.46	18.25	1	3	0.41	1.23	7.25	21.00	1.81	5.24	0.94	0.52			
13	4,000	5,000	4,500	217	4,878	2.90	65.21	855.98	4,915.77	3.85	22.10	1	4	0.41	1.65	3.09	24.08	0.77	6.02	0.36	0.49			
14	5,000	7,500	6,250	336	5,214	4.49	69.71	1,553.41	6,469.18	6.98	29.09	2	6	0.82	2.47	62.44	86.53	15.60	21.61	4.02	1.34			
15	7,500	10,000	8,750	152	5,366	2.03	71.74	805.76	7,274.94	3.62	32.71	0	6	0.00	2.47	0.00	86.53	0.00	21.61	0.00	1.19			
16	10,000	20,000	15,000	369	5,735	4.93	76.67	2,593.97	9,868.90	11.66	44.37	4	10	1.65	4.12	81.06	167.59	20.25	41.86	3.13	1.70			
17	20,000	50,000	35,000	563	6,298	7.53	84.20	4,567.27	14,436.17	20.53	64.91	7	17	2.88	7.00	24.06	191.65	6.01	47.87	0.53	1.33			
18	50,000	100,000	75,000	400	6,698	5.35	89.55	3,344.20	17,780.37	15.04	79.94	8	25	3.29	10.29	21.09	212.74	5.27	53.14	0.63	1.20			
19	100,000	500,000	300,000	657	7,355	8.78	98.33	5,995.14	23,775.52	26.95	106.90	17	42	7.00	17.28	183.97	396.71	45.96	99.10	3.07	1.67			
20	500,000	<b>UP</b>		125	7,480	1.67	100.00	1,533.95	22,241.57	6.90	100.00	201	243	82.72	100.00	3.60	400.32	0.90	100.00	0.23	1.80			
				7,480					22,241.57					243					400.32					1.80



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	661	661	12.23	12.23	96.19	96.19	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	275	936	5.09	17.32	25.31	121.50	0.28	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	405	1,341	7.49	24.81	82.98	204.48	0.93	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	278	1,619	5.14	29.95	55.46	259.94	0.62	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	466	2,085	8.62	38.58	183.48	443.42	2.06	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	311	2,396	5.75	44.33	137.32	580.74	1.54	6.52	1	1	1.49	1.49	0.10	0.10	0.15	0.15	0.07	0.02			
7	750	1,000	875	282	2,678	5.22	49.55	225.63	806.36	2.53	9.05	1	2	1.49	2.99	2.14	2.23	3.13	3.27	0.95	0.28			
8	1,000	1,500	1,250	313	2,991	5.79	55.34	248.88	1,055.24	2.79	11.85	0	2	0.00	2.99	0.00	2.23	0.00	3.27	0.00	0.21			
9	1,500	2,000	1,750	233	3,224	4.31	59.65	216.48	1,271.72	2.43	14.28	1	3	1.49	4.48	0.54	2.77	0.79	4.06	0.25	0.22			
10	2,000	2,500	2,250	142	3,366	2.63	62.28	36.26	1,307.98	0.41	14.69	0	3	0.00	4.48	0.00	2.77	0.00	4.06	0.00	0.21			
11	2,500	3,000	2,750	126	3,492	2.33	64.61	214.03	1,522.01	2.40	17.09	0	3	0.00	4.48	0.00	2.77	0.00	4.06	0.00	0.18			
12	3,000	4,000	3,500	147	3,639	2.72	67.33	282.91	1,804.92	3.18	20.27	1	4	1.49	5.97	7.33	10.10	10.75	14.81	2.59	0.56			
13	4,000	5,000	4,500	115	3,754	2.13	69.45	257.02	2,061.94	2.89	23.15	0	4	0.00	5.97	0.00	10.10	0.00	14.81	0.00	0.49			
14	5,000	7,500	6,250	149	3,903	2.76	72.21	418.94	2,480.88	4.70	27.85	0	4	0.00	5.97	0.00	10.10	0.00	14.81	0.00	0.41			
15	7,500	10,000	8,750	128	4,031	2.37	74.58	296.33	2,777.21	3.33	31.18	3	7	4.48	10.45	0.19	10.29	0.27	15.08	0.06	0.37			
16	10,000	20,000	15,000	196	4,227	3.63	78.21	862.27	3,639.48	9.68	40.86	2	9	2.99	13.43	0.07	10.36	0.10	15.18	0.01	0.28			
17	20,000	50,000	35,000	209	4,436	3.87	82.07	905.04	4,544.52	10.16	51.02	7	16	10.45	23.88	0.10	10.45	0.14	15.32	0.01	0.23			
18	50,000	100,000	75,000	171	4,607	3.16	85.24	827.32	5,371.84	9.29	60.31	2	18	2.99	26.87	15.10	25.55	22.12	37.44	1.82	0.48			
19	100,000	500,000	300,000	540	5,147	9.99	95.23	2,857.97	8,229.81	32.09	92.40	21	39	31.34	58.21	37.79	63.33	55.38	92.81	1.32	0.77			
20	500,000	UP		258	5,405	4.77	100.00	676.66	8,906.47	7.60	100.00	28	67	41.79	100.00	4.90	68.23	7.19	100.00	0.72	0.77			
				5,405					8,906.47					67					68.23					0.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50	50	4.07	4.07	34.84	34.84	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	68	1.47	5.54	1.57	36.41	0.04	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	83	151	6.76	12.31	13.62	50.02	0.38	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	80	231	6.52	18.83	11.02	61.05	0.31	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	80	311	6.52	25.35	27.96	89.01	0.78	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	92	403	7.50	32.84	25.44	63.56	0.71	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	57	460	4.65	37.49	49.21	112.77	1.37	3.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	96	556	7.82	45.31	229.93	342.70	6.40	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	68	624	5.54	50.86	114.81	457.50	3.19	12.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	51	675	4.16	55.01	91.63	549.14	2.55	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	70	745	5.70	60.72	224.08	773.22	6.23	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	52	797	4.24	64.96	161.86	935.08	4.50	26.01	2	2	40.00	40.00	10.95	10.95	2.99	2.99	6.77	1.17			
13	4,000	5,000	4,500	47	844	3.83	68.79	127.18	1,062.26	3.54	29.55	0	2	0.00	40.00	3.54	10.95	0.00	2.99	0.00	1.03			
14	5,000	7,500	6,250	62	906	5.05	73.84	268.53	1,330.79	7.47	37.02	0	2	0.00	40.00	0.00	10.95	0.00	2.99	0.00	0.82			
15	7,500	10,000	8,750	70	976	5.70	79.54	355.80	1,686.59	9.90	46.91	0	2	0.00	40.00	0.00	10.95	0.00	2.99	0.00	0.65			
16	10,000	20,000	15,000	117	1,093	9.54	89.08	739.81	2,426.40	20.58	67.49	1	3	20.00	60.00	51.99	62.94	14.18	17.17	7.03	2.59			
17	20,000	50,000	35,000	54	1,147	4.40	93.48	464.22	2,890.62	12.91	80.40	0	3	0.00	60.00	0.00	62.94	0.00	17.17	0.00	2.18			
18	50,000	100,000	75,000	33	1,180	2.69	96.17	372.14	3,262.76	10.35	90.75	2	5	40.00	100.00	303.71	366.65	82.83	100.00	81.61	11.24			
19	100,000	500,000	300,000	33	1,213	2.69	98.86	253.22	3,515.98	7.04	97.80	0	5	0.00	100.00	0.00	366.65	0.00	100.00	0.00	10.43			
20	500,000	UP		14	1,227	1.14	100.00	79.21	3,595.19	2.20	100.00	0	5	0.00	100.00	0.00	366.65	0.00	100.00	0.00	10.20			
				1,227					3,595.19					5					366.65					10.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	900	900	7.36	7.36	672.43	672.43	3.24	3.24	2	2	1.16	1.16	9.86	9.86	3.38	3.38	1.47	1.47			
2	50	100	75	586	1,486	4.79	12.16	99.68	772.11	0.48	3.73	1	3	0.58	1.74	0.01	9.86	0.00	3.38	0.01	1.28			
3	100	200	150	1,024	2,510	8.38	20.54	199.96	972.07	0.96	4.69	0	3	0.00	1.74	0.00	9.86	0.00	3.38	0.00	1.01			
4	200	300	250	738	3,248	6.04	26.58	302.20	1,274.28	1.46	6.15	2	5	1.16	2.91	44.69	54.56	15.30	18.68	14.79	4.28			
5	300	500	400	1,471	4,719	12.04	38.61	741.04	2,015.32	3.58	9.72	0	5	0.00	2.91	0.00	54.56	0.00	18.68	0.00	2.71			
6	500	750	625	831	5,550	6.80	45.41	552.64	2,567.96	2.67	12.39	3	8	1.74	4.65	51.23	105.78	17.54	36.22	9.27	4.12			
7	750	1,000	875	759	6,309	6.21	51.62	681.98	3,249.94	3.29	15.68	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	3.25			
8	1,000	1,500	1,250	740	7,049	6.05	57.67	291.70	3,541.64	1.41	17.09	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	2.99			
9	1,500	2,000	1,750	478	7,527	3.91	61.59	889.86	4,431.50	4.29	21.38	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	2.39			
10	2,000	2,500	2,250	290	7,817	2.37	63.96	431.09	4,862.59	2.08	23.46	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	2.18			
11	2,500	3,000	2,750	266	8,083	2.18	66.13	336.85	5,199.44	1.63	25.08	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	2.03			
12	3,000	4,000	3,500	355	8,438	2.90	69.04	946.72	6,146.16	4.57	29.65	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	1.72			
13	4,000	5,000	4,500	230	8,668	1.88	70.92	496.17	6,642.33	2.39	32.05	0	8	0.00	4.65	0.00	105.78	0.00	36.22	0.00	1.59			
14	5,000	7,500	6,250	354	9,022	2.90	73.82	1,155.52	7,797.85	5.57	37.62	1	9	0.58	5.23	2.83	108.61	0.97	37.19	0.24	1.39			
15	7,500	10,000	8,750	286	9,308	2.34	76.16	1,381.93	9,179.79	6.67	44.29	3	12	1.74	6.98	58.55	167.16	20.05	57.24	4.24	1.82			
16	10,000	20,000	15,000	431	9,739	3.53	79.68	2,860.31	12,040.10	13.80	58.09	5	17	2.91	9.88	19.54	186.70	6.69	63.94	0.68	1.55			
17	20,000	50,000	35,000	420	10,159	3.44	83.12	2,384.93	14,425.03	11.51	69.59	2	19	1.16	11.05	0.04	186.74	0.01	63.95	0.00	1.29			
18	50,000	100,000	75,000	220	10,379	1.80	84.92	1,320.95	15,745.98	6.37	75.97	1	20	0.58	11.63	0.00	186.74	0.00	63.95	0.00	1.19			
19	100,000	500,000	300,000	938	11,317	7.67	92.60	2,723.66	18,469.64	13.14	89.11	29	49	16.86	28.49	25.89	212.63	8.87	72.82	0.95	1.15			
20	500,000	UP		905	12,222	7.40	100.00	2,258.03	20,727.67	10.89	100.00	123	172	71.51	100.00	79.38	292.02	27.18	100.00	3.52	1.41			
				12,222					20,727.67					172					292.02					1.41



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	109,773	109,773	12.84	12.84	6,640.80	6,640.80	1.54	1.54	583	583	42.96	42.96	11,820.58	11,820.58	39.03	39.03	178.00	178.00			
2	50	100	75	100,465	210,238	11.76	24.60	11,574.69	18,215.49	2.68	4.22	15	598	1.11	44.07	203.75	12,024.33	0.67	39.70	1.76	66.01			
3	100	200	150	180,763	391,001	21.15	45.75	45,042.50	63,258.00	10.44	14.67	30	628	2.21	46.28	1,130.98	13,155.31	3.73	43.44	2.51	20.80			
4	200	300	250	97,509	488,510	11.41	57.16	29,263.33	92,521.33	6.78	21.45	71	699	5.23	51.51	2,118.95	15,274.26	7.00	50.44	7.24	16.51			
5	300	500	400	115,470	603,980	13.51	70.67	46,713.97	139,235.30	10.83	32.28	109	808	8.03	59.54	2,330.39	17,604.66	7.69	58.13	4.99	12.64			
6	500	750	625	68,929	672,909	8.07	78.74	41,396.02	180,631.32	9.60	41.88	79	887	5.82	65.36	3,207.17	20,811.83	10.59	68.72	7.75	11.52			
7	750	1,000	875	50,986	723,895	5.97	84.70	38,502.14	219,133.46	8.93	50.81	59	946	4.35	69.71	1,749.63	22,561.46	5.78	74.50	4.54	10.30			
8	1,000	1,500	1,250	43,427	767,322	5.08	89.79	48,308.07	267,441.53	11.20	62.01	97	1,043	7.15	76.86	2,972.53	25,533.99	9.82	84.31	6.15	9.55			
9	1,500	2,000	1,750	22,959	790,281	2.69	92.47	30,608.30	298,049.83	7.10	69.10	53	1,096	3.91	80.77	961.44	26,495.43	3.17	87.49	3.14	8.89			
10	2,000	2,500	2,250	12,581	802,862	1.47	93.94	21,006.57	319,056.40	4.87	73.97	32	1,128	2.36	83.12	805.28	27,300.71	2.66	90.15	3.83	8.56			
11	2,500	3,000	2,750	8,952	811,814	1.05	94.99	16,069.29	335,125.69	3.73	77.70	17	1,145	1.25	84.38	137.09	27,437.80	0.45	90.60	0.85	8.19			
12	3,000	4,000	3,500	10,003	821,817	1.17	96.16	18,447.91	353,573.60	4.28	81.98	34	1,179	2.51	86.88	743.61	28,181.42	2.46	93.05	4.03	7.97			
13	4,000	5,000	4,500	5,725	827,542	0.67	96.83	13,461.69	367,035.29	3.12	85.10	12	1,191	0.88	87.77	180.34	28,361.76	0.60	93.65	1.34	7.73			
14	5,000	7,500	6,250	7,060	834,602	0.83	97.66	17,610.16	384,645.44	4.08	89.18	39	1,230	2.87	90.64	1,011.65	29,373.41	3.34	96.99	5.74	7.64			
15	7,500	10,000	8,750	4,231	838,833	0.50	98.15	12,607.55	397,252.99	2.92	92.10	19	1,249	1.40	92.04	560.95	29,934.35	1.85	98.84	4.45	7.54			
16	10,000	20,000	15,000	6,857	845,690	0.80	98.96	19,513.44	416,766.44	4.52	96.63	36	1,285	2.65	94.69	113.49	30,047.84	0.37	99.22	0.58	7.21			
17	20,000	50,000	35,000	5,516	851,206	0.65	99.60	13,063.50	429,829.94	3.03	99.66	45	1,330	3.32	98.01	186.61	30,234.46	0.62	99.83	1.43	7.03			
18	50,000	100,000	75,000	1,809	853,015	0.21	99.81	5,070.51	434,900.45	1.18	100.83	17	1,347	1.25	99.26	42.34	30,276.79	0.14	99.97	0.83	6.96			
19	100,000	500,000	300,000	1,126	854,141	0.13	99.94	6,909.67	441,810.12	1.60	102.43	10	1,357	0.74	100.00	7.99	30,284.78	0.03	100.00	0.12	6.85			
20	500,000	UP		475	854,616	0.06	100.00	10,495.51	431,314.61	2.43	100.00	0	1,357	0.00	100.00	0.00	30,284.78	0.00	100.00	0.00	7.02			
				854,616					431,314.61					1,357					30,284.78					7.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		f	F	PERCENTAGE		Rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	991	991	4.85	4.85	212.67	212.67	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,031	2,022	5.04	9.89	120.88	333.55	0.92	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,588	4,610	12.66	22.54	211.50	545.05	1.61	4.15	1	1	6.25	6.25	120.00	120.00	29.02	29.02	56.74	22.02			
4	200	300	250	2,381	6,991	11.64	34.19	681.23	1,226.28	5.18	9.33	3	4	18.75	25.00	180.37	300.37	43.63	72.65	26.48	24.49			
5	300	500	400	3,579	10,570	17.50	51.69	1,566.10	2,792.39	11.92	21.25	0	4	0.00	25.00	0.00	300.37	0.00	72.65	0.00	10.76			
6	500	750	625	2,414	12,984	11.80	63.49	1,507.87	4,300.26	11.48	32.73	1	5	6.25	31.25	14.15	314.52	3.42	76.07	0.94	7.31			
7	750	1,000	875	2,090	15,074	10.22	73.72	1,688.89	5,989.16	12.85	45.58	1	6	6.25	37.50	0.03	314.56	0.01	76.08	0.00	5.25			
8	1,000	1,500	1,250	1,674	16,748	8.19	81.90	2,150.26	8,139.42	16.37	61.95	4	10	25.00	62.50	46.27	360.82	11.19	87.27	2.15	4.43			
9	1,500	2,000	1,750	1,027	17,775	5.02	86.92	2,178.65	10,318.06	16.58	78.53	3	13	18.75	81.25	23.29	384.11	5.63	92.90	1.07	3.72			
10	2,000	2,500	2,250	519	18,294	2.54	89.46	1,030.04	11,348.10	7.84	86.37	0	13	0.00	81.25	0.00	384.11	0.00	92.90	0.00	3.38			
11	2,500	3,000	2,750	424	18,718	2.07	91.54	356.69	11,704.79	2.71	89.08	0	13	0.00	81.25	0.00	384.11	0.00	92.90	0.00	3.28			
12	3,000	4,000	3,500	470	19,188	2.30	93.83	437.49	12,142.28	3.33	92.41	2	15	12.50	93.75	29.35	413.46	7.10	100.00	6.71	3.41			
13	4,000	5,000	4,500	307	19,495	1.50	95.33	14.25	12,128.03	0.11	92.30	0	15	0.00	93.75	0.00	413.46	0.00	100.00	0.00	3.41			
14	5,000	7,500	6,250	286	19,781	1.40	96.73	24.52	12,152.56	0.19	92.49	0	15	0.00	93.75	0.00	413.46	0.00	100.00	0.00	3.40			
15	7,500	10,000	8,750	153	19,934	0.75	97.48	563.14	12,715.70	4.29	96.78	0	15	0.00	93.75	0.00	413.46	0.00	100.00	0.00	3.25			
16	10,000	20,000	15,000	236	20,170	1.15	98.64	975.57	13,691.26	7.42	104.20	0	15	0.00	93.75	0.00	413.46	0.00	100.00	0.00	3.02			
17	20,000	50,000	35,000	167	20,337	0.82	99.45	522.60	14,213.86	3.98	108.18	0	15	0.00	93.75	0.00	413.46	0.00	100.00	0.00	2.91			
18	50,000	100,000	75,000	59	20,396	0.29	99.74	213.16	14,427.02	1.62	109.80	1	16	6.25	100.00	0.00	413.46	0.00	100.00	0.00	2.87			
19	100,000	500,000	300,000	38	20,434	0.19	99.93	984.80	13,442.22	7.50	102.31	0	16	0.00	100.00	0.00	413.46	0.00	100.00	0.00	3.08			
20	500,000	UP		15	20,449	0.07	100.00	302.88	13,139.34	2.31	100.00	0	16	0.00	100.00	0.00	413.46	0.00	100.00	0.00	3.15			
				20,449					13,139.34					16					413.46					3.15



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	84	84	33.73	33.73	18.73	18.73	13.95	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	73	157	29.32	63.05	34.38	53.11	25.60	39.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	39	196	15.66	78.71	22.27	75.39	16.59	56.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	207	4.42	83.13	5.07	80.45	3.77	59.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	217	4.02	87.15	11.32	91.77	8.43	68.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	222	2.01	89.16	12.67	104.44	9.43	77.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	228	2.41	91.57	6.72	111.16	5.01	82.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	231	1.20	92.77	2.62	113.79	1.95	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	232	0.40	93.17	0.00	113.79	0.00	84.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	234	0.80	93.98	8.75	122.54	6.52	91.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	235	0.40	94.38	6.81	129.35	5.07	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	237	0.80	95.18	2.54	131.89	1.89	98.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	238	0.40	95.58	0.12	131.76	0.09	98.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	239	0.40	95.98	0.11	131.88	0.08	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	240	0.40	96.39	0.00	131.88	0.00	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	241	0.40	96.79	0.00	131.88	0.00	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	246	2.01	98.80	1.18	133.05	0.88	99.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	249	1.20	100.00	1.25	134.30	0.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	249	0.00	100.00	0.00	134.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	249	0.00	100.00	0.00	134.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				249					134.30					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	92	92	7.02	7.02	67.15	67.15	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	113	1.60	8.62	2.84	69.99	0.05	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	146	2.52	11.14	16.67	86.66	0.30	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	41	187	3.13	14.26	15.18	101.84	0.28	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	91	278	6.94	21.21	70.47	172.31	1.28	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	85	363	6.48	27.69	66.14	238.44	1.20	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	114	477	8.70	36.38	219.24	457.68	3.98	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	129	606	9.84	46.22	253.99	711.67	4.62	12.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	117	723	8.92	55.15	185.46	897.14	3.37	16.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	62	785	4.73	59.88	193.22	1,090.36	3.51	19.82	1	1	25.00	25.00	4.97	4.97	23.46	23.46	2.57	0.46			
11	2,500	3,000	2,750	45	830	3.43	63.31	142.07	1,232.42	2.58	22.40	0	1	0.00	25.00	0.00	4.97	0.00	23.46	0.00	0.40			
12	3,000	4,000	3,500	75	905	5.72	69.03	234.49	1,466.91	4.26	26.66	0	1	0.00	25.00	0.00	4.97	0.00	23.46	0.00	0.34			
13	4,000	5,000	4,500	69	974	5.26	74.29	286.34	1,753.25	5.20	31.87	0	1	0.00	25.00	0.00	4.97	0.00	23.46	0.00	0.28			
14	5,000	7,500	6,250	104	1,078	7.93	82.23	396.79	2,150.05	7.21	39.08	0	1	0.00	25.00	0.00	4.97	0.00	23.46	0.00	0.23			
15	7,500	10,000	8,750	56	1,134	4.27	86.50	452.99	2,603.04	8.23	47.31	1	2	25.00	50.00	3.70	8.66	17.48	40.94	0.82	0.33			
16	10,000	20,000	15,000	87	1,221	6.64	93.14	1,123.34	3,726.38	20.42	67.73	2	4	50.00	100.00	12.50	21.16	59.06	100.00	1.11	0.57			
17	20,000	50,000	35,000	63	1,284	4.81	97.94	521.30	4,247.68	9.48	77.21	0	4	0.00	100.00	0.00	21.16	0.00	100.00	0.00	0.50			
18	50,000	100,000	75,000	17	1,301	1.30	99.24	342.01	4,589.69	6.22	83.42	0	4	0.00	100.00	0.00	21.16	0.00	100.00	0.00	0.46			
19	100,000	500,000	300,000	8	1,309	0.61	99.85	911.97	5,501.66	16.58	100.00	0	4	0.00	100.00	0.00	21.16	0.00	100.00	0.00	0.38			
20	500,000	UP		2	1,311	0.15	100.00	0.00	5,501.66	0.00	100.00	0	4	0.00	100.00	0.00	21.16	0.00	100.00	0.00	0.38			
				1,311					5,501.66					4					21.16					0.38



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	16.90	16.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.90				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	249	249	28.30	28.30	9.28	9.28	1.11	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	109	358	12.39	40.68	9.72	19.00	1.16	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	98	456	11.14	51.82	15.18	34.18	1.81	4.08	5	5	45.45	45.45	14.90	14.90	3.48	3.48	98.16	43.59			
4	200	300	250	18	474	2.05	53.86	3.80	37.98	0.45	4.53	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	39.23			
5	300	500	400	37	511	4.20	58.07	23.27	61.25	2.78	7.31	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	24.33			
6	500	750	625	38	549	4.32	62.39	17.32	78.57	2.07	9.37	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	18.96			
7	750	1,000	875	28	577	3.18	65.57	22.24	100.80	2.65	12.03	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	14.78			
8	1,000	1,500	1,250	71	648	8.07	73.64	41.51	142.31	4.95	16.98	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	10.47			
9	1,500	2,000	1,750	28	676	3.18	76.82	11.34	153.65	1.35	18.33	0	5	0.00	45.45	0.00	14.90	0.00	3.48	0.00	9.70			
10	2,000	2,500	2,250	14	690	1.59	78.41	35.52	189.17	4.24	22.57	4	9	36.36	81.82	311.82	326.72	72.78	76.26	877.75	172.71			
11	2,500	3,000	2,750	16	706	1.82	80.23	22.89	212.06	2.73	25.30	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	154.07			
12	3,000	4,000	3,500	27	733	3.07	83.30	24.10	236.16	2.88	28.18	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	138.34			
13	4,000	5,000	4,500	27	760	3.07	86.36	58.49	294.65	6.98	35.15	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	110.88			
14	5,000	7,500	6,250	17	777	1.93	88.30	46.69	341.34	5.57	40.73	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	95.72			
15	7,500	10,000	8,750	11	788	1.25	89.55	44.11	385.46	5.26	45.99	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	84.76			
16	10,000	20,000	15,000	33	821	3.75	93.30	110.77	496.23	13.22	59.21	0	9	0.00	81.82	0.00	326.72	0.00	76.26	0.00	65.84			
17	20,000	50,000	35,000	34	855	3.86	97.16	184.53	680.77	22.02	81.22	2	11	18.18	100.00	101.73	428.45	23.74	100.00	55.13	62.94			
18	50,000	100,000	75,000	3	858	0.34	97.50	13.02	667.74	1.55	79.67	0	11	0.00	100.00	0.00	428.45	0.00	100.00	0.00	64.16			
19	100,000	500,000	300,000	13	871	1.48	98.98	155.27	823.01	18.52	98.19	0	11	0.00	100.00	0.00	428.45	0.00	100.00	0.00	52.06			
20	500,000	UP		9	880	1.02	100.00	15.14	838.15	1.81	100.00	0	11	0.00	100.00	0.00	428.45	0.00	100.00	0.00	51.12			
				880					838.15					11					428.45					51.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	31	31	16.06	16.06	0.25	0.25	1.54	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	102	133	52.85	68.91	5.96	6.21	36.50	38.04	10	10	66.67	66.67	81.23	81.23	20.26	20.26	1362.48	1307.47
3	100	200	150	53	186	27.46	96.37	4.48	10.69	27.42	65.46	3	13	20.00	86.67	211.78	293.01	52.82	73.08	4729.79	2740.93
4	200	300	250	4	190	2.07	98.45	0.97	11.66	5.95	71.41	0	13	0.00	86.67	0.00	293.01	0.00	73.08	0.00	2512.38
5	300	500	400	2	192	1.04	99.48	1.52	13.18	9.29	80.70	2	15	13.33	100.00	107.91	400.92	26.92	100.00	7108.28	3041.71
6	500	750	625	1	193	0.52	100.00	3.15	16.33	19.30	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
7	750	1,000	875	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
8	1,000	1,500	1,250	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
9	1,500	2,000	1,750	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
10	2,000	2,500	2,500	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
11	2,500	3,000	2,750	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
12	3,000	4,000	3,500	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
13	4,000	5,000	4,500	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
14	5,000	7,500	6,250	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
15	7,500	10,000	8,750	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
16	10,000	20,000	15,000	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
17	20,000	50,000	35,000	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
18	50,000	100,000	75,000	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
19	100,000	500,000	300,000	0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
20	500,000	UP		0	193	0.00	100.00	0.00	16.33	0.00	100.00	0	15	0.00	100.00	0.00	400.92	0.00	100.00	0.00	2454.79
				193				16.33				15				400.92				2454.79	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 2983 MILITARY BARRACKS

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	0.56	0.56	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.56					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	6.33	6.33	0.91	0.91	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	9	14	11.39	17.72	0.81	1.71	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	21	8.86	26.58	3.24	4.96	1.10	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	36	18.99	45.57	8.28	13.24	2.81	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	38	2.53	48.10	1.22	14.45	0.41	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	41	3.80	51.90	3.02	17.47	1.03	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	42	1.27	53.16	1.97	19.45	0.67	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	44	2.53	55.70	3.08	22.53	1.05	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	48	5.06	60.76	26.27	48.80	8.92	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	49	1.27	62.03	0.00	48.80	0.00	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	53	5.06	67.09	10.71	59.51	3.64	20.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	55	2.53	69.62	10.32	69.83	3.50	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	57	2.53	72.15	8.67	78.50	2.94	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	59	2.53	74.68	65.76	144.26	22.32	48.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	61	2.53	77.22	15.16	159.42	5.14	54.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	64	3.80	81.01	135.15	294.57	45.87	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	65	1.27	82.28	0.00	294.57	0.00	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	67	2.53	84.81	0.00	294.57	0.00	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	73	7.59	92.41	0.01	294.57	0.00	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	79	7.59	100.00	0.06	294.63	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				79					294.63					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	76	76	8.89	8.89	6.74	6.74	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	89	1.52	10.41	1.42	8.16	0.19	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	141	230	16.49	26.90	21.74	29.90	2.88	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	105	335	12.28	39.18	16.29	46.19	2.16	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	96	431	11.23	50.41	45.53	91.72	6.04	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	464	3.86	54.27	39.78	131.51	5.28	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	37	501	4.33	58.60	34.75	166.25	4.61	22.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	26	527	3.04	61.64	30.88	197.13	4.10	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	556	3.39	65.03	56.74	253.87	7.53	33.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	572	1.87	66.90	41.92	295.79	5.56	39.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	594	2.57	69.47	37.64	333.42	4.99	44.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	617	2.69	72.16	38.31	371.74	5.08	49.30	1	1	100.00	100.00	2.85	2.85	100.00	100.00	7.44	0.77			
13	4,000	5,000	4,500	16	633	1.87	74.04	33.44	405.18	4.44	53.74	0	1	0.00	100.00	4.44	2.85	0.00	100.00	0.00	0.70			
14	5,000	7,500	6,250	30	663	3.51	77.54	120.53	525.71	15.99	69.73	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.54			
15	7,500	10,000	8,750	20	683	2.34	79.88	115.99	641.70	15.38	85.11	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.44			
16	10,000	20,000	15,000	43	726	5.03	84.91	227.34	869.04	30.15	115.26	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.33			
17	20,000	50,000	35,000	64	790	7.49	92.40	546.83	1,415.88	72.53	187.79	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.20			
18	50,000	100,000	75,000	23	813	2.69	95.09	1,014.78	401.09	134.59	53.20	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.71			
19	100,000	500,000	300,000	39	852	4.56	99.65	313.40	714.50	41.57	94.77	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.40			
20	500,000	UP		3	855	0.35	100.00	39.46	753.96	5.23	100.00	0	1	0.00	100.00	0.00	2.85	0.00	100.00	0.00	0.38			
				855					753.96					1					2.85					0.38





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	19.67	19.67	0.52	0.52	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	27	24.59	44.26	2.66	3.18	2.97	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	34	11.48	55.74	0.26	3.45	0.30	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	37	4.92	60.66	0.56	4.01	0.63	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	52	24.59	85.25	5.78	9.79	6.44	10.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	53	1.64	86.89	0.84	10.63	0.94	11.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	57	6.56	93.44	5.16	15.79	5.75	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	58	1.64	95.08	58.35	74.13	65.10	82.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	59	1.64	96.72	7.29	81.42	8.13	90.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	60	1.64	98.36	4.07	85.50	4.55	95.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	61	1.64	100.00	4.13	89.62	4.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	61	0.00	100.00	0.00	89.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					89.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	2.52	2.52	20.10	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	2.98	5.50	23.73	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.00	5.50	0.00	43.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	7.04	12.54	56.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	12.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					12.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	27.32	27.32	17.20	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	8.14	35.46	5.12	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	27.42	62.88	17.26	39.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	96.00	158.88	60.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	158.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					158.88					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	0.24	0.24	22.95	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.80	1.04	77.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.04				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.85	3.85	0.85	0.85	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.85	7.69	1.04	1.89	2.27	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	10	30.77	38.46	8.85	10.73	19.39	23.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	18	30.77	69.23	13.17	23.90	28.87	52.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	22	15.38	84.62	10.48	34.39	22.98	75.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	3.85	88.46	0.47	34.85	1.02	76.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	26	11.54	100.00	10.77	45.62	23.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	45.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					45.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3010 COKLAT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.07	0.07	2.92	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	0.09	0.16	3.66	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	0.09	0.24	3.71	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	2	5	40.00	100.00	2.12	2.36	89.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	2.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					2.36					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3030 KOPI

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	0.61	0.61	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					0.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	33.33	33.33	0.37	0.37	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	29	1.19	34.52	0.15	0.52	0.17	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	32	3.57	38.10	1.11	1.63	1.23	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	36	4.76	42.86	2.59	4.22	2.87	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	55	22.62	65.48	10.51	14.73	11.66	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	61	7.14	72.62	4.58	19.31	5.08	21.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	66	5.95	78.57	6.13	25.44	6.80	28.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	68	2.38	80.95	5.66	31.10	6.28	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	69	1.19	82.14	1.08	32.18	1.19	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	73	4.76	86.90	8.35	40.53	9.27	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	76	3.57	90.48	9.22	49.75	10.23	55.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	79	3.57	94.05	13.21	62.96	14.65	69.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	80	1.19	95.24	9.32	72.28	10.33	80.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	83	3.57	98.81	24.81	97.09	27.52	107.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	84	1.19	100.00	6.93	90.16	7.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	84	0.00	100.00	0.00	90.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	84	0.00	100.00	0.00	90.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	84	0.00	100.00	0.00	90.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	84	0.00	100.00	0.00	90.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	84	0.00	100.00	0.00	90.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				84					90.16					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	2.11	2.11	2.48	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	8	58.33	66.67	10.50	12.60	12.33	14.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	8.33	75.00	1.18	13.79	1.39	16.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	8.33	83.33	2.69	16.48	3.16	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	8.33	91.67	51.15	67.63	60.08	79.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	8.33	100.00	17.50	85.13	20.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	85.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					85.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.94	2.94	3.71	3.71	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.74	3.68	28.79	32.50	4.56	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.74	4.41	0.02	32.52	0.00	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.74	5.15	0.32	32.84	0.05	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.74	5.88	0.38	33.22	0.06	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.74	6.62	27.54	60.76	4.36	9.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.74	7.35	0.92	61.68	0.15	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	0.74	8.09	0.77	62.45	0.12	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	15	2.94	11.03	8.27	70.71	1.31	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	16	0.74	11.76	3.49	74.20	0.55	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	20	2.94	14.71	6.08	80.28	0.96	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	24	2.94	17.65	6.52	86.80	1.03	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	38	10.29	27.94	37.88	124.67	6.00	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	84	33.82	61.76	162.51	287.18	25.74	45.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	110	19.12	80.88	149.38	436.56	23.66	69.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	122	8.82	89.71	68.82	505.38	10.90	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	131	6.62	96.32	98.38	603.76	15.58	95.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	132	0.74	97.06	1.21	604.98	0.19	95.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	136	2.94	100.00	26.45	631.42	4.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	136	0.00	100.00	0.00	631.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				136					631.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.78	2.78	0.15	0.15	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.78	5.56	0.01	0.14	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.78	8.33	0.01	0.13	0.01	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.78	11.11	0.25	0.12	0.16	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.78	13.89	0.21	0.33	0.13	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.78	16.67	0.25	0.59	0.16	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.78	19.44	0.51	1.10	0.32	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	12	13.89	33.33	5.75	6.85	3.59	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	14	5.56	38.89	0.53	7.38	0.33	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	16	5.56	44.44	2.62	10.00	1.63	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	19	8.33	52.78	5.91	15.91	3.69	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	20	2.78	55.56	0.43	16.35	0.27	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	22	5.56	61.11	11.32	27.67	7.06	17.25	2	2	100.00	100.00	60.00	60.00	100.00	100.00	529.85	216.83			
15	7,500	10,000	8,750	1	23	2.78	63.89	12.66	40.33	7.89	25.14	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	148.79			
16	10,000	20,000	15,000	5	28	13.89	77.78	75.50	115.83	47.06	72.20	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	51.80			
17	20,000	50,000	35,000	7	35	19.44	97.22	41.79	157.61	26.05	98.25	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	38.07			
18	50,000	100,000	75,000	1	36	2.78	100.00	2.81	160.42	1.75	100.00	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	37.40			
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	160.42	0.00	100.00	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	37.40			
20	500,000	UP		0	36	0.00	100.00	0.00	160.42	0.00	100.00	0	2	0.00	100.00	0.00	60.00	0.00	100.00	0.00	37.40			
				36					160.42					2					60.00					37.40



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.70	2.70	0.58	0.58	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	25	26	67.57	70.27	8.85	9.43	2.20	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	28	5.41	75.68	1.24	10.67	0.31	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	29	2.70	78.38	3.34	14.01	0.83	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	30	2.70	81.08	6.82	20.84	1.69	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	31	2.70	83.78	2.66	23.50	0.66	5.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	32	2.70	86.49	3.40	26.89	0.84	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	33	2.70	89.19	162.59	189.49	40.36	47.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	34	2.70	91.89	3.53	193.02	0.88	47.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	35	2.70	94.59	5.05	198.07	1.25	49.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	36	2.70	97.30	42.16	240.23	10.47	59.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	37	2.70	100.00	162.59	402.83	40.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	37	0.00	100.00	0.00	402.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				37					402.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.45	3.45	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.45	6.90	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.45	10.34	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.45	13.79	9.75	9.75	18.16	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.45	17.24	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.45	20.69	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.45	24.14	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.45	27.59	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.45	31.03	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.45	34.48	0.00	9.75	0.00	18.16	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	3.45	37.93	12.46	22.21	23.22	41.38	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	2	13	6.90	44.83	0.00	22.21	0.00	41.38	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	12	25	41.38	86.21	31.46	53.67	58.62	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	26	3.45	89.66	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	3	29	10.34	100.00	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	29	0.00	100.00	0.00	53.67	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				29					53.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 306 KAPOK (DARI HASIL BUAH)

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	14.29	14.29	4.46	4.46	34.60	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	1.68	6.14	13.07	47.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	28.57	57.14	0.22	6.36	1.71	49.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	7	42.86	100.00	6.52	12.88	50.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	12.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7				12.88				0				0.00					0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3060 KAPOK

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	0.18	0.18	39.90	39.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	0.27	0.44	60.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.44					0					0.00					0.00		



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3070

KELAPA DAN KOPRASEMUA GEDUNG (KECUALI GEDUNG PENGERINGAN )

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	1.80	1.80	4.23	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	11.21	13.01	26.33	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	4.09	17.10	9.61	40.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	25.47	42.57	59.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	42.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					42.57					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	36.73	36.73	5.96	5.96	3.00	3.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	2.04	38.78	0.05	6.01	0.03	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	25	12.24	51.02	3.14	9.15	1.58	4.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	29	8.16	59.18	6.82	15.97	3.44	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	30	2.04	61.22	0.55	16.52	0.28	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	2.04	63.27	0.55	17.08	0.28	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	34	6.12	69.39	8.73	25.81	4.40	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	35	2.04	71.43	7.46	33.27	3.76	16.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	36	2.04	73.47	2.22	35.48	1.12	17.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	37	2.04	75.51	2.22	37.70	1.12	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	2.04	77.55	0.00	37.70	0.00	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	2.04	79.59	76.47	114.17	38.53	57.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	2.04	81.63	2.12	116.29	1.07	58.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	41	2.04	83.67	6.83	123.12	3.44	62.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	42	2.04	85.71	16.04	139.16	8.08	70.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	43	2.04	87.76	2.83	141.99	1.43	71.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	44	2.04	89.80	8.32	150.31	4.19	75.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	48	8.16	97.96	35.34	185.65	17.81	93.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	49	2.04	100.00	12.83	198.48	6.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	49	0.00	100.00	0.00	198.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				49					198.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3072 DENGAN EKTRAKSI MINYAK

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM	
1	0	50	25	1	1	100.00	100.00	0.19	0.19	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	1	0.00	100.00	0.00	0.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1				0.19				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3073

GEDUNG PENGERINGAN DENGAN PENGERINGAN BUATAN

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	5.00	5.00	50.00	50.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	5.00	10.00	50.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	10.00	0.00	100.00	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					10.00					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	12	12	4.84	4.84	1.62	1.62	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	16	1.61	6.45	0.71	2.33	0.05	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	27	4.44	10.89	5.32	7.65	0.38	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	40	5.24	16.13	11.62	19.27	0.83	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	59	7.66	23.79	20.60	39.87	1.47	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	67	3.23	27.02	9.31	49.19	0.66	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	79	4.84	31.85	17.48	66.66	1.25	4.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	95	6.45	38.31	40.94	107.60	2.92	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	106	4.44	42.74	55.50	163.11	3.96	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	119	5.24	47.98	53.53	216.64	3.81	15.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	129	4.03	52.02	69.74	286.37	4.97	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	148	7.66	59.68	94.07	380.45	6.70	27.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	169	8.47	68.15	114.49	494.94	8.16	35.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	41	210	16.53	84.68	337.91	832.85	24.08	59.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	232	8.87	93.55	198.07	1,030.92	14.12	73.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	242	4.03	97.58	185.55	1,216.46	13.22	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	247	2.02	99.60	135.98	1,352.44	9.69	96.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	248	0.40	100.00	50.72	1,403.16	3.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	248	0.00	100.00	0.00	1,403.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	248	0.00	100.00	0.00	1,403.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				248					1,403.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.11	3.11	0.53	0.53	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	10	3.11	6.21	1.57	2.09	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	22	7.45	13.66	7.92	10.01	0.52	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	23	0.62	14.29	0.58	10.60	0.04	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	24	0.62	14.91	3.31	13.91	0.22	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	33	5.59	20.50	21.31	35.21	1.39	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	37	2.48	22.98	9.53	44.75	0.62	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	60	14.29	37.27	82.46	127.21	5.38	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	24	84	14.91	52.17	120.23	247.45	7.84	16.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	113	18.01	70.19	175.04	422.49	11.42	27.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	131	11.18	81.37	104.60	527.09	6.82	34.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	134	1.86	83.23	55.90	582.99	3.65	38.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	141	4.35	87.58	92.76	675.75	6.05	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	146	3.11	90.68	123.55	799.30	8.06	52.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	149	1.86	92.55	114.84	914.14	7.49	59.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	159	6.21	98.76	462.07	1,376.21	30.14	89.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	161	1.24	100.00	156.63	1,532.84	10.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	161	0.00	100.00	0.00	1,532.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	161	0.00	100.00	0.00	1,532.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	161	0.00	100.00	0.00	1,532.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				161					1,532.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	1.88	1.88	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	14.29	28.57	2.47	4.35	6.29	11.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	14.29	42.86	3.20	7.55	8.13	19.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	14.29	57.14	3.88	11.43	9.87	29.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	14.29	71.43	7.05	18.48	17.94	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	14.29	85.71	6.98	25.46	17.77	64.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	14.29	100.00	13.85	39.31	35.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	7	0.00	100.00	0.00	39.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				7					39.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.74	0.74	50.21	50.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	0.73	1.46	49.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	1.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.46				0				0.00							0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	39.29	39.29	4.39	4.39	8.32	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	19	28.57	67.86	4.98	9.36	9.44	17.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	20	3.57	71.43	1.24	10.61	2.36	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	21	3.57	75.00	3.32	13.92	6.29	26.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	22	3.57	78.57	3.87	17.79	7.34	33.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	23	3.57	82.14	0.00	17.79	0.00	33.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	24	3.57	85.71	9.32	27.11	17.67	51.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	25	3.57	89.29	20.96	48.07	39.76	91.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	26	3.57	92.86	4.65	52.72	8.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	3.57	96.43	9.30	62.02	17.64	117.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	3.57	100.00	9.30	52.72	17.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	28	0.00	100.00	0.00	52.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				28					52.72					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	20.96	20.96	19.73	19.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	31.00	51.96	29.18	48.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	31.00	82.96	29.18	78.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	23.29	106.25	21.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	106.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					106.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	1.02	1.02	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.00	1.02	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	18.16	19.18	25.68	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	51.54	70.72	72.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	70.72	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					70.72					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	7.41	7.41	1.79	1.79	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	3.70	11.11	2.67	4.46	0.47	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	5	7.41	18.52	4.56	0.10	0.80	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	3.70	22.22	1.89	1.79	0.33	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	3.70	25.93	1.55	3.34	0.27	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.70	29.63	1.57	4.91	0.27	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.70	33.33	1.65	6.56	0.29	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.70	37.04	3.25	9.81	0.57	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.70	40.74	1.80	11.61	0.31	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.70	44.44	3.65	15.26	0.64	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	14	7.41	51.85	4.10	19.36	0.72	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.70	55.56	6.84	26.20	1.20	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	3.70	59.26	6.95	33.14	1.22	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	3.70	62.96	7.40	40.55	1.30	7.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	21	14.81	77.78	86.18	126.73	15.09	22.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	23	7.41	85.19	204.73	331.46	35.85	58.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	25	7.41	92.59	88.61	420.07	15.52	73.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	26	3.70	96.30	60.40	480.47	10.58	84.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	27	3.70	100.00	90.60	571.07	15.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	27	0.00	100.00	0.00	571.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				27					571.07					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.59	1.59	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.59	3.17	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.59	4.76	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.59	6.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.59	7.94	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.59	9.52	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.59	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	1.59	12.70	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	1.59	14.29	11.93	11.93	5.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	13	6.35	20.63	0.00	11.93	0.00	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.59	22.22	25.08	37.01	10.51	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.59	23.81	0.00	37.01	0.00	15.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	31	25.40	49.21	52.62	89.63	22.04	37.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	49	28.57	77.78	103.18	192.81	43.23	80.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	61	19.05	96.83	45.89	238.70	19.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	63	3.17	100.00	0.00	238.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	63	0.00	100.00	0.00	238.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	63	0.00	100.00	0.00	238.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	238.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					238.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	27.27	27.27	0.96	0.96	3.53	3.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	9.09	36.36	0.24	1.20	0.87	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	9.09	45.45	1.57	2.77	5.79	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	9.09	54.55	0.95	3.72	3.49	13.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	10	36.36	90.91	6.31	10.02	23.22	36.90	1	1	100.00	100.00	91.33	91.33	100.00	100.00	1447.66	911.05			
6	500	750	625	1	11	9.09	100.00	17.14	27.17	63.10	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
7	750	1,000	875	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
8	1,000	1,500	1,250	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
9	1,500	2,000	1,750	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
10	2,000	2,500	2,500	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
11	2,500	3,000	2,750	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
12	3,000	4,000	3,500	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
20	500,000	UP		0	11	0.00	100.00	0.00	27.17	0.00	100.00	0	1	0.00	100.00	0.00	91.33	0.00	100.00	0.00	336.20			
				11					27.17					1					91.33					336.20



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 3130 PERKENEIRS DAN REMPAH REMPAH

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.29	0.29	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 314 PADI, TANPA Pengerjaan

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	28.57	28.57	0.44	0.44	8.68	8.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	2	4	28.57	57.14	0.65	1.09	12.75	21.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	5	14.29	71.43	1.09	2.18	21.57	43.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	7	28.57	100.00	2.89	5.07	57.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	7	0.00	100.00	0.00	5.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				7				5.07				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	33	33	30.56	30.56	11.43	11.43	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	48	13.89	44.44	8.10	19.53	1.90	4.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	58	9.26	53.70	12.87	32.40	3.02	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	64	5.56	59.26	7.53	39.93	1.77	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	67	2.78	62.04	5.45	45.37	1.28	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	72	4.63	66.67	6.39	51.76	1.50	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	73	0.93	67.59	6.00	57.76	1.41	13.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	76	2.78	70.37	5.26	63.02	1.23	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	80	3.70	74.07	10.61	73.62	2.49	17.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	81	0.93	75.00	11.10	84.72	2.60	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	83	1.85	76.85	10.56	95.28	2.48	22.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	87	3.70	80.56	26.77	122.05	6.28	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	88	0.93	81.48	41.04	81.01	9.63	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	91	2.78	84.26	12.71	68.30	2.98	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	93	1.85	86.11	38.07	106.37	8.93	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	102	8.33	94.44	196.32	302.68	46.07	71.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	107	4.63	99.07	102.44	405.12	24.04	95.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	108	0.93	100.00	21.01	426.13	4.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	108	0.00	100.00	0.00	426.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	108	0.00	100.00	0.00	426.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				108					426.13					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	39.39	39.39	0.09	0.09	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	16	9.09	48.48	0.90	0.99	0.55	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	20	12.12	60.61	2.09	3.08	1.29	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	3.03	63.64	1.06	4.14	0.65	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	22	3.03	66.67	3.16	7.31	1.95	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	23	3.03	69.70	1.07	8.38	0.66	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	3.03	72.73	3.41	11.78	2.10	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	3.03	75.76	13.43	25.22	8.30	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	3.03	78.79	22.48	47.70	13.89	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	27	3.03	81.82	8.58	56.28	5.30	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	28	3.03	84.85	1.72	58.00	1.06	35.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	29	3.03	87.88	4.50	62.49	2.78	38.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	30	3.03	90.91	59.95	122.45	37.03	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	31	3.03	93.94	22.88	145.33	14.13	89.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	32	3.03	96.97	11.99	157.32	7.41	97.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	33	3.03	100.00	4.58	161.89	2.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	33	0.00	100.00	0.00	161.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	161.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	161.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	161.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					161.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	843	843	28.80	28.80	150.48	150.48	1.98	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	202	1,045	6.90	35.70	51.34	201.82	0.67	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	179	1,224	6.12	41.82	72.38	274.20	0.95	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	90	1,314	3.07	44.89	37.34	311.53	0.49	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	104	1,418	3.55	48.45	44.00	355.53	0.58	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	66	1,484	2.25	50.70	6.70	362.24	0.09	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	1,526	1.43	52.14	13.32	375.55	0.17	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	111	1,637	3.79	55.93	27.21	402.77	0.36	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	76	1,713	2.60	58.52	36.52	439.28	0.48	5.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	59	1,772	2.02	60.54	87.99	527.27	1.16	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	59	1,831	2.02	62.56	30.55	557.82	0.40	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	55	1,886	1.88	64.43	94.05	651.87	1.23	8.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	1,913	0.92	65.36	134.59	786.46	1.77	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	81	1,994	2.77	68.12	121.90	908.36	1.60	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	2,032	1.30	69.42	75.07	983.42	0.99	12.91	1	1	20.00	20.00	85.34	85.34	56.77	56.77	113.68	8.68			
16	10,000	20,000	15,000	131	2,163	4.48	73.90	421.56	1,404.98	5.53	18.45	0	1	0.00	20.00	0.00	85.34	0.00	56.77	0.00	6.07			
17	20,000	50,000	35,000	293	2,456	10.01	83.91	2,025.89	3,430.88	26.60	45.05	0	1	0.00	20.00	0.00	85.34	0.00	56.77	0.00	2.49			
18	50,000	100,000	75,000	210	2,666	7.17	91.08	1,655.73	5,086.61	21.74	66.79	0	1	0.00	20.00	0.00	85.34	0.00	56.77	0.00	1.68			
19	100,000	500,000	300,000	241	2,907	8.23	99.32	2,116.47	7,203.08	27.79	94.57	4	5	80.00	100.00	64.99	150.32	43.23	100.00	3.07	2.09			
20	500,000	<b>UP</b>		20	2,927	0.68	100.00	413.27	7,616.35	5.43	100.00	0	5	0.00	100.00	0.00	150.32	0.00	100.00	0.00	1.97			
				2,927					7,616.35					5					150.32					1.97



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	1.60	1.60	0.08	0.08	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.40	2.00	1.30	1.38	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.40	2.40	1.20	2.58	0.11	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.40	2.80	0.31	2.89	0.03	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.40	3.20	0.61	3.49	0.06	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	0.80	4.00	1.26	4.76	0.12	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	0.80	4.80	0.65	5.41	0.06	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	17	2.00	6.80	5.56	10.97	0.51	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	21	1.60	8.40	4.77	15.74	0.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	28	2.80	11.20	4.99	20.73	0.46	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	31	1.20	12.40	4.92	25.65	0.45	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	42	4.40	16.80	9.27	34.92	0.85	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	44	0.80	17.60	5.77	40.68	0.53	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	63	7.60	25.20	26.22	66.91	2.39	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	72	3.60	28.80	42.01	108.91	3.83	9.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	88	6.40	35.20	58.51	167.42	5.34	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	73	161	29.20	64.40	271.60	439.02	24.80	40.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	58	219	23.20	87.60	375.75	814.77	34.30	74.38	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	27	246	10.80	98.40	266.91	1,081.68	24.37	98.75	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	250	1.60	100.00	13.70	1,095.38	1.25	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				250					1,095.38					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 317      TEMBAKAU

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	433	433	64.15	64.15	1,721.96	1,721.96	47.73	47.73	4	4	100.00	100.00	114.00	114.00	100.00	100.00	6.62	6.62			
2	50	100	75	144	577	21.33	85.48	908.17	2,630.14	25.17	72.90	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	4.33			
3	100	200	150	96	673	14.22	99.70	953.94	3,584.07	26.44	99.34	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.18			
4	200	300	250	1	674	0.15	99.85	8.24	3,592.31	0.23	99.56	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.17			
5	300	500	400	1	675	0.15	100.00	15.75	3,608.06	0.44	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
6	500	750	625	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
7	750	1,000	875	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
8	1,000	1,500	1,250	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
9	1,500	2,000	1,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
10	2,000	2,500	2,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
11	2,500	3,000	2,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
12	3,000	4,000	3,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
13	4,000	5,000	4,500	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
14	5,000	7,500	6,250	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
15	7,500	10,000	8,750	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
16	10,000	20,000	15,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
17	20,000	50,000	35,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
18	50,000	100,000	75,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
19	100,000	500,000	300,000	0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
20	500,000	UP		0	675	0.00	100.00	0.00	3,608.06	0.00	100.00	0	4	0.00	100.00	0.00	114.00	0.00	100.00	0.00	3.16			
				675					3,608.06					4					114.00					3.16





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 318 GAMBIR, BARANG BARANG DITEMPAT TERBUKA

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	55.37	55.37	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	55.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					55.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					4.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

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

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.89	7.89	63.43	63.43	5.73	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	4.39	12.28	1.76	65.20	0.16	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	16	1.75	14.04	0.96	66.15	0.09	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	19	2.63	16.67	6.84	72.99	0.62	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	0.88	17.54	1.12	74.11	0.10	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	24	3.51	21.05	17.33	91.44	1.56	8.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	2.63	23.68	5.99	97.43	0.54	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	28	0.88	24.56	0.56	97.98	0.05	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	29	0.88	25.44	3.67	101.66	0.33	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	30	0.88	26.32	2.54	104.20	0.23	9.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	31	0.88	27.19	6.30	110.50	0.57	9.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	33	1.75	28.95	11.35	121.85	1.02	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	34	0.88	29.82	2.80	119.04	0.25	10.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	38	3.51	33.33	36.13	155.17	3.26	14.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	44	5.26	38.60	85.40	240.57	7.71	21.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	53	7.89	46.49	113.46	354.03	10.24	31.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	72	16.67	63.16	344.48	698.51	31.10	63.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	84	10.53	73.68	132.41	830.92	11.95	75.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	105	18.42	92.11	235.09	1,066.01	21.22	96.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	114	7.89	100.00	41.76	1,107.77	3.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				114					1,107.77					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.17	4.17	1.55	1.55	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.17	8.33	5.17	3.62	2.31	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.17	12.50	5.17	8.79	2.31	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.17	16.67	29.31	38.10	13.11	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.17	20.83	0.00	38.10	0.00	17.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.17	25.00	3.41	41.51	1.52	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.17	29.17	11.28	52.79	5.05	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.17	33.33	0.00	52.79	0.00	23.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.17	37.50	6.78	59.57	3.03	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.17	41.67	0.00	59.57	0.00	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.17	45.83	7.86	67.43	3.52	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.17	50.00	0.00	67.43	0.00	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.17	54.17	12.14	79.57	5.43	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.17	58.33	11.28	90.85	5.05	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.17	62.50	13.50	104.35	6.04	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	4.17	66.67	0.00	104.35	0.00	46.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	4.17	70.83	21.35	125.71	9.55	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	24	29.17	100.00	97.87	223.57	43.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	223.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					223.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020

OCCUPATION CODE : 4008 FIBRE(JUTE & THE LIKE)/SERAT

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	468	468	44.28	44.28	56.84	56.84	2.68	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	146	614	13.81	58.09	35.36	92.19	1.66	4.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	25	639	2.37	60.45	21.44	113.64	1.01	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	652	1.23	61.68	1.47	112.17	0.07	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	106	758	10.03	71.71	20.57	132.74	0.97	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	762	0.38	72.09	5.86	138.60	0.28	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	765	0.28	72.37	4.01	142.61	0.19	6.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	776	1.04	73.42	47.74	190.35	2.25	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	786	0.95	74.36	107.41	297.75	5.06	14.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	789	0.28	74.65	17.70	315.45	0.83	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	790	0.09	74.74	7.92	323.37	0.37	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	792	0.19	74.93	8.91	332.28	0.42	15.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	796	0.38	75.31	4.01	336.29	0.19	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	808	1.14	76.44	135.96	472.25	6.40	22.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	816	0.76	77.20	53.53	525.78	2.52	24.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	839	2.18	79.38	137.45	663.23	6.47	31.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	872	3.12	82.50	509.33	1,172.56	23.98	55.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	79	951	7.47	89.97	286.57	1,459.13	13.49	68.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	95	1,046	8.99	98.96	571.47	2,030.59	26.91	95.61	1	1	100.00	100.00	0.04	0.04	100.00	100.00	0.01	0.00			
20	500,000	UP		11	1,057	1.04	100.00	93.31	2,123.90	4.39	100.00	0	1	0.00	100.00	0.00	0.04	0.00	100.00	0.00	0.00			
				1,057					2,123.90					1					0.04					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2020  
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	40	40	83.33	83.33	8.01	8.01	141.76	141.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	45	10.42	93.75	3.32	4.69	58.73	83.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	47	4.17	97.92	0.96	5.65	16.97	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	48	2.08	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	48	0.00	100.00	0.00	5.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				48					5.65					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	rp	RP	f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM				
1	0	50	25	5	5	62.50	62.50	1.00	1.00	33.33	33.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	7	25.00	87.50	1.00	2.00	33.33	66.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	8	12.50	100.00	1.00	3.00	33.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	8	0.00	100.00	0.00	3.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				8					3.00					0					0.00			0.00	
<b>GRANT TOTAL</b>								2,521,897.0					3,462,900.40					10,107.0					326,977.71

## 4.5 GROUP BY PROVINCE CODE



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 01 NANGGROE ACEH DARUSSALAM  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,972	1,972	12.09	12.09	286.76	286.76	2.41	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,457	3,429	8.93	21.03	210.72	497.48	1.77	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,981	6,410	18.28	39.31	493.12	990.60	4.14	8.32	2	2	8.33	8.33	272.96	272.96	4.38	4.38	55.35	27.56			
4	200	300	250	1,987	8,397	12.18	51.49	513.78	1,504.38	4.32	12.64	0	2	0.00	8.33	0.00	272.96	0.00	4.38	0.00	18.14			
5	300	500	400	2,234	10,631	13.70	65.19	908.75	2,413.14	7.64	20.28	3	5	12.50	20.83	115.97	388.93	1.86	6.25	12.76	16.12			
6	500	750	625	1,084	11,715	6.65	71.84	679.61	3,092.75	5.71	25.99	1	6	4.17	25.00	0.00	388.93	0.00	6.25	0.00	12.58			
7	750	1,000	875	907	12,622	5.56	77.40	877.99	3,970.74	7.38	33.37	0	6	0.00	25.00	0.00	388.93	0.00	6.25	0.00	9.79			
8	1,000	1,500	1,250	822	13,444	5.04	82.44	915.22	4,885.95	7.69	41.06	3	9	12.50	37.50	16.74	405.67	0.27	6.52	1.83	8.30			
9	1,500	2,000	1,750	473	13,917	2.90	85.34	802.37	5,688.32	6.74	47.80	0	9	0.00	37.50	0.00	405.67	0.00	6.52	0.00	7.13			
10	2,000	2,500	2,250	338	14,255	2.07	87.42	734.34	6,422.67	6.17	53.97	0	9	0.00	37.50	0.00	405.67	0.00	6.52	0.00	6.32			
11	2,500	3,000	2,750	224	14,479	1.37	88.79	592.65	7,015.32	4.98	58.95	0	9	0.00	37.50	0.00	405.67	0.00	6.52	0.00	5.78			
12	3,000	4,000	3,500	276	14,755	1.69	90.48	1,224.03	5,791.29	10.29	48.67	1	10	4.17	41.67	552.62	958.30	8.88	15.39	45.15	16.55			
13	4,000	5,000	4,500	161	14,916	0.99	91.47	485.65	6,276.95	4.08	52.75	0	10	0.00	41.67	0.00	958.30	0.00	15.39	0.00	15.27			
14	5,000	7,500	6,250	295	15,211	1.81	93.28	707.60	5,569.35	5.95	46.80	3	13	12.50	54.17	50.83	1,009.12	0.82	16.21	7.18	18.12			
15	7,500	10,000	8,750	125	15,336	0.77	94.05	524.18	6,093.53	4.40	51.21	2	15	8.33	62.50	261.28	1,270.41	4.20	20.40	49.85	20.85			
16	10,000	20,000	15,000	345	15,681	2.12	96.16	1,814.36	7,907.89	15.25	66.45	4	19	16.67	79.17	4,950.92	6,221.32	79.51	99.91	272.87	78.67			
17	20,000	50,000	35,000	297	15,978	1.82	97.98	1,720.77	9,628.66	14.46	80.91	4	23	16.67	95.83	5.20	6,226.53	0.08	100.00	0.30	64.67			
18	50,000	100,000	75,000	145	16,123	0.89	98.87	1,049.45	10,678.11	8.82	89.73	0	23	0.00	95.83	0.00	6,226.53	0.00	100.00	0.00	58.31			
19	100,000	500,000	300,000	98	16,221	0.60	99.47	866.87	11,544.97	7.28	97.02	0	23	0.00	95.83	0.00	6,226.53	0.00	100.00	0.00	53.93			
20	500,000	UP		86	16,307	0.53	100.00	354.80	11,899.77	2.98	100.00	1	24	4.17	100.00	0.10	6,226.62	0.00	100.00	0.03	52.33			
				16,307					11,899.77					24					6,226.62					52.33



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 02 SUMATERA UTARA  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14,629	14,629	10.90	10.90	3,491.89	3,491.89	1.87	1.87	7	7	1.96	1.96	115.20	115.20	0.79	0.79	3.30	3.30			
2	50	100	75	9,930	24,559	7.40	18.30	1,122.80	4,614.69	0.60	2.47	1	8	0.28	2.23	43.95	159.14	0.30	1.09	3.91	3.45			
3	100	200	150	17,941	42,500	13.37	31.66	4,233.63	8,848.33	2.26	4.73	9	17	2.51	4.75	220.72	379.87	1.51	2.60	5.21	4.29			
4	200	300	250	12,206	54,706	9.09	40.75	3,938.93	12,787.25	2.11	6.83	12	29	3.35	8.10	376.98	756.85	2.58	5.18	9.57	5.92			
5	300	500	400	18,442	73,148	13.74	54.49	11,748.40	24,535.65	6.28	13.11	13	42	3.63	11.73	396.80	1,153.65	2.72	7.90	3.38	4.70			
6	500	750	625	11,845	84,993	8.82	63.32	10,656.91	35,192.55	5.70	18.81	11	53	3.07	14.80	47.18	1,200.83	0.32	8.23	0.44	3.41			
7	750	1,000	875	10,042	95,035	7.48	70.80	11,618.06	46,810.61	6.21	25.02	25	78	6.98	21.79	1,494.39	2,695.22	10.24	18.46	12.86	5.76			
8	1,000	1,500	1,250	8,873	103,908	6.61	77.41	13,694.18	60,504.79	7.32	32.34	41	119	11.45	33.24	1,311.81	4,007.04	8.99	27.45	9.58	6.62			
9	1,500	2,000	1,750	5,169	109,077	3.85	81.26	11,761.04	72,265.83	6.29	38.62	26	145	7.26	40.50	166.27	4,173.30	1.14	28.59	1.41	5.77			
10	2,000	2,500	2,250	3,521	112,598	2.62	83.88	12,397.16	84,662.99	6.63	45.25	24	169	6.70	47.21	3,123.86	7,297.16	21.40	49.99	25.20	8.62			
11	2,500	3,000	2,750	2,401	114,999	1.79	85.67	6,719.19	91,382.18	3.59	48.84	20	189	5.59	52.79	1,032.61	8,329.77	7.07	57.06	15.37	9.12			
12	3,000	4,000	3,500	2,900	117,899	2.16	87.83	8,536.59	99,918.77	4.56	53.40	16	205	4.47	57.26	1,491.62	9,821.39	10.22	67.28	17.47	9.83			
13	4,000	5,000	4,500	1,939	119,838	1.44	89.27	6,046.83	105,965.60	3.23	56.63	21	226	5.87	63.13	1,657.77	11,479.16	11.36	78.64	27.42	10.83			
14	5,000	7,500	6,250	2,796	122,634	2.08	91.36	12,251.71	118,217.31	6.55	63.18	18	244	5.03	68.16	271.64	11,750.80	1.86	80.50	2.22	9.94			
15	7,500	10,000	8,750	1,772	124,406	1.32	92.68	9,287.44	127,504.75	4.96	68.15	11	255	3.07	71.23	414.12	12,164.92	2.84	83.34	4.46	9.54			
16	10,000	20,000	15,000	3,429	127,835	2.55	95.23	20,761.60	148,266.35	11.10	79.24	22	277	6.15	77.37	156.17	12,321.09	1.07	84.41	0.75	8.31			
17	20,000	50,000	35,000	2,934	130,769	2.19	97.42	21,470.25	169,736.60	11.47	90.72	19	296	5.31	82.68	602.00	12,923.10	4.12	88.53	2.80	7.61			
18	50,000	100,000	75,000	1,624	132,393	1.21	98.63	11,438.49	181,175.09	6.11	96.83	39	335	10.89	93.58	1,449.02	14,372.11	9.93	98.46	12.67	7.93			
19	100,000	500,000	300,000	1,426	133,819	1.06	99.69	9,235.36	190,410.45	4.94	101.77	23	358	6.42	100.00	225.06	14,597.17	1.54	100.00	2.44	7.67			
20	500,000	UP		416	134,235	0.31	100.00	3,305.53	187,104.92	1.77	100.00	0	358	0.00	100.00	0.00	14,597.17	0.00	100.00	0.00	7.80			
				134,235					187,104.92					358					14,597.17					7.80





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 03 SUMATERA BARAT  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,444	5,444	9.20	9.20	1,783.00	1,783.00	2.96	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,793	10,237	8.10	17.29	765.85	2,548.85	1.27	4.23	7	7	9.09	9.09	162.17	162.17	2.75	2.75	21.17	6.36			
3	100	200	150	9,640	19,877	16.28	33.57	2,863.84	5,412.69	4.76	8.99	5	12	6.49	15.58	171.27	333.44	2.90	5.65	5.98	6.16			
4	200	300	250	6,979	26,856	11.79	45.36	3,109.39	8,522.07	5.16	14.15	5	17	6.49	22.08	801.17	1,134.61	13.57	19.21	25.77	13.31			
5	300	500	400	10,627	37,483	17.95	63.31	5,378.25	13,900.32	8.93	23.08	6	23	7.79	29.87	309.65	1,444.26	5.24	24.45	5.76	10.39			
6	500	750	625	5,408	42,891	9.13	72.44	5,076.80	18,977.12	8.43	31.51	5	28	6.49	36.36	874.26	2,318.52	14.80	39.26	17.22	12.22			
7	750	1,000	875	4,706	47,597	7.95	80.39	5,222.56	24,199.69	8.67	40.18	1	29	1.30	37.66	10.05	2,328.58	0.17	39.43	0.19	9.62			
8	1,000	1,500	1,250	3,222	50,819	5.44	85.83	4,444.01	28,643.70	7.38	47.56	2	31	2.60	40.26	8.20	2,336.78	0.14	39.57	0.18	8.16			
9	1,500	2,000	1,750	1,864	52,683	3.15	88.98	3,822.99	32,466.69	6.35	53.91	3	34	3.90	44.16	34.66	2,371.44	0.59	40.15	0.91	7.30			
10	2,000	2,500	2,250	1,016	53,699	1.72	90.70	2,142.71	34,609.41	3.56	57.47	6	40	7.79	51.95	637.46	3,008.90	10.79	50.95	29.75	8.69			
11	2,500	3,000	2,750	750	54,449	1.27	91.97	2,112.57	36,721.97	3.51	60.98	4	44	5.19	57.14	28.41	3,037.31	0.48	51.43	1.34	8.27			
12	3,000	4,000	3,500	903	55,352	1.53	93.49	2,894.82	39,616.79	4.81	65.78	1	45	1.30	58.44	17.12	3,054.43	0.29	51.72	0.59	7.71			
13	4,000	5,000	4,500	541	55,893	0.91	94.40	2,135.25	41,752.04	3.55	69.33	7	52	9.09	67.53	1,603.27	4,657.70	27.15	78.87	75.09	11.16			
14	5,000	7,500	6,250	742	56,635	1.25	95.66	3,734.59	45,486.64	6.20	75.53	5	57	6.49	74.03	157.41	4,815.11	2.67	81.53	4.21	10.59			
15	7,500	10,000	8,750	509	57,144	0.86	96.52	2,729.61	48,216.25	4.53	80.06	3	60	3.90	77.92	88.30	4,903.41	1.50	83.03	3.24	10.17			
16	10,000	20,000	15,000	664	57,808	1.12	97.64	4,637.41	52,853.66	7.70	87.76	1	61	1.30	79.22	7.69	4,911.10	0.13	83.16	0.17	9.29			
17	20,000	50,000	35,000	684	58,492	1.16	98.79	3,660.34	56,514.00	6.08	93.84	5	66	6.49	85.71	370.42	5,281.53	6.27	89.43	10.12	9.35			
18	50,000	100,000	75,000	276	58,768	0.47	99.26	1,292.23	57,806.23	2.15	95.99	6	72	7.79	93.51	559.28	5,840.81	9.47	98.90	43.28	10.10			
19	100,000	500,000	300,000	369	59,137	0.62	99.88	2,497.79	60,304.02	4.15	100.13	5	77	6.49	100.00	64.99	5,905.79	1.10	100.00	2.60	9.79			
20	500,000	UP		69	59,206	0.12	100.00	80.84	60,223.18	0.13	100.00	0	77	0.00	100.00	0.00	5,905.79	0.00	100.00	0.00	9.81			
				59,206					60,223.18					77					5,905.79					9.81



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 04 RIAU  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,956	6,956	11.21	11.21	1,235.61	1,235.61	1.83	1.83	4	4	3.20	3.20	61.60	61.60	1.00	1.00	4.99	4.99			
2	50	100	75	4,790	11,746	7.72	18.94	707.95	1,943.56	1.05	2.88	1	5	0.80	4.00	13.80	75.40	0.22	1.23	1.95	3.88			
3	100	200	150	9,732	21,478	15.69	34.62	2,042.37	3,985.93	3.03	5.91	5	10	4.00	8.00	360.95	436.35	5.87	7.10	17.67	10.95			
4	200	300	250	5,867	27,345	9.46	44.08	2,165.87	6,151.80	3.21	9.13	12	22	9.60	17.60	395.07	831.43	6.43	13.52	18.24	13.52			
5	300	500	400	9,207	36,552	14.84	58.92	4,578.39	10,730.19	6.79	15.92	8	30	6.40	24.00	250.59	1,082.02	4.08	17.60	5.47	10.08			
6	500	750	625	5,301	41,853	8.55	67.47	4,678.86	15,409.05	6.94	22.86	8	38	6.40	30.40	977.50	2,059.52	15.90	33.50	20.89	13.37			
7	750	1,000	875	4,233	46,086	6.82	74.29	4,784.15	20,193.19	7.10	29.96	3	41	2.40	32.80	302.68	2,362.20	4.92	38.42	6.33	11.70			
8	1,000	1,500	1,250	4,176	50,262	6.73	81.02	5,754.99	25,948.19	8.54	38.49	9	50	7.20	40.00	144.38	2,506.59	2.35	40.77	2.51	9.66			
9	1,500	2,000	1,750	2,187	52,449	3.53	84.55	3,761.08	29,709.27	5.58	44.07	7	57	5.60	45.60	1,273.47	3,780.06	20.71	61.49	33.86	12.72			
10	2,000	2,500	2,250	1,215	53,664	1.96	86.51	2,255.23	31,964.50	3.35	47.42	0	57	0.00	45.60	0.00	3,780.06	0.00	61.49	0.00	11.83			
11	2,500	3,000	2,750	892	54,556	1.44	87.95	1,184.50	33,149.00	1.76	49.18	2	59	1.60	47.20	27.24	3,807.30	0.44	61.93	2.30	11.49			
12	3,000	4,000	3,500	1,126	55,682	1.82	89.76	3,981.29	37,130.29	5.91	55.08	8	67	6.40	53.60	207.30	4,014.60	3.37	65.30	5.21	10.81			
13	4,000	5,000	4,500	672	56,354	1.08	90.85	2,292.28	39,422.57	3.40	58.48	0	67	0.00	53.60	0.00	4,014.60	0.00	65.30	0.00	10.18			
14	5,000	7,500	6,250	1,057	57,411	1.70	92.55	4,544.14	43,966.71	6.74	65.22	3	70	2.40	56.00	233.64	4,248.24	3.80	69.10	5.14	9.66			
15	7,500	10,000	8,750	613	58,024	0.99	93.54	3,199.50	47,166.21	4.75	69.97	8	78	6.40	62.40	1,597.45	5,845.69	25.98	95.08	49.93	12.39			
16	10,000	20,000	15,000	1,164	59,188	1.88	95.41	5,734.77	52,900.98	8.51	78.48	4	82	3.20	65.60	83.49	5,929.18	1.36	96.44	1.46	11.21			
17	20,000	50,000	35,000	1,124	60,312	1.81	97.23	4,285.36	57,186.34	6.36	84.84	8	90	6.40	72.00	9.82	5,939.00	0.16	96.60	0.23	10.39			
18	50,000	100,000	75,000	608	60,920	0.98	98.21	4,547.26	61,733.60	6.75	91.58	17	107	13.60	85.60	158.07	6,097.07	2.57	99.17	3.48	9.88			
19	100,000	500,000	300,000	847	61,767	1.37	99.57	4,872.03	66,605.63	7.23	98.81	16	123	12.80	98.40	40.65	6,137.72	0.66	99.83	0.83	9.22			
20	500,000	UP		266	62,033	0.43	100.00	802.75	67,408.38	1.19	100.00	2	125	1.60	100.00	10.20	6,147.92	0.17	100.00	1.27	9.12			
				62,033					67,408.38					125					6,147.92					9.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 05 JAMBI  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,409	3,409	10.40	10.40	861.78	861.78	2.62	2.62	9	9	9.57	9.57	10.78	10.78	2.15	2.15	1.25	1.25			
2	50	100	75	2,402	5,811	7.33	17.73	307.76	1,169.54	0.94	3.56	1	10	1.06	10.64	24.42	35.20	4.86	7.01	7.93	3.01			
3	100	200	150	5,917	11,728	18.05	35.77	852.61	2,022.15	2.59	6.15	1	11	1.06	11.70	0.00	35.20	0.00	7.01	0.00	1.74			
4	200	300	250	3,472	15,200	10.59	46.36	1,185.43	3,207.58	3.61	9.76	2	13	2.13	13.83	206.88	242.09	41.21	48.22	17.45	7.55			
5	300	500	400	4,439	19,639	13.54	59.90	2,113.33	5,320.91	6.43	16.18	1	14	1.06	14.89	1.23	243.31	0.24	48.46	0.06	4.57			
6	500	750	625	2,968	22,607	9.05	68.96	2,167.78	7,488.68	6.59	22.78	0	14	0.00	14.89	0.00	243.31	0.00	48.46	0.00	3.25			
7	750	1,000	875	2,239	24,846	6.83	75.79	1,765.75	9,254.44	5.37	28.15	1	15	1.06	15.96	25.07	268.38	4.99	53.46	1.42	2.90			
8	1,000	1,500	1,250	2,299	27,145	7.01	82.80	2,364.40	11,618.84	7.19	35.34	25	40	26.60	42.55	86.64	355.02	17.26	70.71	3.66	3.06			
9	1,500	2,000	1,750	1,183	28,328	3.61	86.41	1,941.22	13,560.06	5.90	41.25	28	68	29.79	72.34	14.93	369.96	2.97	73.69	0.77	2.73			
10	2,000	2,500	2,250	758	29,086	2.31	88.72	1,686.00	15,246.05	5.13	46.37	9	77	9.57	81.91	17.56	387.52	3.50	77.19	1.04	2.54			
11	2,500	3,000	2,750	446	29,532	1.36	90.08	1,065.62	16,311.67	3.24	49.62	1	78	1.06	82.98	0.00	387.52	0.00	77.19	0.00	2.38			
12	3,000	4,000	3,500	474	30,006	1.45	91.53	1,162.20	17,473.87	3.54	53.15	1	79	1.06	84.04	12.94	400.46	2.58	79.76	1.11	2.29			
13	4,000	5,000	4,500	297	30,303	0.91	92.43	1,344.52	18,818.39	4.09	57.24	0	79	0.00	84.04	0.00	400.46	0.00	79.76	0.00	2.13			
14	5,000	7,500	6,250	455	30,758	1.39	93.82	3,211.68	22,030.07	9.77	67.01	0	79	0.00	84.04	0.00	400.46	0.00	79.76	0.00	1.82			
15	7,500	10,000	8,750	291	31,049	0.89	94.71	1,013.26	23,043.33	3.08	70.09	1	80	1.06	85.11	12.43	412.89	2.48	82.24	1.23	1.79			
16	10,000	20,000	15,000	538	31,587	1.64	96.35	4,189.92	27,233.25	12.74	82.84	5	85	5.32	90.43	67.51	480.40	13.45	95.69	1.61	1.76			
17	20,000	50,000	35,000	488	32,075	1.49	97.84	3,647.25	30,880.50	11.09	93.93	2	87	2.13	92.55	8.04	488.44	1.60	97.29	0.22	1.58			
18	50,000	100,000	75,000	301	32,376	0.92	98.76	2,523.67	33,404.17	7.68	101.61	3	90	3.19	95.74	0.00	488.44	0.00	97.29	0.00	1.46			
19	100,000	500,000	300,000	350	32,726	1.07	99.82	706.10	34,110.28	2.15	103.75	4	94	4.26	100.00	13.62	502.06	2.71	100.00	1.93	1.47			
20	500,000	UP		58	32,784	0.18	100.00	1,233.93	32,876.35	3.75	100.00	0	94	0.00	100.00	0.00	502.06	0.00	100.00	0.00	1.53			
				32,784					32,876.35					94					502.06					1.53



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 06 SUMATERA SELATAN  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,889	7,889	11.78	11.78	1,236.70	1,236.70	1.55	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5,775	13,664	8.62	20.40	621.91	1,858.61	0.78	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10,556	24,220	15.76	36.16	2,395.04	4,253.64	2.99	5.32	2	2	1.59	1.59	63.36	63.36	0.85	0.85	2.65	1.49			
4	200	300	250	5,578	29,798	8.33	44.49	2,834.34	7,087.99	3.54	8.86	2	4	1.59	3.17	76.78	140.15	1.03	1.87	2.71	1.98			
5	300	500	400	8,782	38,580	13.11	57.61	2,943.21	10,031.20	3.68	12.54	0	4	0.00	3.17	0.00	140.15	0.00	1.87	0.00	1.40			
6	500	750	625	4,969	43,549	7.42	65.03	3,650.25	13,681.46	4.56	17.10	5	9	3.97	7.14	37.24	177.39	0.50	2.37	1.02	1.30			
7	750	1,000	875	4,278	47,827	6.39	71.41	4,338.11	18,019.57	5.42	22.52	2	11	1.59	8.73	396.22	573.62	5.29	7.66	9.13	3.18			
8	1,000	1,500	1,250	5,589	53,416	8.35	79.76	7,082.20	25,101.77	8.85	31.37	24	35	19.05	27.78	128.22	701.84	1.71	9.37	1.81	2.80			
9	1,500	2,000	1,750	2,956	56,372	4.41	84.17	6,350.23	31,452.00	7.94	39.30	19	54	15.08	42.86	155.24	857.07	2.07	11.44	2.44	2.73			
10	2,000	2,500	2,250	1,793	58,165	2.68	86.85	6,381.61	37,833.61	7.97	47.28	7	61	5.56	48.41	11.29	868.36	0.15	11.59	0.18	2.30			
11	2,500	3,000	2,750	1,037	59,202	1.55	88.40	4,357.18	42,190.78	5.44	52.72	1	62	0.79	49.21	1.50	869.86	0.02	11.61	0.03	2.06			
12	3,000	4,000	3,500	1,295	60,497	1.93	90.33	4,350.90	46,541.68	5.44	58.16	3	65	2.38	51.59	32.35	902.21	0.43	12.05	0.74	1.94			
13	4,000	5,000	4,500	779	61,276	1.16	91.49	3,120.11	49,661.79	3.90	62.06	2	67	1.59	53.17	74.64	976.85	1.00	13.04	2.39	1.97			
14	5,000	7,500	6,250	974	62,250	1.45	92.95	4,365.09	54,026.88	5.45	67.51	8	75	6.35	59.52	558.81	1,535.66	7.46	20.50	12.80	2.84			
15	7,500	10,000	8,750	652	62,902	0.97	93.92	3,539.54	57,566.42	4.42	71.94	4	79	3.17	62.70	402.63	1,938.29	5.38	25.88	11.38	3.37			
16	10,000	20,000	15,000	1,283	64,185	1.92	95.84	8,603.29	66,169.71	10.75	82.69	2	81	1.59	64.29	60.18	1,998.47	0.80	26.68	0.70	3.02			
17	20,000	50,000	35,000	1,258	65,443	1.88	97.72	8,835.41	75,005.12	11.04	93.73	19	100	15.08	79.37	5,462.66	7,461.13	72.94	99.62	61.83	9.95			
18	50,000	100,000	75,000	517	65,960	0.77	98.49	3,372.20	78,377.32	4.21	97.94	3	103	2.38	81.75	0.17	7,461.30	0.00	99.62	0.00	9.52			
19	100,000	500,000	300,000	740	66,700	1.10	99.59	3,572.30	81,949.62	4.46	102.41	22	125	17.46	99.21	28.41	7,489.70	0.38	100.00	0.80	9.14			
20	500,000	UP		272	66,972	0.41	100.00	1,925.13	80,024.50	2.41	100.00	1	126	0.79	100.00	0.01	7,489.71	0.00	100.00	0.00	9.36			
				66,972					80,024.50					126					7,489.71					9.36



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 07 BENGKULU  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1,534	1,534	10.75	10.75	331.53	331.53	2.07	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,605	3,139	11.24	21.99	298.21	629.73	1.87	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,414	5,553	16.91	38.90	733.49	1,363.22	4.59	8.53	2	2	12.50	12.50	226.79	226.79	51.97	51.97	30.92	16.64			
4	200	300	250	1,457	7,010	10.21	49.11	635.12	1,998.34	3.97	12.50	0	2	0.00	12.50	0.00	226.79	0.00	51.97	0.00	11.35			
5	300	500	400	1,990	9,000	13.94	63.05	1,271.57	3,269.92	7.96	20.46	0	2	0.00	12.50	0.00	226.79	0.00	51.97	0.00	6.94			
6	500	750	625	965	9,965	6.76	69.81	842.39	4,112.30	5.27	25.73	0	2	0.00	12.50	0.00	226.79	0.00	51.97	0.00	5.51			
7	750	1,000	875	775	10,740	5.43	75.24	1,029.88	5,142.19	6.44	32.18	2	4	12.50	25.00	13.50	240.28	3.09	55.06	1.31	4.67			
8	1,000	1,500	1,250	955	11,695	6.69	81.93	1,561.24	6,703.42	9.77	41.95	4	8	25.00	50.00	49.00	289.29	11.23	66.29	3.14	4.32			
9	1,500	2,000	1,750	508	12,203	3.56	85.49	1,106.29	7,809.71	6.92	48.87	1	9	6.25	56.25	2.45	291.74	0.56	66.85	0.22	3.74			
10	2,000	2,500	2,250	217	12,420	1.52	87.01	665.12	8,474.84	4.16	53.03	2	11	12.50	68.75	4.63	296.37	1.06	67.91	0.70	3.50			
11	2,500	3,000	2,750	218	12,638	1.53	88.54	506.00	8,980.84	3.17	56.20	2	13	12.50	81.25	2.04	298.41	0.47	68.38	0.40	3.32			
12	3,000	4,000	3,500	203	12,841	1.42	89.96	521.70	9,502.54	3.26	59.46	1	14	6.25	87.50	4.06	302.47	0.93	69.31	0.78	3.18			
13	4,000	5,000	4,500	143	12,984	1.00	90.96	711.75	10,214.29	4.45	63.91	0	14	0.00	87.50	0.00	302.47	0.00	69.31	0.00	2.96			
14	5,000	7,500	6,250	250	13,234	1.75	92.71	799.49	11,013.79	5.00	68.92	0	14	0.00	87.50	0.00	302.47	0.00	69.31	0.00	2.75			
15	7,500	10,000	8,750	156	13,390	1.09	93.81	482.47	11,496.26	3.02	71.94	0	14	0.00	87.50	0.00	302.47	0.00	69.31	0.00	2.63			
16	10,000	20,000	15,000	330	13,720	2.31	96.12	1,424.41	12,920.67	8.91	80.85	1	15	6.25	93.75	44.71	347.18	10.24	79.55	3.14	2.69			
17	20,000	50,000	35,000	236	13,956	1.65	97.77	1,536.68	14,457.35	9.62	90.46	1	16	6.25	100.00	89.25	436.42	20.45	100.00	5.81	3.02			
18	50,000	100,000	75,000	131	14,087	0.92	98.69	738.16	15,195.50	4.62	95.08	0	16	0.00	100.00	0.00	436.42	0.00	100.00	0.00	2.87			
19	100,000	500,000	300,000	161	14,248	1.13	99.82	718.49	15,914.00	4.50	99.58	0	16	0.00	100.00	0.00	436.42	0.00	100.00	0.00	2.74			
20	500,000	UP		26	14,274	0.18	100.00	67.37	15,981.37	0.42	100.00	0	16	0.00	100.00	0.00	436.42	0.00	100.00	0.00	2.73			
				14,274					15,981.37					16					436.42					2.73



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 08 LAMPUNG  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	8,326	8,326	14.11	14.11	2,443.26	2,443.26	3.84	3.84	2	2	1.48	1.48	38.05	38.05	1.76	1.76	1.56	1.56	
2	50	100	75	5,326	13,652	9.03	23.14	699.48	3,142.73	1.10	4.94	3	5	2.22	3.70	63.27	101.31	2.92	4.68	9.05	3.22	
3	100	200	150	8,908	22,560	15.10	38.24	1,588.59	4,731.33	2.50	7.44	2	7	1.48	5.19	10.97	112.29	0.51	5.19	0.69	2.37	
4	200	300	250	6,417	28,977	10.88	49.11	1,624.25	6,355.58	2.55	9.99	0	7	0.00	5.19	0.00	112.29	0.00	5.19	0.00	1.77	
5	300	500	400	7,180	36,157	12.17	61.28	2,446.15	8,801.73	3.85	13.84	3	10	2.22	7.41	112.55	224.83	5.20	10.39	4.60	2.55	
6	500	750	625	4,114	40,271	6.97	68.26	3,379.12	12,180.85	5.31	19.16	4	14	2.96	10.37	153.36	378.19	7.09	17.48	4.54	3.10	
7	750	1,000	875	3,209	43,480	5.44	73.69	3,073.46	15,254.31	4.83	23.99	3	17	2.22	12.59	19.92	398.11	0.92	18.40	0.65	2.61	
8	1,000	1,500	1,250	4,988	48,468	8.45	82.15	6,710.22	21,964.52	10.55	34.54	29	46	21.48	34.07	98.35	496.47	4.55	22.95	1.47	2.26	
9	1,500	2,000	1,750	2,335	50,803	3.96	86.11	4,023.89	25,988.42	6.33	40.87	28	74	20.74	54.81	870.72	1,367.19	40.25	63.20	21.64	5.26	
10	2,000	2,500	2,250	1,133	51,936	1.92	88.03	3,529.43	29,517.85	5.55	46.42	0	74	0.00	54.81	0.00	1,367.19	0.00	63.20	0.00	4.63	
11	2,500	3,000	2,750	842	52,778	1.43	89.45	2,334.68	31,852.53	3.67	50.09	6	80	4.44	59.26	62.73	1,429.91	2.90	66.10	2.69	4.49	
12	3,000	4,000	3,500	1,088	53,866	1.84	91.30	3,229.11	35,081.64	5.08	55.17	2	82	1.48	60.74	50.57	1,480.48	2.34	68.44	1.57	4.22	
13	4,000	5,000	4,500	558	54,424	0.95	92.24	2,379.72	37,461.35	3.74	58.91	5	87	3.70	64.44	93.73	1,574.22	4.33	72.77	3.94	4.20	
14	5,000	7,500	6,250	745	55,169	1.26	93.51	1,583.32	39,044.68	2.49	61.40	2	89	1.48	65.93	51.74	1,625.96	2.39	75.16	3.27	4.16	
15	7,500	10,000	8,750	510	55,679	0.86	94.37	3,302.68	42,347.36	5.19	66.60	9	98	6.67	72.59	41.56	1,667.52	1.92	77.08	1.26	3.94	
16	10,000	20,000	15,000	1,061	56,740	1.80	96.17	7,015.12	49,362.48	11.03	77.63	8	106	5.93	78.52	168.61	1,836.13	7.79	84.88	2.40	3.72	
17	20,000	50,000	35,000	881	57,621	1.49	97.66	6,698.75	56,061.23	10.53	88.16	12	118	8.89	87.41	271.84	2,107.97	12.57	97.44	4.06	3.76	
18	50,000	100,000	75,000	508	58,129	0.86	98.52	3,701.35	59,762.58	5.82	93.98	9	127	6.67	94.07	49.92	2,157.88	2.31	99.75	1.35	3.61	
19	100,000	500,000	300,000	690	58,819	1.17	99.69	4,996.72	64,759.30	7.86	101.84	7	134	5.19	99.26	5.37	2,163.26	0.25	100.00	0.11	3.34	
20	500,000	UP		181	59,000	0.31	100.00	1,170.40	63,588.90	1.84	100.00	1	135	0.74	100.00	0.00	2,163.26	0.00	100.00	0.00	3.40	
				59,000					63,588.90					135					2,163.26			3.40



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 09 DKI JAKARTA  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	59,638	59,638	12.84	12.84	9,225.81	9,225.81	1.45	1.45	584	584	22.50	22.50	11,501.95	11,501.95	23.67	23.67	124.67	124.67			
2	50	100	75	35,514	95,152	7.65	20.49	4,179.83	13,405.64	0.66	2.11	26	610	1.00	23.51	360.89	11,862.84	0.74	24.41	8.63	88.49			
3	100	200	150	56,391	151,543	12.14	32.63	10,647.12	24,052.77	1.67	3.78	43	653	1.66	25.16	1,223.85	13,086.70	2.52	26.93	11.49	54.41			
4	200	300	250	27,800	179,343	5.99	38.62	9,484.65	33,537.42	1.49	5.27	20	673	0.77	25.93	441.67	13,528.36	0.91	27.83	4.66	40.34			
5	300	500	400	42,174	221,517	9.08	47.70	20,484.45	54,021.87	3.22	8.49	60	733	2.31	28.25	2,313.11	15,841.47	4.76	32.59	11.29	29.32			
6	500	750	625	36,458	257,975	7.85	55.55	27,521.50	81,543.37	4.33	12.82	47	780	1.81	30.06	552.70	16,394.17	1.14	33.73	2.01	20.10			
7	750	1,000	875	42,133	300,108	9.07	64.62	39,785.86	121,329.23	6.25	19.07	221	1,001	8.52	38.57	789.04	17,183.21	1.62	35.35	1.98	14.16			
8	1,000	1,500	1,250	43,365	343,473	9.34	73.96	53,259.06	174,588.29	8.37	27.44	332	1,333	12.79	51.37	3,220.50	20,403.70	6.63	41.98	6.05	11.69			
9	1,500	2,000	1,750	23,552	367,025	5.07	79.03	42,628.10	217,216.39	6.70	34.14	129	1,462	4.97	56.34	757.51	21,161.21	1.56	43.54	1.78	9.74			
10	2,000	2,500	2,250	14,045	381,070	3.02	82.06	28,769.49	245,985.88	4.52	38.66	66	1,528	2.54	58.88	878.93	22,040.14	1.81	45.35	3.06	8.96			
11	2,500	3,000	2,750	11,091	392,161	2.39	84.45	27,371.59	273,357.47	4.30	42.96	55	1,583	2.12	61.00	507.93	22,548.07	1.05	46.39	1.86	8.25			
12	3,000	4,000	3,500	12,914	405,075	2.78	87.23	37,585.00	310,942.47	5.91	48.87	68	1,651	2.62	63.62	1,855.14	24,403.21	3.82	50.21	4.94	7.85			
13	4,000	5,000	4,500	8,625	413,700	1.86	89.09	30,654.79	341,597.26	4.82	53.69	67	1,718	2.58	66.20	2,259.32	26,662.53	4.65	54.86	7.37	7.81			
14	5,000	7,500	6,250	11,186	424,886	2.41	91.49	45,943.91	387,541.16	7.22	60.91	62	1,780	2.39	68.59	1,954.16	28,616.70	4.02	58.88	4.25	7.38			
15	7,500	10,000	8,750	7,186	432,072	1.55	93.04	43,396.43	430,937.60	6.82	67.73	48	1,828	1.85	70.44	3,556.71	32,173.40	7.32	66.20	8.20	7.47			
16	10,000	20,000	15,000	11,070	443,142	2.38	95.43	84,663.35	515,600.94	13.31	81.03	61	1,889	2.35	72.79	3,185.06	35,358.46	6.55	72.75	3.76	6.86			
17	20,000	50,000	35,000	8,865	452,007	1.91	97.33	71,388.02	586,988.96	11.22	92.25	81	1,970	3.12	75.92	1,679.94	37,038.40	3.46	76.21	2.35	6.31			
18	50,000	100,000	75,000	4,169	456,176	0.90	98.23	26,006.46	612,995.42	4.09	96.34	62	2,032	2.39	78.30	9,664.71	46,703.11	19.89	96.09	37.16	7.62			
19	100,000	500,000	300,000	5,285	461,461	1.14	99.37	32,404.83	645,400.26	5.09	101.43	147	2,179	5.66	83.97	1,090.31	47,793.42	2.24	98.34	3.36	7.41			
20	500,000	UP		2,925	464,386	0.63	100.00	9,102.16	636,298.10	1.43	100.00	416	2,595	16.03	100.00	808.86	48,602.28	1.66	100.00	8.89	7.64			
				464,386					636,298.10					2,595					48,602.28					7.64



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 10 JAWA BARAT  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	50,956	50,956	12.67	12.67	7,815.97	7,815.97	1.29	1.29	70	70	2.76	2.76	656.93	656.93	1.38	1.38	8.41	8.41			
2	50	100	75	33,823	84,779	8.41	21.08	5,103.73	12,919.70	0.84	2.13	6	76	0.24	3.00	95.36	752.30	0.20	1.58	1.87	5.82			
3	100	200	150	51,620	136,399	12.84	33.92	13,877.38	26,797.08	2.28	4.41	18	94	0.71	3.71	54.13	806.43	0.11	1.69	0.39	3.01			
4	200	300	250	29,775	166,174	7.40	41.32	15,506.72	42,303.80	2.55	6.96	47	141	1.85	5.56	1,088.99	1,895.42	2.28	3.97	7.02	4.48			
5	300	500	400	43,729	209,903	10.87	52.20	30,920.94	73,224.74	5.09	12.05	64	205	2.53	8.09	2,025.22	3,920.64	4.24	8.21	6.55	5.35			
6	500	750	625	29,758	239,661	7.40	59.60	29,107.86	102,332.59	4.79	16.84	50	255	1.97	10.06	717.60	4,638.24	1.50	9.72	2.47	4.53			
7	750	1,000	875	25,365	265,026	6.31	65.90	28,712.28	131,044.87	4.73	21.57	102	357	4.03	14.09	1,169.79	5,808.03	2.45	12.17	4.07	4.43			
8	1,000	1,500	1,250	39,221	304,247	9.75	75.66	38,732.82	169,777.69	6.38	27.95	878	1,235	34.65	48.74	2,932.59	8,740.62	6.14	18.31	7.57	5.15			
9	1,500	2,000	1,750	16,147	320,394	4.02	79.67	24,970.55	194,748.24	4.11	32.06	308	1,543	12.15	60.89	2,047.95	10,788.57	4.29	22.60	8.20	5.54			
10	2,000	2,500	2,250	9,920	330,314	2.47	82.14	25,606.02	220,354.26	4.22	36.27	100	1,643	3.95	64.84	3,384.12	14,172.68	7.09	29.70	13.22	6.43			
11	2,500	3,000	2,750	6,855	337,169	1.70	83.84	21,809.92	242,164.18	3.59	39.86	22	1,665	0.87	65.71	1,003.69	15,176.37	2.10	31.80	4.60	6.27			
12	3,000	4,000	3,500	8,322	345,491	2.07	85.91	25,807.90	267,972.08	4.25	44.11	129	1,794	5.09	70.80	2,841.54	18,017.91	5.95	37.75	11.01	6.72			
13	4,000	5,000	4,500	5,891	351,382	1.46	87.38	23,028.26	291,000.33	3.79	47.90	22	1,816	0.87	71.67	809.09	18,827.00	1.70	39.45	3.51	6.47			
14	5,000	7,500	6,250	8,561	359,943	2.13	89.51	41,210.14	332,210.48	6.78	54.69	33	1,849	1.30	72.97	2,888.14	21,715.14	6.05	45.50	7.01	6.54			
15	7,500	10,000	8,750	6,004	365,947	1.49	91.00	32,359.90	364,570.37	5.33	60.01	44	1,893	1.74	74.70	1,687.26	23,402.40	3.54	49.03	5.21	6.42			
16	10,000	20,000	15,000	10,989	376,936	2.73	93.73	67,392.06	431,962.43	11.09	71.11	113	2,006	4.46	79.16	10,257.26	33,659.66	21.49	70.53	15.22	7.79			
17	20,000	50,000	35,000	10,684	387,620	2.66	96.39	84,676.00	516,638.43	13.94	85.04	107	2,113	4.22	83.39	7,394.04	41,053.70	15.49	86.02	8.73	7.95			
18	50,000	100,000	75,000	5,364	392,984	1.33	97.72	42,030.96	558,669.39	6.92	91.96	105	2,218	4.14	87.53	5,690.12	46,743.82	11.92	97.94	13.54	8.37			
19	100,000	500,000	300,000	6,624	399,608	1.65	99.37	56,847.91	615,517.30	9.36	101.32	148	2,366	5.84	93.37	836.94	47,580.76	1.75	99.69	1.47	7.73			
20	500,000	UP		2,538	402,146	0.63	100.00	8,020.10	607,497.20	1.32	100.00	168	2,534	6.63	100.00	145.92	47,726.68	0.31	100.00	1.82	7.86			
				402,146					607,497.20					2,534					47,726.68					7.86





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 11 JAWA TENGAH  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27,756	27,756	12.27	12.27	6,247.57	6,247.57	2.28	2.28	29	29	2.77	2.77	5,711.81	5,711.81	13.07	13.07	91.42	91.42			
2	50	100	75	23,772	51,528	10.51	22.78	2,550.21	8,797.79	0.93	3.21	5	34	0.48	3.25	112.62	5,824.43	0.26	13.32	4.42	66.20			
3	100	200	150	38,102	89,630	16.85	39.63	7,869.36	16,667.14	2.87	6.09	9	43	0.86	4.11	234.24	6,058.67	0.54	13.86	2.98	36.35			
4	200	300	250	19,109	108,739	8.45	48.08	5,811.91	22,479.05	2.12	8.21	5	48	0.48	4.59	134.80	6,193.47	0.31	14.17	2.32	27.55			
5	300	500	400	23,264	132,003	10.29	58.37	11,972.08	34,451.13	4.37	12.58	22	70	2.10	6.69	1,180.72	7,374.19	2.70	16.87	9.86	21.40			
6	500	750	625	15,026	147,029	6.64	65.01	12,572.32	47,023.45	4.59	17.17	27	97	2.58	9.27	474.87	7,849.06	1.09	17.96	3.78	16.69			
7	750	1,000	875	12,948	159,977	5.73	70.74	15,671.74	62,695.19	5.72	22.90	65	162	6.21	15.49	2,731.72	10,580.79	6.25	24.21	17.43	16.88			
8	1,000	1,500	1,250	17,627	177,604	7.79	78.53	19,538.02	82,233.21	7.14	30.03	202	364	19.31	34.80	2,325.69	12,906.48	5.32	29.53	11.90	15.69			
9	1,500	2,000	1,750	7,599	185,203	3.36	81.89	12,699.38	94,932.59	4.64	34.67	83	447	7.93	42.73	2,378.05	15,284.53	5.44	34.97	18.73	16.10			
10	2,000	2,500	2,250	4,540	189,743	2.01	83.90	10,308.69	105,241.28	3.76	38.44	27	474	2.58	45.32	1,444.19	16,728.72	3.30	38.27	14.01	15.90			
11	2,500	3,000	2,750	3,455	193,198	1.53	85.43	9,977.04	115,218.32	3.64	42.08	21	495	2.01	47.32	1,460.88	18,189.60	3.34	41.61	14.64	15.79			
12	3,000	4,000	3,500	4,830	198,028	2.14	87.56	16,425.24	131,643.56	6.00	48.08	23	518	2.20	49.52	2,043.04	20,232.64	4.67	46.29	12.44	15.37			
13	4,000	5,000	4,500	3,104	201,132	1.37	88.94	10,845.92	142,489.48	3.96	52.04	29	547	2.77	52.29	2,409.24	22,641.89	5.51	51.80	22.21	15.89			
14	5,000	7,500	6,250	4,746	205,878	2.10	91.04	20,929.95	163,419.43	7.64	59.68	42	589	4.02	56.31	1,871.00	24,512.89	4.28	56.08	8.94	15.00			
15	7,500	10,000	8,750	3,111	208,989	1.38	92.41	17,262.52	180,681.96	6.30	65.99	98	687	9.37	65.68	1,656.31	26,169.20	3.79	59.87	9.59	14.48			
16	10,000	20,000	15,000	5,545	214,534	2.45	94.86	32,720.23	213,402.19	11.95	77.94	72	759	6.88	72.56	3,367.32	29,536.52	7.70	67.57	10.29	13.84			
17	20,000	50,000	35,000	5,262	219,796	2.33	97.19	36,166.61	249,568.79	13.21	91.15	88	847	8.41	80.98	3,793.67	33,330.19	8.68	76.25	10.49	13.36			
18	50,000	100,000	75,000	2,541	222,337	1.12	98.31	12,309.28	261,878.07	4.50	95.64	37	884	3.54	84.51	8,348.81	41,679.00	19.10	95.35	67.83	15.92			
19	100,000	500,000	300,000	2,697	225,034	1.19	99.51	12,618.39	274,496.46	4.61	100.25	52	936	4.97	89.48	2,008.97	43,687.97	4.60	99.95	15.92	15.92			
20	500,000	UP		1,118	226,152	0.49	100.00	690.91	273,805.55	0.25	100.00	110	1,046	10.52	100.00	23.48	43,711.45	0.05	100.00	3.40	15.96			
				226,152					273,805.55					1,046					43,711.45					15.96



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

**JUNI 2021**

PROVINCE 12 DIY YOGYAKARTA  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,439	4,439	14.99	14.99	663.90	663.90	1.67	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,493	6,932	8.42	23.41	283.85	947.75	0.71	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,167	11,099	14.07	37.48	699.30	1,647.05	1.76	4.15	2	2	3.45	3.45	8.65	8.65	1.46	1.46	1.24	0.53			
4	200	300	250	2,363	13,462	7.98	45.46	785.67	2,432.72	1.98	6.13	0	2	0.00	3.45	0.00	8.65	0.00	1.46	0.00	0.36			
5	300	500	400	3,114	16,576	10.52	55.98	1,755.20	4,187.92	4.42	10.54	2	4	3.45	6.90	11.16	19.82	1.88	3.34	0.64	0.47			
6	500	750	625	2,155	18,731	7.28	63.25	483.96	4,671.88	1.22	11.76	4	8	6.90	13.79	191.46	211.27	32.26	35.60	39.56	4.52			
7	750	1,000	875	1,862	20,593	6.29	69.54	1,835.95	6,507.83	4.62	16.39	4	12	6.90	20.69	16.87	228.15	2.84	38.45	0.92	3.51			
8	1,000	1,500	1,250	2,573	23,166	8.69	78.23	2,364.91	8,872.74	5.95	22.34	5	17	8.62	29.31	2.95	231.09	0.50	38.94	0.12	2.60			
9	1,500	2,000	1,750	1,246	24,412	4.21	82.44	2,398.27	11,271.01	6.04	28.38	3	20	5.17	34.48	54.77	285.86	9.23	48.17	2.28	2.54			
10	2,000	2,500	2,250	732	25,144	2.47	84.91	2,271.92	13,542.93	5.72	34.10	4	24	6.90	41.38	37.64	323.51	6.34	54.52	1.66	2.39			
11	2,500	3,000	2,750	467	25,611	1.58	86.49	1,954.22	15,497.15	4.92	39.02	2	26	3.45	44.83	4.63	328.13	0.78	55.30	0.24	2.12			
12	3,000	4,000	3,500	698	26,309	2.36	88.84	2,774.20	18,271.35	6.98	46.00	1	27	1.72	46.55	6.78	334.92	1.14	56.44	0.24	1.83			
13	4,000	5,000	4,500	464	26,773	1.57	90.41	2,079.03	20,350.38	5.23	51.24	5	32	8.62	55.17	53.02	387.93	8.93	65.37	2.55	1.91			
14	5,000	7,500	6,250	678	27,451	2.29	92.70	3,384.14	23,734.52	8.52	59.76	5	37	8.62	63.79	64.11	452.04	10.80	76.18	1.89	1.90			
15	7,500	10,000	8,750	421	27,872	1.42	94.12	2,408.28	26,142.81	6.06	65.82	1	38	1.72	65.52	3.10	455.14	0.52	76.70	0.13	1.74			
16	10,000	20,000	15,000	663	28,535	2.24	96.36	5,130.66	31,273.47	12.92	78.74	2	40	3.45	68.97	12.45	467.60	2.10	78.80	0.24	1.50			
17	20,000	50,000	35,000	544	29,079	1.84	98.20	4,625.62	35,899.09	11.65	90.39	4	44	6.90	75.86	102.32	569.91	17.24	96.04	2.21	1.59			
18	50,000	100,000	75,000	262	29,341	0.88	99.08	2,561.33	38,460.42	6.45	96.83	4	48	6.90	82.76	5.51	575.43	0.93	96.97	0.22	1.50			
19	100,000	500,000	300,000	198	29,539	0.67	99.75	1,534.72	39,995.14	3.86	100.70	2	50	3.45	86.21	6.64	582.07	1.12	98.09	0.43	1.46			
20	500,000	UP		74	29,613	0.25	100.00	277.62	39,717.52	0.70	100.00	8	58	13.79	100.00	11.34	593.40	1.91	100.00	4.08	1.49			
				29,613					39,717.52					58					593.40					1.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 13 JAWA TIMUR  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	34,579	34,579	11.70	11.70	8,077.94	8,077.94	2.09	2.09	23	23	3.19	3.19	635.17	635.17	1.63	1.63	7.86	7.86			
2	50	100	75	26,245	60,824	8.88	20.57	3,613.66	11,691.60	0.94	3.03	5	28	0.69	3.89	54.79	689.96	0.14	1.77	1.52	5.90			
3	100	200	150	41,229	102,053	13.94	34.52	9,224.19	20,915.79	2.39	5.41	10	38	1.39	5.28	123.46	813.42	0.32	2.09	1.34	3.89			
4	200	300	250	23,966	126,019	8.11	42.62	6,729.55	27,645.34	1.74	7.15	3	41	0.42	5.69	53.63	867.05	0.14	2.23	0.80	3.14			
5	300	500	400	30,261	156,280	10.23	52.86	12,325.37	39,970.71	3.19	10.34	5	46	0.69	6.39	53.93	920.98	0.14	2.36	0.44	2.30			
6	500	750	625	20,811	177,091	7.04	59.90	16,401.04	56,371.75	4.24	14.59	21	67	2.92	9.31	1,202.82	2,123.80	3.09	5.45	7.33	3.77			
7	750	1,000	875	16,647	193,738	5.63	65.53	16,405.70	72,777.45	4.25	18.84	23	90	3.19	12.50	813.16	2,936.97	2.09	7.54	4.96	4.04			
8	1,000	1,500	1,250	23,094	216,832	7.81	73.34	27,063.47	99,840.92	7.00	25.84	77	167	10.69	23.19	2,568.71	5,505.68	6.60	14.14	9.49	5.51			
9	1,500	2,000	1,750	11,883	228,715	4.02	77.36	18,756.17	118,597.09	4.85	30.69	33	200	4.58	27.78	746.97	6,252.65	1.92	16.05	3.98	5.27			
10	2,000	2,500	2,250	7,059	235,774	2.39	79.74	14,071.61	132,668.71	3.64	34.34	14	214	1.94	29.72	91.95	6,344.60	0.24	16.29	0.65	4.78			
11	2,500	3,000	2,750	5,480	241,254	1.85	81.60	13,226.86	145,895.57	3.42	37.76	6	220	0.83	30.56	1,079.68	7,424.28	2.77	19.06	8.16	5.09			
12	3,000	4,000	3,500	7,385	248,639	2.50	84.09	20,682.93	166,578.49	5.35	43.11	26	246	3.61	34.17	860.52	8,284.80	2.21	21.27	4.16	4.97			
13	4,000	5,000	4,500	5,341	253,980	1.81	85.90	19,273.32	185,851.81	4.99	48.10	28	274	3.89	38.06	4,438.63	12,723.44	11.40	32.67	23.03	6.85			
14	5,000	7,500	6,250	7,597	261,577	2.57	88.47	30,887.55	216,739.36	7.99	56.09	33	307	4.58	42.64	1,778.40	14,501.83	4.57	37.24	5.76	6.69			
15	7,500	10,000	8,750	5,307	266,884	1.79	90.27	25,970.18	242,709.54	6.72	62.81	39	346	5.42	48.06	1,732.31	16,234.14	4.45	41.68	6.67	6.69			
16	10,000	20,000	15,000	9,707	276,591	3.28	93.55	54,988.97	297,698.51	14.23	77.05	61	407	8.47	56.53	12,273.55	28,507.69	31.51	73.20	22.32	9.58			
17	20,000	50,000	35,000	8,918	285,509	3.02	96.56	56,604.99	354,303.50	14.65	91.70	93	500	12.92	69.44	4,959.70	33,467.39	12.73	85.93	8.76	9.45			
18	50,000	100,000	75,000	4,030	289,539	1.36	97.93	23,724.74	378,028.24	6.14	97.84	72	572	10.00	79.44	3,844.26	37,311.65	9.87	95.80	16.20	9.87			
19	100,000	500,000	300,000	4,410	293,949	1.49	99.42	19,111.28	397,139.51	4.95	102.78	91	663	12.64	92.08	1,227.72	38,539.37	3.15	98.96	6.42	9.70			
20	500,000	UP		1,718	295,667	0.58	100.00	10,750.14	386,389.38	2.78	100.00	57	720	7.92	100.00	406.66	38,946.03	1.04	100.00	3.78	10.08			
				295,667					386,389.38					720					38,946.03					10.08



**IndonesiaRe**

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 14 KALIMANTAN BARAT  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5,786	5,786	9.35	9.35	2,990.76	2,990.76	3.79	3.79	7	7	4.00	4.00	1,006.84	1,006.84	6.28	6.28	33.67	33.67			
2	50	100	75	5,617	11,403	9.08	18.43	1,352.89	4,343.65	1.71	5.50	10	17	5.71	9.71	462.35	1,469.19	2.88	9.17	34.18	33.82			
3	100	200	150	13,018	24,421	21.04	39.47	5,784.74	10,128.39	7.33	12.83	14	31	8.00	17.71	1,421.87	2,891.07	8.87	18.04	24.58	28.54			
4	200	300	250	8,452	32,873	13.66	53.13	6,081.63	16,210.02	7.70	20.53	18	49	10.29	28.00	2,193.33	5,084.40	13.68	31.72	36.06	31.37			
5	300	500	400	9,067	41,940	14.65	67.78	10,448.23	26,658.25	13.23	33.77	12	61	6.86	34.86	2,489.89	7,574.29	15.53	47.25	23.83	28.41			
6	500	750	625	4,171	46,111	6.74	74.52	5,767.46	32,425.71	7.31	41.07	7	68	4.00	38.86	1,948.54	9,522.84	12.16	59.41	33.79	29.37			
7	750	1,000	875	3,393	49,504	5.48	80.01	6,906.51	39,332.22	8.75	49.82	4	72	2.29	41.14	1,750.53	11,273.37	10.92	70.33	25.35	28.66			
8	1,000	1,500	1,250	3,007	52,511	4.86	84.87	5,623.98	44,956.20	7.12	56.94	13	85	7.43	48.57	2,150.64	13,424.01	13.42	83.74	38.24	29.86			
9	1,500	2,000	1,750	2,084	54,595	3.37	88.23	3,736.73	48,692.92	4.73	61.68	13	98	7.43	56.00	688.61	14,112.62	4.30	88.04	18.43	28.98			
10	2,000	2,500	2,250	1,062	55,657	1.72	89.95	3,456.01	52,148.93	4.38	66.05	10	108	5.71	61.71	553.62	14,666.24	3.45	91.49	16.02	28.12			
11	2,500	3,000	2,750	782	56,439	1.26	91.21	2,453.37	54,602.30	3.11	69.16	9	117	5.14	66.86	454.80	15,121.04	2.84	94.33	18.54	27.69			
12	3,000	4,000	3,500	906	57,345	1.46	92.68	2,391.55	56,993.85	3.03	72.19	1	118	0.57	67.43	8.00	15,129.04	0.05	94.38	0.33	26.55			
13	4,000	5,000	4,500	518	57,863	0.84	93.52	2,171.97	59,165.82	2.75	74.94	1	119	0.57	68.00	5.69	15,134.74	0.04	94.42	0.26	25.58			
14	5,000	7,500	6,250	772	58,635	1.25	94.76	3,189.63	62,355.45	4.04	78.98	9	128	5.14	73.14	142.27	15,277.01	0.89	95.30	4.46	24.50			
15	7,500	10,000	8,750	521	59,156	0.84	95.61	1,544.36	63,899.81	1.96	80.94	1	129	0.57	73.71	0.78	15,277.79	0.00	95.31	0.05	23.91			
16	10,000	20,000	15,000	834	59,990	1.35	96.95	3,540.71	67,440.52	4.48	85.42	15	144	8.57	82.29	121.01	15,398.79	0.75	96.06	3.42	22.83			
17	20,000	50,000	35,000	831	60,821	1.34	98.30	4,841.12	72,281.64	6.13	91.55	16	160	9.14	91.43	616.24	16,015.04	3.84	99.91	12.73	22.16			
18	50,000	100,000	75,000	417	61,238	0.67	98.97	3,990.64	76,272.28	5.05	96.61	4	164	2.29	93.71	3.53	16,018.57	0.02	99.93	0.09	21.00			
19	100,000	500,000	300,000	581	61,819	0.94	99.91	4,144.97	80,417.25	5.25	101.86	11	175	6.29	100.00	11.36	16,029.93	0.07	100.00	0.27	19.93			
20	500,000	UP		56	61,875	0.09	100.00	1,467.94	78,949.31	1.86	100.00	0	175	0.00	100.00	0.00	16,029.93	0.00	100.00	0.00	20.30			
				61,875					78,949.31					175					16,029.93					20.30



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 15 KALIMANTAN TENGAH  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,254	2,254	11.10	11.10	302.35	302.35	0.94	0.94	1	1	2.78	2.78	5.20	5.20	2.48	2.48	1.72	1.72			
2	50	100	75	1,441	3,695	7.09	18.19	303.02	605.37	0.94	1.87	0	1	0.00	2.78	0.00	5.20	0.00	2.48	0.00	0.86			
3	100	200	150	3,630	7,325	17.87	36.06	1,445.37	2,050.74	4.48	6.35	2	3	5.56	8.33	22.80	28.00	10.89	13.38	1.58	1.37			
4	200	300	250	1,669	8,994	8.22	44.27	511.68	2,562.42	1.58	7.94	0	3	0.00	8.33	0.00	28.00	0.00	13.38	0.00	1.09			
5	300	500	400	2,089	11,083	10.28	54.56	1,215.17	3,777.59	3.76	11.70	1	4	2.78	11.11	1.34	29.33	0.64	14.02	0.11	0.78			
6	500	750	625	1,266	12,349	6.23	60.79	874.80	4,652.39	2.71	14.41	1	5	2.78	13.89	39.38	68.71	18.82	32.83	4.50	1.48			
7	750	1,000	875	1,154	13,503	5.68	66.47	692.34	5,344.74	2.14	16.55	1	6	2.78	16.67	0.04	68.75	0.02	32.85	0.01	1.29			
8	1,000	1,500	1,250	1,434	14,937	7.06	73.53	1,535.03	6,879.77	4.75	21.30	5	11	13.89	30.56	7.45	76.19	3.56	36.41	0.49	1.11			
9	1,500	2,000	1,750	700	15,637	3.45	76.97	1,041.37	7,921.14	3.22	24.53	6	17	16.67	47.22	103.74	179.93	49.57	85.98	9.96	2.27			
10	2,000	2,500	2,250	423	16,060	2.08	79.05	685.46	8,606.60	2.12	26.65	0	17	0.00	47.22	0.00	179.93	0.00	85.98	0.00	2.09			
11	2,500	3,000	2,750	324	16,384	1.59	80.65	802.74	9,409.34	2.49	29.14	1	18	2.78	50.00	0.78	180.70	0.37	86.35	0.10	1.92			
12	3,000	4,000	3,500	420	16,804	2.07	82.72	1,064.41	10,473.75	3.30	32.43	0	18	0.00	50.00	0.00	180.70	0.00	86.35	0.00	1.73			
13	4,000	5,000	4,500	299	17,103	1.47	84.19	439.27	10,913.02	1.36	33.79	1	19	2.78	52.78	0.16	180.86	0.08	86.43	0.04	1.66			
14	5,000	7,500	6,250	420	17,523	2.07	86.26	1,342.02	12,255.04	4.16	37.95	1	20	2.78	55.56	0.00	180.86	0.00	86.43	0.00	1.48			
15	7,500	10,000	8,750	319	17,842	1.57	87.83	1,136.26	13,391.30	3.52	41.47	0	20	0.00	55.56	0.00	180.86	0.00	86.43	0.00	1.35			
16	10,000	20,000	15,000	591	18,433	2.91	90.74	2,455.51	15,846.81	7.60	49.07	0	20	0.00	55.56	0.00	180.86	0.00	86.43	0.00	1.14			
17	20,000	50,000	35,000	728	19,161	3.58	94.32	4,336.28	20,183.09	13.43	62.50	3	23	8.33	63.89	9.31	190.17	4.45	90.87	0.21	0.94			
18	50,000	100,000	75,000	467	19,628	2.30	96.62	4,664.57	24,847.66	14.44	76.95	1	24	2.78	66.67	15.44	205.61	7.38	98.25	0.33	0.83			
19	100,000	500,000	300,000	572	20,200	2.82	99.43	6,655.83	31,503.48	20.61	97.56	12	36	33.33	100.00	3.66	209.27	1.75	100.00	0.06	0.66			
20	500,000	UP		115	20,315	0.57	100.00	788.82	32,292.30	2.44	100.00	0	36	0.00	100.00	0.00	209.27	0.00	100.00	0.00	0.65			
				20,315					32,292.30					36					209.27					0.65



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 16 KALIMANTAN SELATAN  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,504	4,504	11.51	11.51	711.48	711.48	2.03	2.03	1	1	1.08	1.08	9.96	9.96	0.13	0.13	1.40	1.40			
2	50	100	75	3,804	8,308	9.72	21.23	512.81	1,224.30	1.46	3.50	3	4	3.23	4.30	29.16	39.12	0.38	0.51	5.69	3.20			
3	100	200	150	7,705	16,013	19.69	40.92	1,983.83	3,208.13	5.66	9.16	0	4	0.00	4.30	0.00	39.12	0.00	0.51	0.00	1.22			
4	200	300	250	4,075	20,088	10.41	51.33	809.13	4,017.26	2.31	11.47	3	7	3.23	7.53	1.88	41.00	0.02	0.53	0.23	1.02			
5	300	500	400	4,267	24,355	10.90	62.23	1,663.75	5,681.00	4.75	16.22	8	15	8.60	16.13	313.33	354.33	4.08	4.61	18.83	6.24			
6	500	750	625	2,262	26,617	5.78	68.01	1,202.88	6,883.88	3.43	19.65	7	22	7.53	23.66	381.95	736.28	4.97	9.58	31.75	10.70			
7	750	1,000	875	1,626	28,243	4.15	72.17	1,686.85	8,570.73	4.82	24.47	2	24	2.15	25.81	192.03	928.31	2.50	12.08	11.38	10.83			
8	1,000	1,500	1,250	2,452	30,695	6.27	78.43	2,780.35	11,351.08	7.94	32.41	11	35	11.83	37.63	705.57	1,633.88	9.18	21.26	25.38	14.39			
9	1,500	2,000	1,750	1,350	32,045	3.45	81.88	1,850.18	13,201.26	5.28	37.69	2	37	2.15	39.78	10.91	1,644.79	0.14	21.40	0.59	12.46			
10	2,000	2,500	2,250	754	32,799	1.93	83.81	1,233.06	14,434.33	3.52	41.21	2	39	2.15	41.94	764.58	2,409.38	9.95	31.35	62.01	16.69			
11	2,500	3,000	2,750	643	33,442	1.64	85.45	1,329.33	15,763.65	3.80	45.01	4	43	4.30	46.24	255.23	2,664.61	3.32	34.67	19.20	16.90			
12	3,000	4,000	3,500	703	34,145	1.80	87.25	1,307.03	17,070.69	3.73	48.74	3	46	3.23	49.46	84.12	2,748.72	1.09	35.77	6.44	16.10			
13	4,000	5,000	4,500	474	34,619	1.21	88.46	1,638.19	18,708.88	4.68	53.41	3	49	3.23	52.69	4,801.85	7,550.58	62.48	98.25	293.12	40.36			
14	5,000	7,500	6,250	807	35,426	2.06	90.52	912.92	19,621.80	2.61	56.02	3	52	3.23	55.91	40.80	7,591.38	0.53	98.78	4.47	38.69			
15	7,500	10,000	8,750	553	35,979	1.41	91.94	2,052.76	21,674.56	5.86	61.88	3	55	3.23	59.14	7.01	7,598.39	0.09	98.87	0.34	35.06			
16	10,000	20,000	15,000	1,014	36,993	2.59	94.53	4,577.58	26,252.14	13.07	74.95	6	61	6.45	65.59	50.28	7,648.67	0.65	99.53	1.10	29.14			
17	20,000	50,000	35,000	1,059	38,052	2.71	97.23	4,562.53	30,814.67	13.03	87.98	5	66	5.38	70.97	19.95	7,668.61	0.26	99.79	0.44	24.89			
18	50,000	100,000	75,000	432	38,484	1.10	98.34	2,429.22	33,243.89	6.94	94.91	0	66	0.00	70.97	0.00	7,668.61	0.00	99.79	0.00	23.07			
19	100,000	500,000	300,000	462	38,946	1.18	99.52	2,259.42	35,503.32	6.45	101.36	2	68	2.15	73.12	3.00	7,671.62	0.04	99.82	0.13	21.61			
20	500,000	UP		189	39,135	0.48	100.00	477.30	35,026.01	1.36	100.00	25	93	26.88	100.00	13.49	7,685.11	0.18	100.00	2.83	21.94			
				39,135					35,026.01					93					7,685.11					21.94



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 17 KALIMANTAN TIMUR  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,902	7,902	15.06	15.06	1,269.63	1,269.63	1.90	1.90	26	26	16.67	16.67	125.21	125.21	3.99	3.99	9.86	9.86			
2	50	100	75	4,321	12,223	8.23	23.29	532.18	1,801.81	0.80	2.69	1	27	0.64	17.31	40.51	165.72	1.29	5.28	7.61	9.20			
3	100	200	150	5,860	18,083	11.17	34.46	1,375.67	3,177.48	2.06	4.75	2	29	1.28	18.59	296.96	462.68	9.47	14.75	21.59	14.56			
4	200	300	250	4,382	22,465	8.35	42.81	1,580.75	4,758.23	2.36	7.11	0	29	0.00	18.59	0.00	462.68	0.00	14.75	0.00	9.72			
5	300	500	400	6,129	28,594	11.68	54.49	3,232.93	7,991.16	4.83	11.94	11	40	7.05	25.64	175.75	638.42	5.60	20.35	5.44	7.99			
6	500	750	625	4,094	32,688	7.80	62.29	3,085.39	11,076.55	4.61	16.55	0	40	0.00	25.64	0.00	638.42	0.00	20.35	0.00	5.76			
7	750	1,000	875	3,549	36,237	6.76	69.06	4,397.62	15,474.17	6.57	23.13	9	49	5.77	31.41	1,182.67	1,821.10	37.70	58.06	26.89	11.77			
8	1,000	1,500	1,250	3,510	39,747	6.69	75.75	5,271.75	20,745.92	7.88	31.00	10	59	6.41	37.82	74.59	1,895.69	2.38	60.44	1.41	9.14			
9	1,500	2,000	1,750	2,190	41,937	4.17	79.92	5,059.71	25,805.63	7.56	38.57	21	80	13.46	51.28	202.50	2,098.18	6.46	66.89	4.00	8.13			
10	2,000	2,500	2,250	1,271	43,208	2.42	82.34	4,188.38	29,994.00	6.26	44.82	6	86	3.85	55.13	15.10	2,113.28	0.48	67.37	0.36	7.05			
11	2,500	3,000	2,750	1,063	44,271	2.03	84.37	2,690.62	32,684.62	4.02	48.85	1	87	0.64	55.77	3.00	2,116.28	0.10	67.47	0.11	6.47			
12	3,000	4,000	3,500	1,310	45,581	2.50	86.87	4,282.06	36,966.69	6.40	55.25	11	98	7.05	62.82	45.13	2,161.41	1.44	68.91	1.05	5.85			
13	4,000	5,000	4,500	805	46,386	1.53	88.40	3,637.91	40,604.59	5.44	60.68	3	101	1.92	64.74	51.94	2,213.35	1.66	70.56	1.43	5.45			
14	5,000	7,500	6,250	1,126	47,512	2.15	90.55	4,929.75	45,534.34	7.37	68.05	0	101	0.00	64.74	0.00	2,213.35	0.00	70.56	0.00	4.86			
15	7,500	10,000	8,750	734	48,246	1.40	91.94	3,492.00	49,026.34	5.22	73.27	3	104	1.92	66.67	2.33	2,215.68	0.07	70.64	0.07	4.52			
16	10,000	20,000	15,000	1,145	49,391	2.18	94.13	7,200.43	56,226.77	10.76	84.03	8	112	5.13	71.79	284.84	2,500.52	9.08	79.72	3.96	4.45			
17	20,000	50,000	35,000	1,159	50,550	2.21	96.34	7,793.71	64,020.48	11.65	95.68	16	128	10.26	82.05	610.76	3,111.28	19.47	99.19	7.84	4.86			
18	50,000	100,000	75,000	653	51,203	1.24	97.58	5,166.29	69,186.77	7.72	103.40	12	140	7.69	89.74	11.33	3,122.61	0.36	99.55	0.22	4.51			
19	100,000	500,000	300,000	881	52,084	1.68	99.26	4,477.73	73,664.51	6.69	110.09	8	148	5.13	94.87	12.82	3,135.43	0.41	99.96	0.29	4.26			
20	500,000	UP		389	52,473	0.74	100.00	6,750.83	66,913.67	10.09	100.00	8	156	5.13	100.00	1.22	3,136.65	0.04	100.00	0.02	4.69			
				52,473					66,913.67					156					3,136.65					4.69



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 18 SULAWESI UTARA  
UNDERWRITING YEAR : 2020  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,518	2,518	9.22	9.22	1,151.06	1,151.06	2.70	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,664	4,182	6.09	15.31	309.76	1,460.82	0.73	3.43	2	2	2.38	2.38	44.67	44.67	1.19	1.19	14.42	3.06			
3	100	200	150	3,364	7,546	12.31	27.62	767.50	2,228.33	1.80	5.23	1	3	1.19	3.57	96.82	141.48	2.58	3.77	12.61	6.35			
4	200	300	250	2,261	9,807	8.28	35.90	918.39	3,146.72	2.16	7.39	1	4	1.19	4.76	65.45	206.94	1.74	5.51	7.13	6.58			
5	300	500	400	3,525	13,332	12.90	48.80	1,718.73	4,865.45	4.04	11.43	6	10	7.14	11.90	291.93	498.86	7.77	13.28	16.98	10.25			
6	500	750	625	2,205	15,537	8.07	56.87	842.42	5,707.87	1.98	13.40	1	11	1.19	13.10	7.22	506.08	0.19	13.47	0.86	8.87			
7	750	1,000	875	1,808	17,345	6.62	63.49	1,848.48	7,556.35	4.34	17.74	4	15	4.76	17.86	472.92	979.00	12.59	26.05	25.58	12.96			
8	1,000	1,500	1,250	2,759	20,104	10.10	73.59	3,355.92	10,912.27	7.88	25.63	17	32	20.24	38.10	172.71	1,151.71	4.60	30.65	5.15	10.55			
9	1,500	2,000	1,750	1,413	21,517	5.17	78.76	2,641.14	13,553.41	6.20	31.83	10	42	11.90	50.00	248.46	1,400.17	6.61	37.26	9.41	10.33			
10	2,000	2,500	2,250	834	22,351	3.05	81.81	1,883.46	15,436.86	4.42	36.25	6	48	7.14	57.14	295.25	1,695.42	7.86	45.12	15.68	10.98			
11	2,500	3,000	2,750	731	23,082	2.68	84.49	2,210.15	17,647.01	5.19	41.44	1	49	1.19	58.33	5.66	1,701.09	0.15	45.27	0.26	9.64			
12	3,000	4,000	3,500	806	23,888	2.95	87.44	2,547.13	20,194.14	5.98	47.42	3	52	3.57	61.90	5.65	1,706.73	0.15	45.42	0.22	8.45			
13	4,000	5,000	4,500	535	24,423	1.96	89.40	2,382.94	22,577.08	5.60	53.02	1	53	1.19	63.10	39.65	1,746.39	1.06	46.47	1.66	7.74			
14	5,000	7,500	6,250	730	25,153	2.67	92.07	3,873.62	26,450.70	9.10	62.12	3	56	3.57	66.67	252.55	1,998.94	6.72	53.20	6.52	7.56			
15	7,500	10,000	8,750	417	25,570	1.53	93.59	2,405.74	28,856.44	5.65	67.76	4	60	4.76	71.43	255.44	2,254.37	6.80	59.99	10.62	7.81			
16	10,000	20,000	15,000	767	26,337	2.81	96.40	6,369.31	35,225.76	14.96	82.72	4	64	4.76	76.19	1,088.41	3,342.78	28.96	88.96	17.09	9.49			
17	20,000	50,000	35,000	484	26,821	1.77	98.17	4,300.89	39,526.64	10.10	92.82	5	69	5.95	82.14	87.19	3,429.97	2.32	91.28	2.03	8.68			
18	50,000	100,000	75,000	192	27,013	0.70	98.88	1,196.73	40,723.37	2.81	95.63	5	74	5.95	88.10	312.57	3,742.54	8.32	99.60	26.12	9.19			
19	100,000	500,000	300,000	198	27,211	0.72	99.60	1,241.83	41,965.20	2.92	98.55	10	84	11.90	100.00	15.17	3,757.71	0.40	100.00	1.22	8.95			
20	500,000	UP		109	27,320	0.40	100.00	617.95	42,583.15	1.45	100.00	0	84	0.00	100.00	0.00	3,757.71	0.00	100.00	0.00	8.82			
				27,320					42,583.15					84					3,757.71					8.82





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 19 SULAWESI TENGAH  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,814	1,814	10.62	10.62	304.52	304.52	1.48	1.48	2	2	7.41	7.41	28.72	28.72	2.80	2.80	9.43	9.43			
2	50	100	75	1,558	3,372	9.13	19.75	253.77	558.29	1.23	2.71	0	2	0.00	7.41	0.00	28.72	0.00	2.80	0.00	5.14			
3	100	200	150	3,321	6,693	19.45	39.20	1,150.46	1,708.75	5.59	8.31	2	4	7.41	14.81	5.27	33.99	0.51	3.31	0.46	1.99			
4	200	300	250	1,553	8,246	9.10	48.30	596.41	2,305.16	2.90	11.21	0	4	0.00	14.81	0.00	33.99	0.00	3.31	0.00	1.47			
5	300	500	400	1,857	10,103	10.88	59.18	964.35	3,269.51	4.69	15.90	1	5	3.70	18.52	65.11	99.10	6.34	9.66	6.75	3.03			
6	500	750	625	1,178	11,281	6.90	66.08	934.34	4,203.85	4.54	20.44	0	5	0.00	18.52	0.00	99.10	0.00	9.66	0.00	2.36			
7	750	1,000	875	926	12,207	5.42	71.50	1,191.39	5,395.24	5.79	26.23	1	6	3.70	22.22	2.30	101.40	0.22	9.88	0.19	1.88			
8	1,000	1,500	1,250	1,036	13,243	6.07	77.57	1,257.14	6,652.39	6.11	32.35	1	7	3.70	25.93	580.37	681.77	56.55	66.43	46.17	10.25			
9	1,500	2,000	1,750	829	14,072	4.86	82.42	1,311.19	7,963.58	6.38	38.72	0	7	0.00	25.93	0.00	681.77	0.00	66.43	0.00	8.56			
10	2,000	2,500	2,250	571	14,643	3.34	85.77	1,046.89	9,010.47	5.09	43.81	1	8	3.70	29.63	0.00	681.77	0.00	66.43	0.00	7.57			
11	2,500	3,000	2,750	308	14,951	1.80	87.57	805.92	9,816.40	3.92	47.73	0	8	0.00	29.63	0.00	681.77	0.00	66.43	0.00	6.95			
12	3,000	4,000	3,500	415	15,366	2.43	90.00	1,272.66	11,089.05	6.19	53.92	0	8	0.00	29.63	0.00	681.77	0.00	66.43	0.00	6.15			
13	4,000	5,000	4,500	260	15,626	1.52	91.52	1,320.20	12,409.25	6.42	60.34	0	8	0.00	29.63	0.00	681.77	0.00	66.43	0.00	5.49			
14	5,000	7,500	6,250	365	15,991	2.14	93.66	1,595.80	14,005.05	7.76	68.10	10	18	37.04	66.67	218.76	900.53	21.32	87.75	13.71	6.43			
15	7,500	10,000	8,750	180	16,171	1.05	94.72	1,104.42	15,109.47	5.37	73.47	0	18	0.00	66.67	0.00	900.53	0.00	87.75	0.00	5.96			
16	10,000	20,000	15,000	351	16,522	2.06	96.77	1,950.72	17,060.19	9.49	82.96	3	21	11.11	77.78	33.33	933.86	3.25	90.99	1.71	5.47			
17	20,000	50,000	35,000	266	16,788	1.56	98.33	2,362.48	19,422.67	11.49	94.44	0	21	0.00	77.78	0.00	933.86	0.00	90.99	0.00	4.81			
18	50,000	100,000	75,000	120	16,908	0.70	99.03	747.03	20,169.70	3.63	98.08	2	23	7.41	85.19	0.00	933.86	0.00	90.99	0.00	4.63			
19	100,000	500,000	300,000	79	16,987	0.46	99.50	267.17	20,436.87	1.30	99.38	0	23	0.00	85.19	0.00	933.86	0.00	90.99	0.00	4.57			
20	500,000	UP		86	17,073	0.50	100.00	128.43	20,565.30	0.62	100.00	4	27	14.81	100.00	92.44	1,026.30	9.01	100.00	71.98	4.99			
				17,073					20,565.30					27					1,026.30					4.99



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 20 SULAWESI SELATAN  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9,248	9,248	12.28	12.28	2,149.45	2,149.45	2.68	2.68	7	7	5.43	5.43	289.28	289.28	3.07	3.07	13.46	13.46			
2	50	100	75	8,931	18,179	11.86	24.14	1,103.03	3,252.48	1.37	4.05	4	11	3.10	8.53	81.96	371.24	0.87	3.95	7.43	11.41			
3	100	200	150	14,794	32,973	19.65	43.79	3,862.45	7,114.93	4.81	8.87	2	13	1.55	10.08	52.72	423.96	0.56	4.51	1.36	5.96			
4	200	300	250	6,360	39,333	8.45	52.24	2,722.36	9,837.29	3.39	12.26	1	14	0.78	10.85	60.91	484.87	0.65	5.15	2.24	4.93			
5	300	500	400	8,274	47,607	10.99	63.23	5,347.41	15,184.69	6.67	18.93	9	23	6.98	17.83	650.02	1,134.89	6.91	12.06	12.16	7.47			
6	500	750	625	4,859	52,466	6.45	69.68	4,857.62	20,042.31	6.05	24.98	12	35	9.30	27.13	350.52	1,485.41	3.73	15.79	7.22	7.41			
7	750	1,000	875	3,926	56,392	5.21	74.90	4,693.93	24,736.24	5.85	30.83	7	42	5.43	32.56	720.52	2,205.93	7.66	23.45	15.35	8.92			
8	1,000	1,500	1,250	4,204	60,596	5.58	80.48	6,171.66	30,907.90	7.69	38.52	23	65	17.83	50.39	268.29	2,474.22	2.85	26.30	4.35	8.01			
9	1,500	2,000	1,750	2,646	63,242	3.51	83.99	4,256.06	35,163.96	5.30	43.83	13	78	10.08	60.47	773.65	3,247.86	8.22	34.52	18.18	9.24			
10	2,000	2,500	2,250	1,630	64,872	2.16	86.16	2,794.30	37,958.26	3.48	47.31	3	81	2.33	62.79	120.04	3,367.90	1.28	35.80	4.30	8.87			
11	2,500	3,000	2,750	1,255	66,127	1.67	87.83	3,208.03	41,166.29	4.00	51.31	3	84	2.33	65.12	1,581.12	4,949.03	16.81	52.61	49.29	12.02			
12	3,000	4,000	3,500	1,752	67,879	2.33	90.15	4,587.10	45,753.39	5.72	57.03	7	91	5.43	70.54	47.51	4,996.53	0.50	53.11	1.04	10.92			
13	4,000	5,000	4,500	1,118	68,997	1.48	91.64	4,618.98	50,372.37	5.76	62.78	1	92	0.78	71.32	25.48	5,022.01	0.27	53.38	0.55	9.97			
14	5,000	7,500	6,250	1,449	70,446	1.92	93.56	6,238.99	56,611.36	7.78	70.56	7	99	5.43	76.74	593.70	5,615.71	6.31	59.69	9.52	9.92			
15	7,500	10,000	8,750	950	71,396	1.26	94.82	5,329.11	61,940.48	6.64	77.20	0	99	0.00	76.74	0.00	5,615.71	0.00	59.69	0.00	9.07			
16	10,000	20,000	15,000	1,526	72,922	2.03	96.85	9,355.79	71,296.27	11.66	88.86	4	103	3.10	79.84	211.83	5,827.54	2.25	61.94	2.26	8.17			
17	20,000	50,000	35,000	1,225	74,147	1.63	98.48	6,710.41	78,006.68	8.36	97.23	4	107	3.10	82.95	26.47	5,854.01	0.28	62.23	0.39	7.50			
18	50,000	100,000	75,000	479	74,626	0.64	99.11	3,251.45	81,258.13	4.05	101.28	6	113	4.65	87.60	3,299.70	9,153.71	35.07	97.30	101.48	11.26			
19	100,000	500,000	300,000	439	75,065	0.58	99.70	2,747.24	84,005.37	3.42	104.71	16	129	12.40	100.00	253.91	9,407.62	2.70	100.00	9.24	11.20			
20	500,000	UP		229	75,294	0.30	100.00	3,775.15	80,230.21	4.71	100.00	0	129	0.00	100.00	0.00	9,407.62	0.00	100.00	0.00	11.73			
				75,294					80,230.21					129					9,407.62					11.73



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 21 SULAWESI TENGGARA  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,488	1,488	11.30	11.30	304.63	304.63	1.93	1.93	1	1	20.00	20.00	0.35	0.35	0.06	0.06	0.12	0.12			
2	50	100	75	1,149	2,637	8.72	20.02	235.38	540.01	1.49	3.42	0	1	0.00	20.00	0.00	0.35	0.00	0.06	0.00	0.07			
3	100	200	150	2,614	5,251	19.85	39.87	634.18	1,174.19	4.01	7.43	1	2	20.00	40.00	133.83	134.18	23.20	23.26	21.10	11.43			
4	200	300	250	1,536	6,787	11.66	51.53	413.76	1,587.95	2.62	10.04	0	2	0.00	40.00	0.00	134.18	0.00	23.26	0.00	8.45			
5	300	500	400	1,728	8,515	13.12	64.65	923.13	2,511.08	5.84	15.88	1	3	20.00	60.00	65.38	199.56	11.33	34.59	7.08	7.95			
6	500	750	625	1,028	9,543	7.81	72.45	873.85	3,384.93	5.53	21.41	0	3	0.00	60.00	0.00	199.56	0.00	34.59	0.00	5.90			
7	750	1,000	875	725	10,268	5.50	77.96	980.99	4,365.92	6.21	27.62	0	3	0.00	60.00	0.00	199.56	0.00	34.59	0.00	4.57			
8	1,000	1,500	1,250	706	10,974	5.36	83.32	1,528.35	5,894.27	9.67	37.29	0	3	0.00	60.00	0.00	199.56	0.00	34.59	0.00	3.39			
9	1,500	2,000	1,750	392	11,366	2.98	86.30	1,189.43	7,083.70	7.52	44.81	0	3	0.00	60.00	0.00	199.56	0.00	34.59	0.00	2.82			
10	2,000	2,500	2,250	220	11,586	1.67	87.97	959.53	8,043.23	6.07	50.88	0	3	0.00	60.00	0.00	199.56	0.00	34.59	0.00	2.48			
11	2,500	3,000	2,750	198	11,784	1.50	89.47	704.98	8,748.21	4.46	55.34	2	5	40.00	100.00	377.38	576.94	65.41	100.00	53.53	6.59			
12	3,000	4,000	3,500	287	12,071	2.18	91.65	677.34	9,425.55	4.28	59.62	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	6.12			
13	4,000	5,000	4,500	197	12,268	1.50	93.14	932.76	10,358.31	5.90	65.52	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	5.57			
14	5,000	7,500	6,250	268	12,536	2.03	95.18	1,003.28	11,361.59	6.35	71.87	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	5.08			
15	7,500	10,000	8,750	155	12,691	1.18	96.36	869.14	12,230.74	5.50	77.37	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	4.72			
16	10,000	20,000	15,000	216	12,907	1.64	98.00	1,503.16	13,733.89	9.51	86.88	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	4.20			
17	20,000	50,000	35,000	132	13,039	1.00	99.00	1,414.50	15,148.39	8.95	95.82	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	3.81			
18	50,000	100,000	75,000	53	13,092	0.40	99.40	137.24	15,285.63	0.87	96.69	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	3.77			
19	100,000	500,000	300,000	55	13,147	0.42	99.82	472.76	15,758.39	2.99	99.68	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	3.66			
20	500,000	UP		24	13,171	0.18	100.00	50.11	15,808.50	0.32	100.00	0	5	0.00	100.00	0.00	576.94	0.00	100.00	0.00	3.65			
				13,171					15,808.50					5					576.94					3.65



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 22 BALI  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8,182	8,182	11.49	11.49	1,368.05	1,368.05	0.94	0.94	3	3	0.59	0.59	13.40	13.40	0.13	0.13	0.98	0.98			
2	50	100	75	5,268	13,450	7.40	18.88	632.56	2,000.61	0.43	1.37	0	3	0.00	0.59	0.00	13.40	0.00	0.13	0.00	0.67			
3	100	200	150	8,569	22,019	12.03	30.92	1,474.92	3,475.53	1.01	2.38	5	8	0.99	1.58	21.34	34.74	0.21	0.35	1.45	1.00			
4	200	300	250	5,142	27,161	7.22	38.14	1,731.93	5,207.46	1.19	3.57	4	12	0.79	2.38	16.50	51.24	0.16	0.51	0.95	0.98			
5	300	500	400	7,223	34,384	10.14	48.28	3,086.60	8,294.06	2.12	5.69	12	24	2.38	4.75	457.74	508.99	4.56	5.07	14.83	6.14			
6	500	750	625	5,177	39,561	7.27	55.55	9,726.64	18,020.70	6.67	12.36	7	31	1.39	6.14	33.80	542.79	0.34	5.40	0.35	3.01			
7	750	1,000	875	4,494	44,055	6.31	61.86	10,934.13	28,954.84	7.50	19.85	40	71	7.92	14.06	219.03	761.82	2.18	7.58	2.00	2.63			
8	1,000	1,500	1,250	5,818	49,873	8.17	70.02	10,771.40	39,726.24	7.39	27.24	41	112	8.12	22.18	1,162.75	1,924.57	11.57	19.15	10.79	4.84			
9	1,500	2,000	1,750	3,690	53,563	5.18	75.21	8,078.11	47,804.35	5.54	32.78	54	166	10.69	32.87	540.22	2,464.79	5.38	24.53	6.69	5.16			
10	2,000	2,500	2,250	2,526	56,089	3.55	78.75	7,590.03	55,394.38	5.20	37.98	26	192	5.15	38.02	215.34	2,680.13	2.14	26.67	2.84	4.84			
11	2,500	3,000	2,750	2,105	58,194	2.96	81.71	5,614.17	61,008.55	3.85	41.83	27	219	5.35	43.37	437.82	3,117.95	4.36	31.03	7.80	5.11			
12	3,000	4,000	3,500	2,582	60,776	3.63	85.33	9,855.02	70,863.57	6.76	48.59	49	268	9.70	53.07	1,628.94	4,746.88	16.21	47.24	16.53	6.70			
13	4,000	5,000	4,500	1,712	62,488	2.40	87.74	3,017.60	73,881.17	2.07	50.66	23	291	4.55	57.62	144.90	4,891.78	1.44	48.69	4.80	6.62			
14	5,000	7,500	6,250	2,347	64,835	3.30	91.03	14,479.51	88,360.68	9.93	60.59	39	330	7.72	65.35	682.72	5,574.51	6.79	55.48	4.72	6.31			
15	7,500	10,000	8,750	1,343	66,178	1.89	92.92	11,475.24	99,835.92	7.87	68.46	18	348	3.56	68.91	315.65	5,890.15	3.14	58.62	2.75	5.90			
16	10,000	20,000	15,000	2,170	68,348	3.05	95.96	20,494.67	120,330.60	14.05	82.51	52	400	10.30	79.21	1,610.74	7,500.89	16.03	74.65	7.86	6.23			
17	20,000	50,000	35,000	1,418	69,766	1.99	97.96	13,883.67	134,214.27	9.52	92.03	29	429	5.74	84.95	1,719.37	9,220.27	17.11	91.77	12.38	6.87			
18	50,000	100,000	75,000	595	70,361	0.84	98.79	5,948.35	140,162.62	4.08	96.11	17	446	3.37	88.32	603.22	9,823.48	6.00	97.77	10.14	7.01			
19	100,000	500,000	300,000	539	70,900	0.76	99.55	5,151.17	145,313.79	3.53	99.64	20	466	3.96	92.28	201.63	10,025.11	2.01	99.78	3.91	6.90			
20	500,000	UP		322	71,222	0.45	100.00	525.24	145,839.03	0.36	100.00	39	505	7.72	100.00	22.42	10,047.53	0.22	100.00	4.27	6.89			
				71,222					145,839.03					505					10,047.53					6.89



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 23 NUSA TENGGARA BARAT  
 UNDERWRITING YEAR 2020  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,241	2,241	10.60	10.60	461.80	461.80	1.51	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,789	4,030	8.46	19.06	193.25	655.05	0.63	2.14	5	5	6.76	6.76	47.89	47.89	2.03	2.03	24.78	7.31			
3	100	200	150	2,870	6,900	13.57	32.63	290.36	945.41	0.95	3.08	2	7	2.70	9.46	2.50	50.39	0.11	2.14	0.86	5.33			
4	200	300	250	2,319	9,219	10.97	43.60	711.66	1,657.08	2.32	5.40	2	9	2.70	12.16	119.35	169.74	5.06	7.19	16.77	10.24			
5	300	500	400	2,378	11,597	11.25	54.85	1,297.69	2,954.77	4.23	9.63	0	9	0.00	12.16	0.00	169.74	0.00	7.19	0.00	5.74			
6	500	750	625	1,409	13,006	6.66	61.51	1,767.46	4,722.23	5.76	15.39	1	10	1.35	13.51	9.66	179.40	0.41	7.60	0.55	3.80			
7	750	1,000	875	1,148	14,154	5.43	66.94	2,054.44	6,776.67	6.70	22.09	6	16	8.11	21.62	55.66	235.06	2.36	9.96	2.71	3.47			
8	1,000	1,500	1,250	2,124	16,278	10.04	76.98	2,880.36	9,657.04	9.39	31.48	12	28	16.22	37.84	302.35	537.41	12.81	22.78	10.50	5.56			
9	1,500	2,000	1,750	1,031	17,309	4.88	81.86	1,532.34	11,189.38	5.00	36.48	14	42	18.92	56.76	77.68	615.09	3.29	26.07	5.07	5.50			
10	2,000	2,500	2,250	522	17,831	2.47	84.33	1,338.48	12,527.86	4.36	40.84	5	47	6.76	63.51	65.30	680.39	2.77	28.84	4.88	5.43			
11	2,500	3,000	2,750	431	18,262	2.04	86.37	1,065.35	13,593.20	3.47	44.31	1	48	1.35	64.86	35.10	715.49	1.49	30.32	3.29	5.26			
12	3,000	4,000	3,500	560	18,822	2.65	89.01	1,814.83	15,408.04	5.92	50.23	3	51	4.05	68.92	276.47	991.95	11.72	42.04	15.23	6.44			
13	4,000	5,000	4,500	361	19,183	1.71	90.72	1,689.15	17,097.18	5.51	55.74	4	55	5.41	74.32	603.90	1,595.85	25.59	67.64	35.75	9.33			
14	5,000	7,500	6,250	502	19,685	2.37	93.10	2,697.87	19,795.05	8.80	64.53	2	57	2.70	77.03	194.16	1,790.01	8.23	75.86	7.20	9.04			
15	7,500	10,000	8,750	342	20,027	1.62	94.71	2,057.42	21,852.46	6.71	71.24	5	62	6.76	83.78	54.36	1,844.37	2.30	78.17	2.64	8.44			
16	10,000	20,000	15,000	492	20,519	2.33	97.04	3,613.37	25,465.83	11.78	83.02	5	67	6.76	90.54	441.10	2,285.47	18.69	96.86	12.21	8.97			
17	20,000	50,000	35,000	313	20,832	1.48	98.52	2,306.67	27,772.50	7.52	90.54	5	72	6.76	97.30	70.44	2,355.91	2.99	99.85	3.05	8.48			
18	50,000	100,000	75,000	130	20,962	0.61	99.13	1,285.72	29,058.22	4.19	94.73	2	74	2.70	100.00	3.58	2,359.49	0.15	100.00	0.28	8.12			
19	100,000	500,000	300,000	130	21,092	0.61	99.75	1,488.84	30,547.06	4.85	99.58	0	74	0.00	100.00	0.00	2,359.49	0.00	100.00	0.00	7.72			
20	500,000	UP		53	21,145	0.25	100.00	127.75	30,674.80	0.42	100.00	0	74	0.00	100.00	0.00	2,359.49	0.00	100.00	0.00	7.69			
				21,145					30,674.80					74					2,359.49					7.69



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

**JUNI 2021**

PROVINCE 24 NUSA TENGGARA TIMUR  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,767	1,767	13.38	13.38	230.92	230.92	1.14	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	861	2,628	6.52	19.90	176.35	407.27	0.87	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,528	4,156	11.57	31.47	561.32	968.59	2.77	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,155	5,311	8.75	40.21	475.29	1,443.88	2.35	7.13	2	2	1.61	1.61	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,618	6,929	12.25	52.46	1,065.23	2,509.11	5.26	12.39	7	9	5.65	7.26	91.25	91.25	1.85	1.85	8.57	3.64			
6	500	750	625	1,002	7,931	7.59	60.05	982.38	3,491.50	4.85	17.25	7	16	5.65	12.90	245.47	336.72	4.97	6.82	24.99	9.64			
7	750	1,000	875	924	8,855	7.00	67.05	1,244.91	4,736.40	6.15	23.40	2	18	1.61	14.52	3.97	340.69	0.08	6.90	0.32	7.19			
8	1,000	1,500	1,250	864	9,719	6.54	73.59	1,304.60	6,041.00	6.44	29.84	19	37	15.32	29.84	609.99	950.68	12.35	19.24	46.76	15.74			
9	1,500	2,000	1,750	664	10,383	5.03	78.62	1,131.26	7,172.26	5.59	35.43	27	64	21.77	51.61	23.00	973.69	0.47	19.71	2.03	13.58			
10	2,000	2,500	2,250	420	10,803	3.18	81.80	852.88	8,025.14	4.21	39.64	13	77	10.48	62.10	70.41	1,044.10	1.43	21.13	8.26	13.01			
11	2,500	3,000	2,750	329	11,132	2.49	84.29	875.37	8,900.51	4.32	43.97	8	85	6.45	68.55	2,180.37	3,224.47	44.13	65.26	249.08	36.23			
12	3,000	4,000	3,500	453	11,585	3.43	87.72	1,366.54	10,267.05	6.75	50.72	12	97	9.68	78.23	246.28	3,470.75	4.98	70.25	18.02	33.80			
13	4,000	5,000	4,500	321	11,906	2.43	90.15	1,613.02	11,880.07	7.97	58.68	3	100	2.42	80.65	167.19	3,637.94	3.38	73.63	10.37	30.62			
14	5,000	7,500	6,250	405	12,311	3.07	93.22	1,873.21	13,753.29	9.25	67.94	9	109	7.26	87.90	274.92	3,912.86	5.56	79.20	14.68	28.45			
15	7,500	10,000	8,750	218	12,529	1.65	94.87	1,468.15	15,221.44	7.25	75.19	2	111	1.61	89.52	23.41	3,936.27	0.47	79.67	1.59	25.86			
16	10,000	20,000	15,000	332	12,861	2.51	97.38	2,233.03	17,454.47	11.03	86.22	10	121	8.06	97.58	992.64	4,928.91	20.09	99.76	44.45	28.24			
17	20,000	50,000	35,000	167	13,028	1.26	98.64	1,689.37	19,143.84	8.34	94.56	1	122	0.81	98.39	10.85	4,939.76	0.22	99.98	0.64	25.80			
18	50,000	100,000	75,000	48	13,076	0.36	99.01	345.82	19,489.66	1.71	96.27	0	122	0.00	98.39	0.00	4,939.76	0.00	99.98	0.00	25.35			
19	100,000	500,000	300,000	95	13,171	0.72	99.73	751.39	20,241.04	3.71	99.98	2	124	1.61	100.00	0.84	4,940.60	0.02	100.00	0.11	24.41			
20	500,000	UP		36	13,207	0.27	100.00	3.33	20,244.37	0.02	100.00	0	124	0.00	100.00	0.00	4,940.60	0.00	100.00	0.00	24.40			
				13,207					20,244.37					124					4,940.60					24.40



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 25 MALUKU  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1,292	1,292	14.19	14.19	194.58	194.58	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1,081	2,373	11.88	26.07	174.24	368.82	1.21	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,067	3,440	11.72	37.79	317.42	686.24	2.21	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	768	4,208	8.44	46.23	240.40	926.64	1.67	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,028	5,236	11.29	57.53	486.78	1,413.42	3.39	9.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	697	5,933	7.66	65.18	493.03	1,906.45	3.43	13.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	535	6,468	5.88	71.06	893.82	2,800.27	6.22	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	653	7,121	7.17	78.24	1,525.95	4,326.22	10.61	30.09	1	1	12.50	12.50	3.31	3.31	2.48	2.48	0.22	0.08
9	1,500	2,000	1,750	424	7,545	4.66	82.89	977.39	5,303.61	6.80	36.88	0	1	0.00	12.50	0.00	3.31	0.00	2.48	0.00	0.06
10	2,000	2,500	2,250	284	7,829	3.12	86.01	676.70	5,980.31	4.71	41.59	2	3	25.00	37.50	39.68	42.99	29.78	32.27	5.86	0.72
11	2,500	3,000	2,750	203	8,032	2.23	88.24	689.38	6,669.69	4.79	46.38	1	4	12.50	50.00	22.02	65.01	16.53	48.79	3.19	0.97
12	3,000	4,000	3,500	201	8,233	2.21	90.45	916.76	7,586.45	6.38	52.76	2	6	25.00	75.00	17.41	82.42	13.07	61.86	1.90	1.09
13	4,000	5,000	4,500	158	8,391	1.74	92.19	840.50	8,426.94	5.85	58.61	1	7	12.50	87.50	19.20	101.62	14.41	76.27	2.28	1.21
14	5,000	7,500	6,250	246	8,637	2.70	94.89	1,382.93	9,809.88	9.62	68.22	1	8	12.50	100.00	31.62	133.24	23.73	100.00	2.29	1.36
15	7,500	10,000	8,750	127	8,764	1.40	96.29	894.83	10,704.71	6.22	74.45	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	1.24
16	10,000	20,000	15,000	136	8,900	1.49	97.78	1,378.73	12,083.44	9.59	84.03	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	1.10
17	20,000	50,000	35,000	116	9,016	1.27	99.06	1,814.55	13,897.99	12.62	96.65	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	0.96
18	50,000	100,000	75,000	27	9,043	0.30	99.35	164.14	14,062.13	1.14	97.80	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	0.95
19	100,000	500,000	300,000	44	9,087	0.48	99.84	269.22	14,331.35	1.87	99.67	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	0.93
20	500,000	UP		15	9,102	0.16	100.00	47.81	14,379.16	0.33	100.00	0	8	0.00	100.00	0.00	133.24	0.00	100.00	0.00	0.93
				9,102				14,379.16				8				133.24					0.93



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 26 IRIAN JAYA/PAPUA  
UNDERWRITING YEAR : 2020  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,156	1,156	7.35	7.35	561.38	561.38	1.84	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,014	2,170	6.45	13.80	263.13	824.51	0.86	2.71	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,821	3,991	11.58	25.38	741.00	1,565.52	2.43	5.14	0	1	0.00	5.88	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,283	5,274	8.16	33.54	846.91	2,412.43	2.78	7.93	1	2	5.88	11.76	174.32	174.32	16.21	16.21	20.58	7.23			
5	300	500	400	1,942	7,216	12.35	45.89	1,808.83	4,221.26	5.94	13.87	1	3	5.88	17.65	288.56	462.87	26.83	43.03	15.95	10.97			
6	500	750	625	1,528	8,744	9.72	55.61	2,194.16	6,415.42	7.21	21.08	3	6	17.65	35.29	0.00	462.87	0.00	43.03	0.00	7.21			
7	750	1,000	875	1,252	9,996	7.96	63.58	2,487.35	8,902.77	8.17	29.25	1	7	5.88	41.18	215.79	678.66	20.06	63.09	8.68	7.62			
8	1,000	1,500	1,250	1,173	11,169	7.46	71.04	3,690.67	12,593.44	12.13	41.37	2	9	11.76	52.94	67.43	746.09	6.27	69.36	1.83	5.92			
9	1,500	2,000	1,750	825	11,994	5.25	76.28	2,679.61	15,273.05	8.80	50.18	1	10	5.88	58.82	189.63	935.72	17.63	86.99	7.08	6.13			
10	2,000	2,500	2,250	410	12,404	2.61	78.89	1,294.25	16,567.30	4.25	54.43	0	10	0.00	58.82	0.00	935.72	0.00	86.99	0.00	5.65			
11	2,500	3,000	2,750	477	12,881	3.03	81.92	1,118.04	17,685.33	3.67	58.10	4	14	23.53	82.35	60.71	996.43	5.64	92.64	5.43	5.63			
12	3,000	4,000	3,500	552	13,433	3.51	85.44	1,179.30	18,864.64	3.87	61.98	0	14	0.00	82.35	0.00	996.43	0.00	92.64	0.00	5.28			
13	4,000	5,000	4,500	411	13,844	2.61	88.05	1,980.27	20,844.91	6.51	68.48	0	14	0.00	82.35	0.00	996.43	0.00	92.64	0.00	4.78			
14	5,000	7,500	6,250	503	14,347	3.20	91.25	2,966.23	23,811.14	9.75	78.23	1	15	5.88	88.24	1.85	998.27	0.17	92.81	0.06	4.19			
15	7,500	10,000	8,750	275	14,622	1.75	93.00	1,918.46	25,729.60	6.30	84.53	0	15	0.00	88.24	0.00	998.27	0.00	92.81	0.00	3.88			
16	10,000	20,000	15,000	502	15,124	3.19	96.19	3,395.13	29,124.73	11.15	95.69	1	16	5.88	94.12	76.53	1,074.81	7.12	99.92	2.25	3.69			
17	20,000	50,000	35,000	299	15,423	1.90	98.09	1,799.36	30,924.09	5.91	101.60	0	16	0.00	94.12	0.00	1,074.81	0.00	99.92	0.00	3.48			
18	50,000	100,000	75,000	121	15,544	0.77	98.86	1,387.47	32,311.56	4.56	106.16	1	17	5.88	100.00	0.83	1,075.64	0.08	100.00	0.06	3.33			
19	100,000	500,000	300,000	147	15,691	0.93	99.80	1,130.40	33,441.96	3.71	109.87	0	17	0.00	100.00	0.00	1,075.64	0.00	100.00	0.00	3.22			
20	500,000	UP		32	15,723	0.20	100.00	3,004.24	30,437.72	9.87	100.00	0	17	0.00	100.00	0.00	1,075.64	0.00	100.00	0.00	3.53			
				15,723					30,437.72					17					1,075.64					3.53





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 27 MALUKU UTARA  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	240	240	6.93	6.93	172.96	172.96	2.87	2.87	1	1	16.67	16.67	3.16	3.16	4.53	4.53	1.83	1.83
2	50	100	75	244	484	7.04	13.97	30.70	203.67	0.51	3.38	0	1	0.00	16.67	0.00	3.16	0.00	4.53	0.00	1.55
3	100	200	150	443	927	12.79	26.76	60.56	264.22	1.00	4.38	0	1	0.00	16.67	0.00	3.16	0.00	4.53	0.00	1.20
4	200	300	250	305	1,232	8.80	35.57	71.13	335.35	1.18	5.56	0	1	0.00	16.67	0.00	3.16	0.00	4.53	0.00	0.94
5	300	500	400	382	1,614	11.03	46.59	183.19	518.54	3.04	8.60	2	3	33.33	50.00	63.18	66.35	90.55	95.09	34.49	12.80
6	500	750	625	284	1,898	8.20	54.79	266.62	785.16	4.42	13.02	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	8.45
7	750	1,000	875	242	2,140	6.99	61.78	375.15	1,160.32	6.22	19.24	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	5.72
8	1,000	1,500	1,250	249	2,389	7.19	68.97	528.89	1,689.21	8.77	28.02	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	3.93
9	1,500	2,000	1,750	206	2,595	5.95	74.91	570.93	2,260.14	9.47	37.48	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	2.94
10	2,000	2,500	2,250	152	2,747	4.39	79.30	603.25	2,863.39	10.01	47.49	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	2.32
11	2,500	3,000	2,750	113	2,860	3.26	82.56	339.64	3,203.03	5.63	53.12	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	2.07
12	3,000	4,000	3,500	141	3,001	4.07	86.63	465.45	3,668.48	7.72	60.84	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	1.81
13	4,000	5,000	4,500	91	3,092	2.63	89.26	409.59	4,078.07	6.79	67.64	0	3	0.00	50.00	0.00	66.35	0.00	95.09	0.00	1.63
14	5,000	7,500	6,250	145	3,237	4.19	93.45	701.73	4,779.80	11.64	79.27	1	4	16.67	66.67	2.75	69.10	3.94	99.03	0.39	1.45
15	7,500	10,000	8,750	35	3,272	1.01	94.46	334.98	5,114.78	5.56	84.83	0	4	0.00	66.67	0.00	69.10	0.00	99.03	0.00	1.35
16	10,000	20,000	15,000	81	3,353	2.34	96.80	728.34	5,843.12	12.08	96.91	0	4	0.00	66.67	0.00	69.10	0.00	99.03	0.00	1.18
17	20,000	50,000	35,000	55	3,408	1.59	98.38	38.74	5,804.38	0.64	96.27	0	4	0.00	66.67	0.00	69.10	0.00	99.03	0.00	1.19
18	50,000	100,000	75,000	12	3,420	0.35	98.73	7.39	5,811.77	0.12	96.39	0	4	0.00	66.67	0.00	69.10	0.00	99.03	0.00	1.19
19	100,000	500,000	300,000	14	3,434	0.40	99.13	80.16	5,891.93	1.33	97.72	0	4	0.00	66.67	0.00	69.10	0.00	99.03	0.00	1.17
20	500,000	UP		30	3,464	0.87	100.00	137.58	6,029.51	2.28	100.00	2	6	33.33	100.00	0.68	69.78	0.97	100.00	0.49	1.16
				3,464				6,029.51		6						69.78					1.16



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 28 IRIAN JAYA BARAT

UNDERWRITING YEAR 2020

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020

DATA POSITION TO : 31/12/2020

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	425	425	5.75	5.75	188.97	188.97	2.84	2.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	410	835	5.55	11.30	64.69	253.66	0.97	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	843	1,678	11.41	22.70	315.53	569.19	4.74	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	815	2,493	11.03	33.73	364.42	933.60	5.47	14.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	857	3,350	11.60	45.33	705.09	1,638.70	10.59	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	619	3,969	8.38	53.70	1,128.59	2,767.29	16.96	41.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	875	4,844	11.84	65.54	864.71	3,631.99	12.99	54.56	1	1	4.76	4.76	10.32	10.32	1.55	1.55	1.19	0.28			
8	1,000	1,500	1,250	490	5,334	6.63	72.17	1,005.98	4,637.97	15.11	69.68	2	3	9.52	14.29	56.55	66.87	8.50	10.05	5.62	1.44			
9	1,500	2,000	1,750	352	5,686	4.76	76.93	847.91	5,485.87	12.74	82.42	0	3	0.00	14.29	0.00	66.87	0.00	10.05	0.00	1.22			
10	2,000	2,500	2,250	229	5,915	3.10	80.03	581.86	6,067.73	8.74	91.16	2	5	9.52	23.81	5.09	71.97	0.77	10.82	0.88	1.19			
11	2,500	3,000	2,750	242	6,157	3.27	83.30	998.88	5,068.85	15.01	76.15	2	7	9.52	33.33	153.82	225.78	23.12	33.94	15.40	4.45			
12	3,000	4,000	3,500	267	6,424	3.61	86.92	1,041.88	6,110.74	15.65	91.80	0	7	0.00	33.33	0.00	225.78	0.00	33.94	0.00	3.69			
13	4,000	5,000	4,500	147	6,571	1.99	88.91	1,158.25	7,268.98	17.40	109.20	2	9	9.52	42.86	2.22	228.00	0.33	34.27	0.19	3.14			
14	5,000	7,500	6,250	255	6,826	3.45	92.36	2,915.85	4,353.13	43.81	65.40	3	12	14.29	57.14	210.11	438.11	31.58	65.86	7.21	10.06			
15	7,500	10,000	8,750	120	6,946	1.62	93.98	963.70	5,316.84	14.48	79.88	2	14	9.52	66.67	124.83	562.94	18.76	84.62	12.95	10.59			
16	10,000	20,000	15,000	221	7,167	2.99	96.97	783.15	6,099.99	11.77	91.64	2	16	9.52	76.19	49.91	612.86	7.50	92.12	6.37	10.05			
17	20,000	50,000	35,000	121	7,288	1.64	98.61	1,217.70	7,317.68	18.29	109.94	2	18	9.52	85.71	8.48	621.34	1.28	93.40	0.70	8.49			
18	50,000	100,000	75,000	49	7,337	0.66	99.27	354.66	7,672.35	5.33	115.26	1	19	4.76	90.48	43.79	665.13	6.58	99.98	12.35	8.67			
19	100,000	500,000	300,000	42	7,379	0.57	99.84	340.54	8,012.89	5.12	120.38	2	21	9.52	100.00	0.13	665.26	0.02	100.00	0.04	8.30			
20	500,000	UP		12	7,391	0.16	100.00	1,356.62	6,656.27	20.38	100.00	0	21	0.00	100.00	0.00	665.26	0.00	100.00	0.00	9.99			
				7,391					6,656.27					21					665.26					9.99





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 30 BANGKA BELITUNG  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,277	2,277	20.39	20.39	241.13	241.13	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,358	3,635	12.16	32.56	96.05	337.18	0.85	2.97	1	1	10.00	10.00	3.50	3.50	7.07	7.07	3.64	1.04			
3	100	200	150	1,744	5,379	15.62	48.18	305.80	642.98	2.69	5.66	0	1	0.00	10.00	0.00	3.50	0.00	7.07	0.00	0.54			
4	200	300	250	876	6,255	7.85	56.02	185.81	828.80	1.64	7.30	0	1	0.00	10.00	0.00	3.50	0.00	7.07	0.00	0.42			
5	300	500	400	1,203	7,458	10.77	66.80	474.05	1,302.84	4.18	11.47	0	1	0.00	10.00	0.00	3.50	0.00	7.07	0.00	0.27			
6	500	750	625	500	8,169	6.37	73.17	435.48	1,738.33	3.84	15.31	1	2	10.00	20.00	0.00	3.50	0.00	7.07	0.00	0.20			
7	750	1,000	875	607	8,776	5.44	78.60	567.20	2,305.53	5.00	20.31	1	3	10.00	30.00	11.80	15.30	23.85	30.92	2.08	0.66			
8	1,000	1,500	1,250	456	9,232	4.08	82.69	714.51	3,020.04	6.29	26.60	1	4	10.00	40.00	0.43	15.73	0.87	31.79	0.06	0.52			
9	1,500	2,000	1,750	390	9,622	3.49	86.18	590.93	3,610.97	5.20	31.80	0	4	0.00	40.00	0.00	15.73	0.00	31.79	0.00	0.44			
10	2,000	2,500	2,250	217	9,839	1.94	88.12	481.08	4,092.05	4.24	36.04	1	5	10.00	50.00	10.50	26.23	21.22	53.01	2.18	0.64			
11	2,500	3,000	2,750	171	10,010	1.53	89.66	522.94	4,614.99	4.61	40.65	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.57			
12	3,000	4,000	3,500	142	10,152	1.27	90.93	520.50	5,135.49	4.58	45.23	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.51			
13	4,000	5,000	4,500	139	10,291	1.24	92.17	647.36	5,782.85	5.70	50.93	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.45			
14	5,000	7,500	6,250	144	10,435	1.29	93.46	621.50	6,404.35	5.47	56.40	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.41			
15	7,500	10,000	8,750	117	10,552	1.05	94.51	671.41	7,075.76	5.91	62.32	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.37			
16	10,000	20,000	15,000	195	10,747	1.75	96.26	1,283.80	8,359.56	11.31	73.62	0	5	0.00	50.00	0.00	26.23	0.00	53.01	0.00	0.31			
17	20,000	50,000	35,000	186	10,933	1.67	97.92	1,404.45	9,764.01	12.37	85.99	3	8	30.00	80.00	14.96	41.18	30.23	83.23	1.06	0.42			
18	50,000	100,000	75,000	116	11,049	1.04	98.96	656.17	10,420.18	5.78	91.77	1	9	10.00	90.00	7.45	48.63	15.05	98.29	1.14	0.47			
19	100,000	500,000	300,000	102	11,151	0.91	99.87	894.48	11,314.66	7.88	99.65	1	10	10.00	100.00	0.85	49.48	1.71	100.00	0.09	0.44			
20	500,000	UP		14	11,165	0.13	100.00	39.69	11,354.36	0.35	100.00	0	10	0.00	100.00	0.00	49.48	0.00	100.00	0.00	0.44			
				11,165					11,354.36					10					49.48					0.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 31 GORONTALO  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	530	530	7.01	7.01	154.34	154.34	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	521	1,051	6.89	13.90	106.39	260.73	1.22	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,702	2,753	22.51	36.41	628.67	889.40	7.20	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	812	3,565	10.74	47.14	266.77	1,156.16	3.06	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	981	4,546	12.97	60.12	628.20	1,784.36	7.19	20.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	492	5,038	6.51	66.62	433.75	2,218.11	4.97	25.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	322	5,360	4.26	70.88	360.33	2,578.45	4.13	29.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	712	6,072	9.42	80.30	662.47	3,240.92	7.59	37.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	222	6,294	2.94	83.23	444.74	3,685.66	5.09	42.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	161	6,455	2.13	85.36	319.12	4,004.77	3.65	45.87	1	1	25.00	25.00	6.57	6.57	40.97	40.97	2.06	0.16
11	2,500	3,000	2,750	129	6,584	1.71	87.07	528.85	4,533.63	6.06	51.92	0	1	0.00	25.00	0.00	6.57	0.00	40.97	0.00	0.14
12	3,000	4,000	3,500	152	6,736	2.01	89.08	419.76	4,953.38	4.81	56.73	0	1	0.00	25.00	0.00	6.57	0.00	40.97	0.00	0.13
13	4,000	5,000	4,500	100	6,836	1.32	90.40	435.20	5,388.58	4.98	61.72	0	1	0.00	25.00	0.00	6.57	0.00	40.97	0.00	0.12
14	5,000	7,500	6,250	150	6,986	1.98	92.38	731.63	6,120.21	8.38	70.10	0	1	0.00	25.00	0.00	6.57	0.00	40.97	0.00	0.11
15	7,500	10,000	8,750	82	7,068	1.08	93.47	370.34	6,490.55	4.24	74.34	0	1	0.00	25.00	0.00	6.57	0.00	40.97	0.00	0.10
16	10,000	20,000	15,000	200	7,268	2.64	96.11	1,043.68	7,534.23	11.95	86.29	3	4	75.00	100.00	9.47	16.04	59.03	100.00	0.91	0.21
17	20,000	50,000	35,000	137	7,405	1.81	97.92	601.44	8,135.67	6.89	93.18	0	4	0.00	100.00	0.00	16.04	0.00	100.00	0.00	0.20
18	50,000	100,000	75,000	88	7,493	1.16	99.09	427.12	8,562.80	4.89	98.07	0	4	0.00	100.00	0.00	16.04	0.00	100.00	0.00	0.19
19	100,000	500,000	300,000	59	7,552	0.78	99.87	112.19	8,674.98	1.28	99.36	0	4	0.00	100.00	0.00	16.04	0.00	100.00	0.00	0.18
20	500,000	UP		10	7,562	0.13	100.00	56.31	8,731.29	0.64	100.00	0	4	0.00	100.00	0.00	16.04	0.00	100.00	0.00	0.18
				7,562					8,731.29				4				16.04				0.18



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 32 RIAU KEPULAUAN  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,128	4,128	10.98	10.98	1,900.35	1,900.35	3.65	3.65	1	1	1.75	1.75	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,310	6,438	6.14	17.13	464.64	2,365.00	0.89	4.54	0	1	0.00	1.75	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5,101	11,539	13.57	30.69	1,300.47	3,665.47	2.50	7.04	2	3	3.51	5.26	48.63	48.63	1.59	1.59	3.74	1.33			
4	200	300	250	2,946	14,485	7.84	38.53	1,008.75	4,674.22	1.94	8.98	0	3	0.00	5.26	0.00	48.63	0.00	1.59	0.00	1.04			
5	300	500	400	5,537	20,022	14.73	53.26	3,316.65	7,990.86	6.37	15.34	2	5	3.51	8.77	17.27	65.90	0.56	2.15	0.52	0.82			
6	500	750	625	3,354	23,376	8.92	62.18	2,523.40	10,514.26	4.85	20.19	0	5	0.00	8.77	0.00	65.90	0.00	2.15	0.00	0.63			
7	750	1,000	875	3,869	27,245	10.29	72.47	4,078.20	14,592.46	7.83	28.02	0	5	0.00	8.77	0.00	65.90	0.00	2.15	0.00	0.45			
8	1,000	1,500	1,250	2,863	30,108	7.62	80.09	3,875.26	18,467.72	7.44	35.46	9	14	15.79	24.56	689.86	755.76	22.53	24.68	17.80	4.09			
9	1,500	2,000	1,750	1,609	31,717	4.28	84.37	3,066.16	21,533.89	5.89	41.35	4	18	7.02	31.58	631.23	1,386.99	20.62	45.30	20.59	6.44			
10	2,000	2,500	2,250	834	32,551	2.22	86.59	2,268.52	23,802.41	4.36	45.70	6	24	10.53	42.11	135.59	1,522.58	4.43	49.73	5.98	6.40			
11	2,500	3,000	2,750	665	33,216	1.77	88.35	1,950.16	25,752.56	3.74	49.45	3	27	5.26	47.37	7.19	1,529.77	0.23	49.96	0.37	5.94			
12	3,000	4,000	3,500	644	33,860	1.71	90.07	2,703.47	28,456.03	5.19	54.64	1	28	1.75	49.12	0.65	1,530.42	0.02	49.98	0.02	5.38			
13	4,000	5,000	4,500	507	34,367	1.35	91.42	2,281.64	30,737.67	4.38	59.02	5	33	8.77	57.89	516.98	2,047.40	16.88	66.87	22.66	6.66			
14	5,000	7,500	6,250	635	35,002	1.69	93.11	3,732.24	34,469.91	7.17	66.19	3	36	5.26	63.16	898.92	2,946.32	29.36	96.23	24.09	8.55			
15	7,500	10,000	8,750	403	35,405	1.07	94.18	3,406.40	37,876.30	6.54	72.73	0	36	0.00	63.16	0.00	2,946.32	0.00	96.23	0.00	7.78			
16	10,000	20,000	15,000	641	36,046	1.71	95.88	5,264.67	43,140.97	10.11	82.84	2	38	3.51	66.67	1.98	2,948.30	0.06	96.29	0.04	6.83			
17	20,000	50,000	35,000	620	36,666	1.65	97.53	4,767.05	47,908.03	9.15	91.99	2	40	3.51	70.18	35.25	2,983.55	1.15	97.44	0.74	6.23			
18	50,000	100,000	75,000	339	37,005	0.90	98.43	3,122.61	51,030.64	6.00	97.99	4	44	7.02	77.19	68.01	3,051.56	2.22	99.67	2.18	5.98			
19	100,000	500,000	300,000	367	37,372	0.98	99.41	3,746.46	54,777.09	7.19	105.18	10	54	17.54	94.74	8.90	3,060.47	0.29	99.96	0.24	5.59			
20	500,000	UP		222	37,594	0.59	100.00	2,697.67	52,079.43	5.18	100.00	3	57	5.26	100.00	1.33	3,061.80	0.04	100.00	0.05	5.88			
				37,594					52,079.43					57					3,061.80					5.88



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 33 KALIMANTAN UTARA  
UNDERWRITING YEAR 2020  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2020  
DATA POSITION TO : 31/12/2020  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1	1	1.61	1.61	0.76	0.76	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	1.61	3.23	0.18	0.94	0.09	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	5	4.84	8.06	3.04	2.10	1.45	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	11	9.68	17.74	1.45	3.55	0.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	15	6.45	24.19	0.00	3.55	0.00	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	17	3.23	27.42	2.05	1.49	0.98	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	19	3.23	30.65	2.64	1.14	1.26	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	25	9.68	40.32	14.78	15.92	7.04	7.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	33	12.90	53.23	22.52	38.44	10.73	18.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	42	14.52	67.74	26.33	64.77	12.55	30.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	44	3.23	70.97	5.93	70.71	2.83	33.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	46	3.23	74.19	8.49	79.20	4.05	37.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	49	4.84	79.03	16.54	95.74	7.88	45.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	52	4.84	83.87	9.15	104.89	4.36	49.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	56	6.45	90.32	33.24	138.12	15.84	65.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	57	1.61	91.94	19.24	157.36	9.17	75.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	59	3.23	95.16	32.32	189.68	15.41	90.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	60	1.61	96.77	6.51	196.19	3.10	93.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	61	1.61	98.39	2.56	198.75	1.22	94.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	62	1.61	100.00	11.06	209.81	5.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				62					209.81			0						0.00				0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 34 SULAWESI BARAT  
 UNDERWRITING YEAR : 2020  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2020  
 DATA POSITION TO : 31/12/2020  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	172	172	13.59	13.59	66.82	66.82	5.62	5.62	2	2	16.67	16.67	31.90	31.90	32.81	32.81	47.74	47.74			
2	50	100	75	287	459	22.67	36.26	26.29	93.11	2.21	7.83	0	2	0.00	16.67	0.00	31.90	0.00	32.81	0.00	34.26			
3	100	200	150	300	759	23.70	59.95	44.56	137.67	3.75	11.57	1	3	8.33	25.00	65.32	97.22	67.19	100.00	146.59	70.62			
4	200	300	250	70	829	5.53	65.48	25.34	163.01	2.13	13.70	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	59.64			
5	300	500	400	67	896	5.29	70.77	51.48	214.48	4.33	18.03	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	45.33			
6	500	750	625	29	925	2.29	73.06	27.37	241.86	2.30	20.33	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	40.20			
7	750	1,000	875	33	958	2.61	75.67	82.30	324.16	6.92	27.25	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	29.99			
8	1,000	1,500	1,250	77	1,035	6.08	81.75	99.31	423.47	8.35	35.59	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	22.96			
9	1,500	2,000	1,750	34	1,069	2.69	84.44	32.38	455.86	2.72	38.31	0	3	0.00	25.00	0.00	97.22	0.00	100.00	0.00	21.33			
10	2,000	2,500	2,250	25	1,094	1.97	86.41	20.34	476.20	1.71	40.02	6	9	50.00	75.00	0.00	97.22	0.00	100.00	0.00	20.42			
11	2,500	3,000	2,750	14	1,108	1.11	87.52	44.11	520.31	3.71	43.73	3	12	25.00	100.00	0.00	97.22	0.00	100.00	0.00	18.69			
12	3,000	4,000	3,500	12	1,120	0.95	88.47	126.29	646.60	10.61	54.35	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	15.04			
13	4,000	5,000	4,500	20	1,140	1.58	90.05	69.47	716.07	5.84	60.18	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	13.58			
14	5,000	7,500	6,250	47	1,187	3.71	93.76	157.91	873.97	13.27	73.46	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	11.12			
15	7,500	10,000	8,750	7	1,194	0.55	94.31	12.38	886.35	1.04	74.50	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	10.97			
16	10,000	20,000	15,000	26	1,220	2.05	96.37	99.48	985.83	8.36	82.86	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	9.86			
17	20,000	50,000	35,000	15	1,235	1.18	97.55	53.12	1,038.96	4.46	87.32	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	9.36			
18	50,000	100,000	75,000	8	1,243	0.63	98.18	3.30	1,042.26	0.28	87.60	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	9.33			
19	100,000	500,000	300,000	18	1,261	1.42	99.61	141.80	1,184.05	11.92	99.52	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	8.21			
20	500,000	UP		5	1,266	0.39	100.00	5.73	1,189.78	0.48	100.00	0	12	0.00	100.00	0.00	97.22	0.00	100.00	0.00	8.17			
				1,266					1,189.78					12					97.22					8.17
<b>GRANT TOTAL</b>				2,521,897					3,462,900.36					10,107					326,977.68					



# RISK AND LOSS PROFILE 2021

## 5.1 ALL CLASS OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

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

UNDERWRITING YEAR : 2021

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	122,105	122,105	9.54	9.54	31,716.35	31,716.35	1.83	1.83	20	20	4.75	4.75	183.38	183.38	1.27	1.27	0.58	0.58
2	50	100	75	133,856	255,961	10.46	20.00	16,070.33	47,786.68	0.93	2.76	13	33	3.09	7.84	168.63	352.01	1.17	2.44	1.05	0.74
3	100	200	150	196,997	452,958	15.39	35.40	46,887.44	94,674.12	2.71	5.47	11	44	2.61	10.45	199.58	551.59	1.38	3.82	0.43	0.58
4	200	300	250	110,143	563,101	8.61	44.00	35,109.95	129,784.07	2.03	7.50	25	69	5.94	16.39	178.51	730.09	1.24	5.06	0.51	0.56
5	300	500	400	170,536	733,637	13.33	57.33	71,215.71	200,999.78	4.12	11.61	30	99	7.13	23.52	699.13	1,429.22	4.85	9.91	0.98	0.71
6	500	750	625	95,782	829,419	7.48	64.81	67,021.44	268,021.22	3.87	15.49	30	129	7.13	30.64	465.86	1,895.08	3.23	13.14	0.70	0.71
7	750	1,000	875	85,519	914,938	6.68	71.50	78,231.56	346,252.78	4.52	20.01	17	146	4.04	34.68	922.47	2,817.55	6.40	19.54	1.18	0.81
8	1,000	1,500	1,250	90,919	1,005,857	7.10	78.60	99,305.27	445,558.05	5.74	25.75	28	174	6.65	41.33	416.97	3,234.52	2.89	22.43	0.42	0.73
9	1,500	2,000	1,750	49,747	1,055,604	3.89	82.49	86,757.06	532,315.11	5.01	30.76	17	191	4.04	45.37	3,543.41	6,777.92	24.57	47.00	4.08	1.27
10	2,000	2,500	2,250	29,603	1,085,207	2.31	84.80	61,993.26	594,308.37	3.58	34.34	9	200	2.14	47.51	270.48	7,048.40	1.88	48.87	0.44	1.19
11	2,500	3,000	2,750	23,883	1,109,090	1.87	86.67	63,198.53	657,506.90	3.65	37.99	10	210	2.38	49.88	140.10	7,188.50	0.97	49.85	0.22	1.09
12	3,000	4,000	3,500	30,420	1,139,510	2.38	89.05	93,805.61	751,312.51	5.42	43.41	13	223	3.09	52.97	612.19	7,800.70	4.25	54.09	0.65	1.04
13	4,000	5,000	4,500	19,776	1,159,286	1.55	90.59	81,792.57	833,105.08	4.73	48.14	22	245	5.23	58.19	633.15	8,433.85	4.39	58.48	0.77	1.01
14	5,000	7,500	6,250	26,759	1,186,045	2.09	92.68	134,848.38	967,953.46	7.79	55.93	19	264	4.51	62.71	2,517.24	10,951.09	17.46	75.94	1.87	1.13
15	7,500	10,000	8,750	16,759	1,202,804	1.31	93.99	114,061.23	1,082,014.69	6.59	62.52	7	271	1.66	64.37	233.26	11,184.35	1.62	77.55	0.20	1.03
16	10,000	20,000	15,000	27,453	1,230,257	2.15	96.14	228,215.97	1,310,230.66	13.19	75.71	28	299	6.65	71.02	2,931.18	14,115.53	20.33	97.88	1.28	1.08
17	20,000	50,000	35,000	22,581	1,252,838	1.76	97.90	202,658.76	1,512,889.42	11.71	87.42	25	324	5.94	76.96	143.27	14,258.80	0.99	98.87	0.07	0.94
18	50,000	100,000	75,000	10,698	1,263,536	0.84	98.74	84,505.00	1,597,394.42	4.88	92.31	28	352	6.65	83.61	62.53	14,321.33	0.43	99.31	0.07	0.90
19	100,000	500,000	300,000	11,675	1,275,211	0.91	99.65	104,578.39	1,701,972.81	6.04	98.35	37	389	8.79	92.40	95.23	14,416.56	0.66	99.97	0.09	0.85
20	500,000	<b>UP</b>		4,482	1,279,693	0.35	100.00	28,576.80	1,730,549.61	1.65	100.00	32	421	7.60	100.00	4.74	14,421.30	0.03	100.00	0.02	0.83
<b>TOTAL</b>				1,279,693				1,730,549.61				421				14,421.31					0.83

## 5.2 GROUP BY OF BUSINESS



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : EARTH QUAKE

UNDERWRITING YEAR : 2021

OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	9,899	9,899	5.02	5.02	5,521.69	5,521.69	1.96	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	17,694	27,593	8.97	13.99	852.58	6,374.27	0.30	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	24,814	52,407	12.58	26.57	2,396.48	8,770.75	0.85	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	15,032	67,439	7.62	34.19	2,397.17	11,167.92	0.85	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	31,139	98,578	15.79	49.98	7,425.99	18,593.91	2.63	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12,186	110,764	6.18	56.16	6,952.50	25,546.41	2.46	9.05	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13,322	124,086	6.75	62.91	8,715.96	34,262.37	3.09	12.14	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	19,096	143,182	9.68	72.60	12,780.73	47,043.10	4.53	16.66	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8,468	151,650	4.29	76.89	11,184.13	58,227.23	3.96	20.63	2	3	66.67	100.00	406.47	406.47	100.00	100.00	3.63	0.70	
10	2,000	2,500	2,250	5,408	157,058	2.74	79.63	8,492.76	66,719.99	3.01	23.63	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.61	
11	2,500	3,000	2,750	4,156	161,214	2.11	81.74	8,501.86	75,221.85	3.01	26.65	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.54	
12	3,000	4,000	3,500	5,930	167,144	3.01	84.75	13,972.69	89,194.54	4.95	31.60	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.46	
13	4,000	5,000	4,500	3,630	170,774	1.84	86.59	12,426.30	101,620.84	4.40	36.00	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.40	
14	5,000	7,500	6,250	5,370	176,144	2.72	89.31	22,596.60	124,217.44	8.00	44.00	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.33	
15	7,500	10,000	8,750	3,314	179,458	1.68	90.99	19,711.83	143,929.27	6.98	50.98	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.28	
16	10,000	20,000	15,000	5,538	184,996	2.81	93.80	40,712.42	184,641.69	14.42	65.41	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.22	
17	20,000	50,000	35,000	4,948	189,944	2.51	96.31	41,020.37	225,662.06	14.53	79.94	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.18	
18	50,000	100,000	75,000	2,652	192,596	1.34	97.65	20,736.41	246,398.48	7.35	87.28	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.16	
19	100,000	500,000	300,000	3,182	195,778	1.61	99.26	26,724.58	273,123.06	9.47	96.75	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.15	
20	500,000	<b>UP</b>		1,451	197,229	0.74	100.00	9,178.39	282,301.45	3.25	100.00	0	3	0.00	100.00	0.00	406.47	0.00	100.00	0.00	0.14	
				197,229					282,301.45					3			406.47					0.14



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : FIRE  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	60,259	60,259	8.78	8.78	13,204.88	13,204.88	2.04	2.04	12	12	14.81	14.81	167.72	167.72	4.60	4.60	1.27	1.27			
2	50	100	75	90,858	151,117	13.24	22.02	13,779.65	26,984.53	2.13	4.17	4	16	4.94	19.75	61.17	228.89	1.68	6.28	0.44	0.85			
3	100	200	150	132,702	283,819	19.34	41.36	39,847.43	66,831.96	6.16	10.32	9	25	11.11	30.86	185.58	414.47	5.09	11.37	0.47	0.62			
4	200	300	250	71,892	355,711	10.48	51.83	27,791.29	94,623.25	4.29	14.62	8	33	9.88	40.74	26.45	440.92	0.73	12.09	0.10	0.47			
5	300	500	400	92,433	448,144	13.47	65.30	50,067.28	144,690.53	7.73	22.35	13	46	16.05	56.79	89.03	529.95	2.44	14.53	0.18	0.37			
6	500	750	625	57,824	505,968	8.43	73.73	43,264.57	187,955.10	6.68	29.03	8	54	9.88	66.67	109.79	639.73	3.01	17.54	0.25	0.34			
7	750	1,000	875	46,058	552,026	6.71	80.44	46,045.21	234,000.31	7.11	36.15	4	58	4.94	71.60	8.05	647.79	0.22	17.76	0.02	0.28			
8	1,000	1,500	1,250	38,625	590,651	5.63	86.07	51,333.76	285,334.07	7.93	44.08	4	62	4.94	76.54	70.19	717.97	1.92	19.69	0.14	0.25			
9	1,500	2,000	1,750	22,597	613,248	3.29	89.36	42,093.05	327,427.12	6.50	50.58	6	68	7.41	83.95	1,278.40	1,996.37	35.05	54.74	3.04	0.61			
10	2,000	2,500	2,250	12,541	625,789	1.83	91.19	28,141.93	355,569.05	4.35	54.93	1	69	1.23	85.19	0.00	1,996.37	0.00	54.74	0.00	0.56			
11	2,500	3,000	2,750	9,858	635,647	1.44	92.63	27,253.54	382,822.60	4.21	59.14	2	71	2.47	87.65	29.91	2,026.28	0.82	55.56	0.11	0.53			
12	3,000	4,000	3,500	11,388	647,035	1.66	94.29	37,227.22	420,049.82	5.75	64.89	1	72	1.23	88.89	13.07	2,039.35	0.36	55.92	0.04	0.49			
13	4,000	5,000	4,500	7,248	654,283	1.06	95.34	30,622.69	450,672.50	4.73	69.62	1	73	1.23	90.12	10.00	2,049.35	0.27	56.19	0.03	0.45			
14	5,000	7,500	6,250	8,910	663,193	1.30	96.64	45,626.58	496,299.08	7.05	76.66	2	75	2.47	92.59	1,494.90	3,544.25	40.99	97.19	3.28	0.71			
15	7,500	10,000	8,750	5,249	668,442	0.76	97.40	34,384.18	530,683.26	5.31	81.98	0	75	0.00	92.59	0.00	3,544.25	0.00	97.19	0.00	0.67			
16	10,000	20,000	15,000	7,995	676,437	1.17	98.57	58,598.15	589,281.41	9.05	91.03	3	78	3.70	96.30	100.40	3,644.65	2.75	99.94	0.17	0.62			
17	20,000	50,000	35,000	5,484	681,921	0.80	99.37	38,196.94	627,478.35	5.90	96.93	1	79	1.23	97.53	0.00	3,644.65	0.00	99.94	0.00	0.58			
18	50,000	100,000	75,000	2,036	683,957	0.30	99.67	9,989.79	637,468.14	1.54	98.47	2	81	2.47	100.00	2.21	3,646.86	0.06	100.00	0.02	0.57			
19	100,000	500,000	300,000	1,673	685,630	0.24	99.91	6,841.07	644,309.20	1.06	99.53	0	81	0.00	100.00	0.00	3,646.86	0.00	100.00	0.00	0.57			
20	500,000	UP		621	686,251	0.09	100.00	3,055.22	647,364.43	0.47	100.00	0	81	0.00	100.00	0.00	3,646.86	0.00	100.00	0.00	0.56			
				686,251					647,364.43					81					3,646.86					0.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

CLASS OF BUSSINESS : IAR  
 UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	51,939	51,939	13.14	13.14	12,989.61	12,989.61	1.63	1.63	8	8	2.37	2.37	15.66	15.66	0.15	0.15	0.12	0.12			
2	50	100	75	25,302	77,241	6.40	19.54	1,438.03	14,427.64	0.18	1.81	9	17	2.67	5.04	107.46	123.12	1.04	1.19	7.47	0.85			
3	100	200	150	39,470	116,711	9.99	29.53	4,641.89	19,069.53	0.58	2.39	2	19	0.59	5.64	14.00	137.12	0.14	1.32	0.30	0.72			
4	200	300	250	23,163	139,874	5.86	35.39	4,908.60	23,978.13	0.61	3.00	17	36	5.04	10.68	152.06	289.18	1.47	2.79	3.10	1.21			
5	300	500	400	46,807	186,681	11.84	47.23	13,660.02	37,638.15	1.71	4.71	17	53	5.04	15.73	610.10	899.27	5.88	8.67	4.47	2.39			
6	500	750	625	25,626	212,307	6.48	53.72	16,711.89	54,350.04	2.09	6.80	21	74	6.23	21.96	356.07	1,255.35	3.43	12.11	2.13	2.31			
7	750	1,000	875	25,988	238,295	6.58	60.29	23,329.60	77,679.64	2.92	9.72	13	87	3.86	25.82	914.41	2,169.76	8.82	20.93	3.92	2.79			
8	1,000	1,500	1,250	33,053	271,348	8.36	68.65	34,987.68	112,667.32	4.38	14.10	24	111	7.12	32.94	346.78	2,516.54	3.34	24.27	0.99	2.23			
9	1,500	2,000	1,750	18,581	289,929	4.70	73.36	33,286.98	145,954.30	4.16	18.26	9	120	2.67	35.61	1,858.54	4,375.08	17.93	42.20	5.58	3.00			
10	2,000	2,500	2,250	11,595	301,524	2.93	76.29	25,234.65	171,188.95	3.16	21.42	8	128	2.37	37.98	270.48	4,645.56	2.61	44.81	1.07	2.71			
11	2,500	3,000	2,750	9,834	311,358	2.49	78.78	27,328.29	198,517.24	3.42	24.84	8	136	2.37	40.36	110.19	4,755.76	1.06	45.87	0.40	2.40			
12	3,000	4,000	3,500	13,066	324,424	3.31	82.08	42,464.77	240,982.01	5.31	30.15	12	148	3.56	43.92	599.12	5,354.88	5.78	51.65	1.41	2.22			
13	4,000	5,000	4,500	8,871	333,295	2.24	84.33	38,610.49	279,592.50	4.83	34.98	21	169	6.23	50.15	623.15	5,978.03	6.01	57.66	1.61	2.14			
14	5,000	7,500	6,250	12,456	345,751	3.15	87.48	66,467.32	346,059.82	8.32	43.30	17	186	5.04	55.19	1,022.34	7,000.37	9.86	67.52	1.54	2.02			
15	7,500	10,000	8,750	8,188	353,939	2.07	89.55	59,898.74	405,958.55	7.49	50.79	7	193	2.08	57.27	233.26	7,233.63	2.25	69.77	0.39	1.78			
16	10,000	20,000	15,000	13,909	367,848	3.52	93.07	128,760.57	534,719.13	16.11	66.90	25	218	7.42	64.69	2,830.78	10,064.41	27.30	97.07	2.20	1.88			
17	20,000	50,000	35,000	12,147	379,995	3.07	96.14	123,409.16	658,128.29	15.44	82.34	24	242	7.12	71.81	143.27	10,207.68	1.38	98.45	0.12	1.55			
18	50,000	100,000	75,000	6,010	386,005	1.52	97.66	53,778.80	711,907.09	6.73	89.07	26	268	7.72	79.53	60.31	10,268.00	0.58	99.04	0.11	1.44			
19	100,000	500,000	300,000	6,820	392,825	1.73	99.39	71,012.75	782,919.83	8.88	97.96	37	305	10.98	90.50	95.23	10,363.23	0.92	99.95	0.13	1.32			
20	500,000	UP		2,410	395,235	0.61	100.00	16,343.18	799,263.02	2.04	100.00	32	337	9.50	100.00	4.74	10,367.97	0.05	100.00	0.03	1.30			
				395,235					799,263.02					337					10,367.97					1.30



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

CLASS OF BUSSINESS : LOP  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	0.82	0.82	0.18	0.18	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	10	0.20	1.02	0.07	0.25	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	21	1.12	2.15	1.64	1.89	0.10	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	56	77	5.73	7.87	12.89	14.77	0.80	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	157	234	16.05	23.93	62.41	77.19	3.85	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	146	380	14.93	38.85	92.48	169.67	5.71	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	151	531	15.44	54.29	140.78	310.45	8.69	19.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	145	676	14.83	69.12	203.10	513.55	12.53	31.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	101	777	10.33	79.45	192.91	706.46	11.90	43.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	59	836	6.03	85.48	123.92	830.38	7.65	51.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	871	3.58	89.06	114.84	945.22	7.09	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	36	907	3.68	92.74	140.93	1,086.15	8.70	67.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	934	2.76	95.50	133.09	1,219.24	8.21	75.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	23	957	2.35	97.85	157.89	1,377.12	9.74	84.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	965	0.82	98.67	66.49	1,443.61	4.10	89.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	976	1.12	99.80	144.82	1,588.44	8.94	98.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	978	0.20	100.00	32.28	1,620.72	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	750,000	0	978	0.20	100.00	0.00	1,620.72	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	978	0.20	100.00	0.00	1,620.72	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	978	0.20	100.00	0.00	1,620.72	1.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				978					1,620.72					0					0.00					0.00
<b>GRANT TOTAL</b>				1,279,693					1,730,549.61					421					14,421.29					



## 5.3 GROUP BY OCCUPATION CODE – 2 DIGIT



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	65	65	2.63	2.63	65.65	65.65	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	29	94	1.17	3.80	2.34	67.99	0.02	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	45	139	1.82	5.63	8.38	76.37	0.07	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	41	180	1.66	7.28	11.42	87.79	0.09	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	91	271	3.68	10.97	114.12	201.91	0.90	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	48	319	1.94	12.91	38.07	239.98	0.30	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	51	370	2.06	14.97	67.73	307.72	0.53	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	50	420	2.02	17.00	57.16	364.88	0.45	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	47	467	1.90	18.90	91.22	456.11	0.72	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	26	493	1.05	19.95	53.13	509.24	0.42	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	60	553	2.43	22.38	140.28	649.52	1.11	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	55	608	2.23	24.61	196.89	846.40	1.55	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	62	670	2.51	27.11	154.66	1,001.07	1.22	7.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	110	780	4.45	31.57	429.53	1,430.59	3.39	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	107	887	4.33	35.90	716.07	2,146.66	5.65	16.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	242	1,129	9.79	45.69	1,601.87	3,748.53	12.63	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	373	1,502	15.10	60.79	2,136.49	5,885.01	16.85	46.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	169	1,671	6.84	67.62	942.62	6,827.63	7.44	53.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	391	2,062	15.82	83.45	3,994.41	10,822.04	31.51	85.36	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		409	2,471	16.55	100.00	1,855.99	12,678.03	14.64	100.00	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2,471					12,678.03					2			0.00			0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	125	125	6.29	6.29	103.38	103.38	1.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	81	206	4.08	10.37	12.46	115.85	0.13	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	96	302	4.83	15.21	23.95	139.80	0.24	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	335	1.66	16.87	16.12	155.91	0.16	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	94	429	4.73	21.60	57.01	212.92	0.58	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	92	521	4.63	26.23	82.13	295.05	0.83	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	62	583	3.12	29.36	95.99	391.04	0.97	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	86	669	4.33	33.69	144.45	535.50	1.46	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	72	741	3.63	37.31	134.05	669.55	1.35	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	49	790	2.47	39.78	134.21	803.76	1.36	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	844	2.72	42.50	177.45	981.20	1.79	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	69	913	3.47	45.97	312.28	1,293.48	3.15	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	55	968	2.77	48.74	368.25	1,661.73	3.72	16.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	97	1,065	4.88	53.63	564.38	2,226.12	5.70	22.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	42	1,107	2.11	55.74	355.58	2,581.70	3.59	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	204	1,311	10.27	66.01	1,556.47	4,138.17	15.72	41.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	240	1,551	12.08	78.10	1,902.27	6,040.44	19.21	61.00	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	178	1,729	8.96	87.06	1,582.70	7,623.14	15.98	76.98	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	190	1,919	9.57	96.63	1,828.37	9,451.51	18.46	95.44	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		67	1,986	3.37	100.00	451.45	9,902.96	4.56	100.00	1	3	33.33	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,986					9,902.96					3					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	304	304	3.49	3.49	602.85	602.85	1.44	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	108	412	1.24	4.72	14.54	617.39	0.03	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	199	611	2.28	7.01	54.45	671.84	0.13	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	178	789	2.04	9.05	60.90	732.74	0.15	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	278	1,067	3.19	12.23	168.46	901.21	0.40	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	284	1,351	3.26	15.49	229.85	1,131.05	0.55	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	328	1,679	3.76	19.25	344.14	1,475.20	0.82	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	434	2,113	4.98	24.23	600.96	2,076.15	1.43	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	348	2,461	3.99	28.22	571.96	2,648.11	1.37	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	277	2,738	3.18	31.39	654.34	3,302.45	1.56	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	268	3,006	3.07	34.46	474.26	3,776.71	1.13	9.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	396	3,402	4.54	39.00	1,042.34	4,819.05	2.49	11.50	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	360	3,762	4.13	43.13	1,480.88	6,299.93	3.53	15.04	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	611	4,373	7.01	50.14	2,721.72	9,021.65	6.50	21.53	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	513	4,886	5.88	56.02	2,962.71	11,984.36	7.07	28.60	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	984	5,870	11.28	67.30	7,393.40	19,377.77	17.65	46.25	4	5	50.00	62.50	2,606.05	2,606.05	100.00	100.00	35.25	13.45			
17	20,000	50,000	35,000	1,143	7,013	13.10	80.41	9,401.82	28,779.59	22.44	68.69	1	6	12.50	75.00	0.00	2,606.05	0.00	100.00	0.00	9.06			
18	50,000	100,000	75,000	598	7,611	6.86	87.26	4,267.13	33,046.72	10.18	78.87	0	6	0.00	75.00	0.00	2,606.05	0.00	100.00	0.00	7.89			
19	100,000	500,000	300,000	762	8,373	8.74	96.00	5,859.67	38,906.38	13.98	92.85	1	7	12.50	87.50	0.00	2,606.05	0.00	100.00	0.00	6.70			
20	500,000	<b>UP</b>		349	8,722	4.00	100.00	2,993.88	41,900.27	7.15	100.00	1	8	12.50	100.00	0.00	2,606.05	0.00	100.00	0.00	6.22			
				8,722					41,900.27					8					2,606.05					6.22



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23 CHIMECAL/S/OIL/GAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	458	458	2.91	2.91	2,313.24	2,313.24	1.91	1.91	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	116	574	0.74	3.65	41.79	2,355.03	0.03	1.95	0	1	0.00	14.29	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	162	736	1.03	4.67	107.50	2,462.53	0.09	2.03	1	2	14.29	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	120	856	0.76	5.44	81.45	2,543.98	0.07	2.10	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	370	1,226	2.35	7.79	286.87	2,830.86	0.24	2.34	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	411	1,637	2.61	10.40	538.02	3,368.88	0.44	2.78	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	531	2,168	3.37	13.77	901.37	4,270.25	0.74	3.53	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	702	2,870	4.46	18.23	1,518.38	5,788.63	1.25	4.78	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	648	3,518	4.12	22.35	1,688.50	7,477.13	1.40	6.18	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	572	4,090	3.63	25.98	1,859.62	9,336.75	1.54	7.72	0	2	0.00	28.57	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	521	4,611	3.31	29.29	2,279.21	11,615.97	1.88	9.60	2	4	28.57	57.14	17.01	17.01	100.00	100.00	0.75	0.15			
12	3,000	4,000	3,500	890	5,501	5.65	34.94	4,041.42	15,657.38	3.34	12.94	0	4	0.00	57.14	0.00	17.01	0.00	100.00	0.00	0.11			
13	4,000	5,000	4,500	712	6,213	4.52	39.46	4,012.85	19,670.23	3.32	16.25	1	5	14.29	71.43	0.00	17.01	0.00	100.00	0.00	0.09			
14	5,000	7,500	6,250	1,290	7,503	8.19	47.66	9,512.87	29,183.10	7.86	24.12	0	5	0.00	71.43	0.00	17.01	0.00	100.00	0.00	0.06			
15	7,500	10,000	8,750	1,011	8,514	6.42	54.08	9,310.14	38,493.24	7.69	31.81	0	5	0.00	71.43	0.00	17.01	0.00	100.00	0.00	0.04			
16	10,000	20,000	15,000	2,180	10,694	13.85	67.92	23,271.72	61,764.96	19.23	51.04	1	6	14.29	85.71	0.00	17.01	0.00	100.00	0.00	0.03			
17	20,000	50,000	35,000	2,169	12,863	13.78	81.70	25,515.18	87,280.14	21.08	72.12	1	7	14.29	100.00	0.00	17.01	0.00	100.00	0.00	0.02			
18	50,000	100,000	75,000	1,132	13,995	7.19	88.89	12,739.83	100,019.97	10.53	82.65	0	7	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.02			
19	100,000	500,000	300,000	1,165	15,160	7.40	96.29	17,580.24	117,600.21	14.53	97.18	0	7	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.01			
20	500,000	UP		584	15,744	3.71	100.00	3,414.22	121,014.43	2.82	100.00	0	7	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.01			
				15,744					121,014.43					7					17.01					0.01



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	604	604	4.44	4.44	915.75	915.75	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	432	1,036	3.18	7.62	118.39	1,034.14	0.20	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	625	1,661	4.60	12.22	320.23	1,354.37	0.55	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	535	2,196	3.94	16.16	341.68	1,696.05	0.59	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	826	3,022	6.08	22.23	785.96	2,482.01	1.35	4.27	1	1	6.25	6.25	1.35	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	732	3,754	5.39	27.62	972.71	3,454.72	1.67	5.94	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	761	4,515	5.60	33.22	1,423.16	4,877.87	2.45	8.39	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	808	5,323	5.94	39.16	1,650.83	6,528.71	2.84	11.23	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	611	5,934	4.50	43.66	1,788.16	8,316.87	3.08	14.31	0	1	0.00	6.25	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	476	6,410	3.50	47.16	1,501.71	9,818.57	2.58	16.89	2	3	12.50	18.75	4.35	4.35	1.82	1.82	0.29	0.04			
11	2,500	3,000	2,750	391	6,801	2.88	50.04	1,347.18	11,165.75	2.32	19.21	0	3	0.00	18.75	0.00	4.35	0.00	1.82	0.00	0.04			
12	3,000	4,000	3,500	547	7,348	4.02	54.06	2,591.57	13,757.33	4.46	23.67	0	3	0.00	18.75	0.00	4.35	0.00	1.82	0.00	0.03			
13	4,000	5,000	4,500	443	7,791	3.26	57.32	2,029.49	15,786.82	3.49	27.16	2	5	12.50	31.25	66.77	71.12	27.88	29.70	3.29	0.45			
14	5,000	7,500	6,250	635	8,426	4.67	61.99	4,043.49	19,830.31	6.96	34.11	0	5	0.00	31.25	0.00	71.12	0.00	29.70	0.00	0.36			
15	7,500	10,000	8,750	590	9,016	4.34	66.33	3,642.57	23,472.88	6.27	40.38	1	6	6.25	37.50	0.00	71.12	0.00	29.70	0.00	0.30			
16	10,000	20,000	15,000	1,100	10,116	8.09	74.43	10,171.77	33,644.65	17.50	57.88	3	9	18.75	56.25	167.34	238.46	69.87	99.57	1.65	0.71			
17	20,000	50,000	35,000	1,317	11,433	9.69	84.12	10,873.71	44,518.36	18.71	76.59	1	10	6.25	62.50	1.03	239.49	0.43	100.00	0.01	0.54			
18	50,000	100,000	75,000	912	12,345	6.71	90.83	5,757.44	50,275.81	9.90	86.49	1	11	6.25	68.75	0.00	239.49	0.00	100.00	0.00	0.48			
19	100,000	500,000	300,000	988	13,333	7.27	98.09	6,905.92	57,181.73	11.88	98.37	5	16	31.25	100.00	0.00	239.49	0.00	100.00	0.00	0.42			
20	500,000	UP		259	13,592	1.91	100.00	946.50	58,128.23	1.63	100.00	0	16	0.00	100.00	0.00	239.49	0.00	100.00	0.00	0.41			
				13,592					58,128.23					16					239.49					0.41



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	365	365	3.40	3.40	929.25	929.25	1.40	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	213	578	1.98	5.38	100.14	1,029.38	0.15	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	272	850	2.53	7.91	189.62	1,219.01	0.29	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	281	1,131	2.62	10.53	173.81	1,392.81	0.26	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	444	1,575	4.13	14.66	425.20	1,818.01	0.64	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	360	1,935	3.35	18.01	507.20	2,325.21	0.76	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	506	2,441	4.71	22.72	810.39	3,135.60	1.22	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	574	3,015	5.34	28.06	1,152.81	4,288.41	1.74	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	509	3,524	4.74	32.80	1,377.56	5,665.97	2.08	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	309	3,833	2.88	35.67	998.83	6,664.80	1.51	10.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	341	4,174	3.17	38.85	1,300.33	7,965.13	1.96	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	511	4,685	4.76	43.60	2,195.34	10,160.47	3.31	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	431	5,116	4.01	47.61	1,999.69	12,160.16	3.01	18.33	1	1	6.67	6.67	17.10	17.10	66.22	66.22	0.86	0.14			
14	5,000	7,500	6,250	725	5,841	6.75	54.36	4,218.60	16,378.76	6.36	24.69	0	1	0.00	6.67	0.00	17.10	0.00	66.22	0.00	0.10			
15	7,500	10,000	8,750	538	6,379	5.01	59.37	4,155.52	20,534.28	6.26	30.96	0	1	0.00	6.67	0.00	17.10	0.00	66.22	0.00	0.08			
16	10,000	20,000	15,000	1,140	7,519	10.61	69.98	9,934.34	30,468.62	14.98	45.93	1	2	6.67	13.33	0.26	17.36	1.02	67.23	0.00	0.06			
17	20,000	50,000	35,000	1,324	8,843	12.32	82.30	11,639.36	42,107.98	17.55	63.48	1	3	6.67	20.00	0.61	17.97	2.37	69.60	0.01	0.04			
18	50,000	100,000	75,000	629	9,472	5.85	88.15	5,041.40	47,149.38	7.60	71.08	5	8	33.33	53.33	6.63	24.61	25.69	95.29	0.13	0.05			
19	100,000	500,000	300,000	831	10,303	7.73	95.89	14,757.81	61,907.19	22.25	93.33	6	14	40.00	93.33	0.95	25.55	3.66	98.95	0.01	0.04			
20	500,000	UP		442	10,745	4.11	100.00	4,423.81	66,331.00	6.67	100.00	1	15	6.67	100.00	0.27	25.82	1.05	100.00	0.01	0.04			
				10,745					66,331.00					15					25.82					0.04



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	596	596	7.90	7.90	873.30	873.30	1.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	387	983	5.13	13.03	254.30	1,127.60	0.49	2.18	1	1	50.00	50.00	19.69	19.69	100.00	100.00	7.74	1.75			
3	100	200	150	385	1,368	5.10	18.13	404.52	1,532.12	0.78	2.96	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	1.29			
4	200	300	250	263	1,631	3.49	21.61	382.58	1,914.70	0.74	3.70	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	1.03			
5	300	500	400	306	1,937	4.06	25.67	687.88	2,602.58	1.33	5.03	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.76			
6	500	750	625	274	2,211	3.63	29.30	630.51	3,233.09	1.22	6.25	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.61			
7	750	1,000	875	284	2,495	3.76	33.06	774.69	4,007.78	1.50	7.75	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.49			
8	1,000	1,500	1,250	395	2,890	5.23	38.30	1,203.84	5,211.62	2.33	10.07	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.38			
9	1,500	2,000	1,750	260	3,150	3.45	41.74	1,221.78	6,433.40	2.36	12.43	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.31			
10	2,000	2,500	2,250	215	3,365	2.85	44.59	1,249.39	7,682.79	2.41	14.85	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.26			
11	2,500	3,000	2,750	186	3,551	2.46	47.06	1,157.15	8,839.94	2.24	17.08	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.22			
12	3,000	4,000	3,500	343	3,894	4.55	51.60	2,032.34	10,872.28	3.93	21.01	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.18			
13	4,000	5,000	4,500	347	4,241	4.60	56.20	2,313.53	13,185.80	4.47	25.48	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.15			
14	5,000	7,500	6,250	540	4,781	7.16	63.36	4,689.48	17,875.28	9.06	34.54	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.11			
15	7,500	10,000	8,750	390	5,171	5.17	68.53	4,063.10	21,938.38	7.85	42.40	0	1	0.00	50.00	0.00	19.69	0.00	100.00	0.00	0.09			
16	10,000	20,000	15,000	796	5,967	10.55	79.08	10,860.81	32,799.20	20.99	63.38	1	2	50.00	100.00	0.00	19.69	0.00	100.00	0.00	0.06			
17	20,000	50,000	35,000	830	6,797	11.00	90.07	11,142.06	43,941.26	21.53	84.92	0	2	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.04			
18	50,000	100,000	75,000	409	7,206	5.42	95.49	4,297.85	48,239.11	8.31	93.22	0	2	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.04			
19	100,000	500,000	300,000	283	7,489	3.75	99.24	2,952.07	51,191.18	5.70	98.93	0	2	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.04			
20	500,000	<b>UP</b>		57	7,546	0.76	100.00	554.82	51,746.00	1.07	100.00	0	2	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.04			
				7,546					51,746.00					2					19.69					0.04





**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2,880	2,880	6.81	6.81	1,911.56	1,911.56	2.23	2.23	3	3	6.00	6.00	5.01	5.01	0.48	0.48	0.26	0.26	
2	50	100	75	2,203	5,083	5.21	12.03	362.64	2,274.20	0.42	2.65	0	3	0.00	6.00	0.00	5.01	0.00	0.48	0.00	0.22	
3	100	200	150	2,874	7,957	6.80	18.83	825.78	3,099.98	0.96	3.62	3	6	6.00	12.00	62.03	67.05	5.95	6.43	7.51	2.16	
4	200	300	250	2,404	10,361	5.69	24.51	812.93	3,912.91	0.95	4.57	0	6	0.00	12.00	0.00	67.05	0.00	6.43	0.00	1.71	
5	300	500	400	3,321	13,682	7.86	32.37	1,494.40	5,407.31	1.74	6.31	1	7	2.00	14.00	42.60	109.65	4.08	10.51	2.85	2.03	
6	500	750	625	2,439	16,121	5.77	38.14	1,585.31	6,992.62	1.85	8.16	1	8	2.00	16.00	0.00	109.65	0.00	10.51	0.00	1.57	
7	750	1,000	875	2,447	18,568	5.79	43.93	1,302.65	8,295.27	1.52	9.68	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	1.32	
8	1,000	1,500	1,250	2,653	21,221	6.28	50.21	1,850.63	10,145.90	2.16	11.84	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	1.08	
9	1,500	2,000	1,750	1,943	23,164	4.60	54.81	1,891.74	12,037.65	2.21	14.05	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	0.91	
10	2,000	2,500	2,250	2,008	25,172	4.75	59.56	1,677.57	13,715.21	1.96	16.01	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	0.80	
11	2,500	3,000	2,750	1,429	26,601	3.38	62.94	1,616.09	15,331.30	1.89	17.89	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	0.72	
12	3,000	4,000	3,500	3,195	29,796	7.56	70.50	3,129.56	18,460.86	3.65	21.55	0	8	0.00	16.00	0.00	109.65	0.00	10.51	0.00	0.59	
13	4,000	5,000	4,500	1,101	30,897	2.61	73.10	2,816.92	21,277.78	3.29	24.83	3	11	6.00	22.00	9.37	119.01	0.90	11.41	0.33	0.56	
14	5,000	7,500	6,250	1,955	32,852	4.63	77.73	5,558.79	26,836.57	6.49	31.32	5	16	10.00	32.00	734.17	853.18	70.40	81.81	13.21	3.18	
15	7,500	10,000	8,750	941	33,793	2.23	79.96	5,066.15	31,902.72	5.91	37.23	1	17	2.00	34.00	145.55	998.74	13.96	95.76	2.87	3.13	
16	10,000	20,000	15,000	2,179	35,972	5.16	85.11	12,625.18	44,527.90	14.73	51.97	5	22	10.00	44.00	0.68	999.42	0.07	95.83	0.01	2.24	
17	20,000	50,000	35,000	2,549	38,521	6.03	91.14	16,194.97	60,722.87	18.90	70.87	5	27	10.00	54.00	30.75	1,030.17	2.95	98.78	0.19	1.70	
18	50,000	100,000	75,000	1,460	39,981	3.45	94.60	10,959.02	71,681.88	12.79	83.66	7	34	14.00	68.00	6.38	1,036.55	0.61	99.39	0.06	1.45	
19	100,000	500,000	300,000	1,914	41,895	4.53	99.13	12,296.78	83,978.66	14.35	98.01	6	40	12.00	80.00	4.49	1,041.04	0.43	99.82	0.04	1.24	
20	500,000	<b>UP</b>		369	42,264	0.87	100.00	1,706.11	85,684.76	1.99	100.00	10	50	20.00	100.00	1.88	1,042.92	0.18	100.00	0.11	1.22	
				42,264					85,684.76					50					1,042.92			1.22



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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	65	65	3.20	3.20	18.83	18.83	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	51	116	2.51	5.70	3.95	22.78	0.05	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	57	173	2.80	8.51	8.32	31.10	0.10	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	38	211	1.87	10.37	8.64	39.73	0.10	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	75	286	3.69	14.06	25.83	65.56	0.30	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	323	1.82	15.88	23.03	88.59	0.26	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	53	376	2.61	18.49	61.35	149.94	0.70	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	65	441	3.20	21.68	68.58	218.52	0.79	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	49	490	2.41	24.09	66.55	285.08	0.76	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	51	541	2.51	26.60	75.02	360.09	0.86	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	36	577	1.77	28.37	71.11	431.20	0.82	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	626	2.41	30.78	129.07	560.27	1.48	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	50	676	2.46	33.24	197.18	757.46	2.26	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	52	728	2.56	35.79	256.01	1,013.47	2.94	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	70	798	3.44	39.23	401.79	1,415.25	4.61	16.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	117	915	5.75	44.99	889.01	2,304.26	10.20	26.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	209	1,124	10.28	55.26	1,353.93	3,658.19	15.53	41.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	178	1,302	8.75	64.01	822.12	4,480.31	9.43	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	411	1,713	20.21	84.22	2,234.06	6,714.37	25.62	77.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		321	2,034	15.78	100.00	2,005.19	8,719.56	23.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,034					8,719.56					1					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COM

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	115,647	115,647	9.87	9.87	22,132.38	22,132.38	1.76	1.76	16	16	5.05	5.05	178.37	178.37	1.70	1.70	0.81	0.81	
2	50	100	75	129,660	245,307	11.07	20.94	13,441.10	35,573.48	1.07	2.82	12	28	3.79	8.83	148.94	327.30	1.42	3.13	1.11	0.92	
3	100	200	150	192,095	437,402	16.40	37.34	44,780.19	80,353.67	3.55	6.38	7	35	2.21	11.04	137.55	464.85	1.31	4.44	0.31	0.58	
4	200	300	250	106,194	543,596	9.07	46.41	33,158.95	113,512.62	2.63	9.01	25	60	7.89	18.93	178.51	643.36	1.70	6.14	0.54	0.57	
5	300	500	400	164,657	708,253	14.06	60.47	67,073.86	180,586.48	5.32	14.33	28	88	8.83	27.76	656.52	1,299.88	6.27	12.41	0.98	0.72	
6	500	750	625	91,043	799,296	7.77	68.24	62,334.81	242,921.30	4.95	19.28	29	117	9.15	36.91	465.86	1,765.74	4.45	16.86	0.75	0.73	
7	750	1,000	875	80,448	879,744	6.87	75.11	72,397.95	315,319.24	5.75	25.02	17	134	5.36	42.27	922.47	2,688.21	8.81	25.67	1.27	0.85	
8	1,000	1,500	1,250	85,042	964,786	7.26	82.37	90,867.79	406,187.04	7.21	32.23	28	162	8.83	51.10	416.97	3,105.18	3.98	29.66	0.46	0.76	
9	1,500	2,000	1,750	45,166	1,009,952	3.86	86.22	77,670.91	483,857.95	6.16	38.40	17	179	5.36	56.47	3,543.41	6,648.59	33.84	63.50	4.56	1.37	
10	2,000	2,500	2,250	25,550	1,035,502	2.18	88.41	53,540.83	537,398.78	4.25	42.65	7	186	2.21	58.68	266.13	6,914.72	2.54	66.04	0.50	1.29	
11	2,500	3,000	2,750	20,554	1,056,056	1.75	90.16	54,457.59	591,856.37	4.32	46.97	8	194	2.52	61.20	123.09	7,037.81	1.18	67.22	0.23	1.19	
12	3,000	4,000	3,500	24,277	1,080,333	2.07	92.23	77,896.41	669,752.78	6.18	53.15	12	206	3.79	64.98	612.19	7,650.00	5.85	73.06	0.79	1.14	
13	4,000	5,000	4,500	16,162	1,096,495	1.38	93.61	66,087.43	735,840.21	5.24	58.39	15	221	4.73	69.72	539.91	8,189.91	5.16	78.22	0.82	1.11	
14	5,000	7,500	6,250	20,583	1,117,078	1.76	95.37	101,985.09	837,825.30	8.09	66.49	14	235	4.42	74.13	1,783.07	9,972.98	17.03	95.25	1.75	1.19	
15	7,500	10,000	8,750	12,467	1,129,545	1.06	96.43	82,445.73	920,271.03	6.54	73.03	5	240	1.58	75.71	87.71	10,060.69	0.84	96.09	0.11	1.09	
16	10,000	20,000	15,000	18,376	1,147,921	1.57	98.00	148,259.22	1,068,530.25	11.77	84.79	13	253	4.10	79.81	156.86	10,217.55	1.50	97.59	0.11	0.96	
17	20,000	50,000	35,000	12,280	1,160,201	1.05	99.05	110,580.99	1,179,111.24	8.78	93.57	15	268	4.73	84.54	110.87	10,328.42	1.06	98.64	0.10	0.88	
18	50,000	100,000	75,000	4,903	1,165,104	0.42	99.47	36,468.98	1,215,580.22	2.89	96.46	14	282	4.42	88.96	49.51	10,377.93	0.47	99.12	0.14	0.85	
19	100,000	500,000	300,000	4,602	1,169,706	0.39	99.86	34,644.08	1,250,224.30	2.75	99.21	17	299	5.36	94.32	89.79	10,467.72	0.86	99.98	0.26	0.84	
20	500,000	UP		1,604	1,171,310	0.14	100.00	9,911.93	1,260,136.23	0.79	100.00	18	317	5.68	100.00	2.59	10,470.31	0.02	100.00	0.03	0.83	
				1,171,310					1,260,136.23					317					10,470.31			0.83



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 30 KINA

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	56	56	8.79	8.79	9.01	9.01	0.30	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	69	2.04	10.83	5.22	14.23	0.17	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	105	5.65	16.48	38.48	52.71	1.26	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	123	2.83	19.31	15.98	68.69	0.52	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	153	4.71	24.02	47.08	115.77	1.55	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	180	4.24	28.26	39.38	155.15	1.29	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	23	203	3.61	31.87	36.76	191.91	1.21	6.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	56	259	8.79	40.66	115.16	307.07	3.78	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	51	310	8.01	48.67	156.99	464.06	5.15	15.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	35	345	5.49	54.16	157.65	621.71	5.17	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	24	369	3.77	57.93	91.06	712.76	2.99	23.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	387	2.83	60.75	94.41	807.18	3.10	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	417	4.71	65.46	132.83	940.01	4.36	30.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	112	529	17.58	83.05	571.58	1,511.58	18.76	49.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	43	572	6.75	89.80	540.25	2,051.84	17.73	67.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	42	614	6.59	96.39	733.58	2,785.42	24.08	91.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	632	2.83	99.22	189.59	2,975.01	6.22	97.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	634	0.31	99.53	31.02	3,006.03	1.02	98.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	637	0.47	100.00	40.31	3,046.34	1.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	637	0.00	100.00	0.00	3,046.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				637					3,046.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 31 PERKEBUNAN SERAT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	825	825	35.47	35.47	1,747.16	1,747.16	18.08	18.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	507	1,332	21.80	57.27	1,699.42	3,446.58	17.59	35.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	139	1,471	5.98	63.24	118.10	3,564.68	1.22	36.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	1,508	1.59	64.83	44.44	3,609.12	0.46	37.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	39	1,547	1.68	66.51	41.70	3,650.82	0.43	37.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	33	1,580	1.42	67.93	35.94	3,686.76	0.37	38.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	22	1,602	0.95	68.87	7.38	3,694.14	0.08	38.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	50	1,652	2.15	71.02	60.93	3,755.07	0.63	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	1,692	1.72	72.74	78.21	3,833.28	0.81	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	33	1,725	1.42	74.16	68.97	3,902.25	0.71	40.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	1,742	0.73	74.89	77.44	3,979.69	0.80	41.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	68	1,810	2.92	77.82	125.96	4,105.64	1.30	42.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	1,827	0.73	78.55	48.87	4,154.51	0.51	42.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	1,872	1.93	80.48	252.17	4,406.68	2.61	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	37	1,909	1.59	82.07	317.63	4,724.32	3.29	48.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	71	1,980	3.05	85.12	768.59	5,492.91	7.95	56.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	107	2,087	4.60	89.72	1,199.87	6,692.78	12.42	69.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	114	2,201	4.90	94.63	1,466.34	8,159.12	15.17	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	109	2,310	4.69	99.31	1,205.53	9,364.65	12.48	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	2,326	0.69	100.00	298.84	9,663.49	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,326					9,663.49					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 32 REKREASI DAN TEMPAT BERLIBUR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	1,000	1,500	1,250	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	2,000	2,500	2,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	500,000	<b>UP</b>		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1					4.79					0					0.00		



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	115	115	36.51	36.51	94.00	94.00	5.90	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	56	171	17.78	54.29	14.04	108.03	0.88	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12	183	3.81	58.10	7.91	115.95	0.50	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	184	0.32	58.41	1.04	116.99	0.07	7.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	189	1.59	60.00	7.34	124.32	0.46	7.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	191	0.63	60.63	4.48	128.81	0.28	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	194	0.95	61.59	8.00	136.81	0.50	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	198	1.27	62.86	13.73	150.55	0.86	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	201	0.95	63.81	19.43	169.98	1.22	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	203	0.63	64.44	22.01	191.98	1.38	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	205	0.63	65.08	9.39	201.37	0.59	12.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	206	0.32	65.40	13.22	214.59	0.83	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	212	1.90	67.30	149.99	364.58	9.41	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	216	1.27	68.57	44.68	409.26	2.80	25.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	226	3.17	71.75	83.98	493.23	5.27	30.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	248	6.98	78.73	150.01	643.24	9.41	40.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	22	270	6.98	85.71	528.54	1,171.78	33.17	73.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	14	284	4.44	90.16	128.55	1,300.33	8.07	81.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	310	8.25	98.41	279.14	1,579.46	17.52	99.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	315	1.59	100.00	14.06	1,593.52	0.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				315					1,593.52					0					0.00					0.00
<b>GRANT TOTAL</b>				1,279,693.0					1,730,549.6					421.0					14,421.29					

## 5.4 ALL OCCUPATION





**IndonesiaRe**  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

**UNDERWRITING YEAR** 2021  
**OCCUPATION CODE** 20 MINING (UNDERGROUND OR ABOVE GROUND) OF

**DATA POSITION FROM** : 01/01/2021  
**DATA POSITION TO** : 31/12/2021  
**PROCESSING DATE** : 12/10/2021

BAND	SUM INSURED (In million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.47	0.47	24.29	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	1.47	1.95	75.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	<b>UP</b>		0	2	0.00	100.00	0.00	1.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				1.95				0				0.00				0.00			



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	3	3	2.11	2.11	0.06	0.06	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	10	13	7.04	9.15	0.09	0.15	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	12	25	8.45	17.61	0.32	0.47	0.33	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	29	2.82	20.42	0.09	0.56	0.09	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	38	6.34	26.76	0.37	0.93	0.38	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	41	2.11	28.87	1.31	2.24	1.38	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	44	2.11	30.99	2.30	4.54	2.41	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	48	2.82	33.80	0.05	4.60	0.06	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	49	0.70	34.51	1.58	6.17	1.65	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	50	0.70	35.21	2.99	9.16	3.13	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	51	0.70	35.92	0.14	9.30	0.15	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	52	0.70	36.62	0.10	9.40	0.10	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	53	0.70	37.32	2.92	12.32	3.06	12.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	54	0.70	38.03	5.75	18.08	6.02	18.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	55	0.70	38.73	2.88	20.95	3.01	21.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	62	4.93	43.66	16.04	37.00	16.80	38.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	72	7.04	50.70	19.54	56.53	20.46	59.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	84	8.45	59.15	47.51	104.04	49.75	108.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	13	97	9.15	68.31	19.87	123.92	20.81	129.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		45	142	31.69	100.00	28.43	95.49	29.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				142				95.49				0					0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 201 ALUMUNIUUM WORKS (FOUNDRIES)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.76	2.76	1.53	1.53	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.69	3.45	0.04	1.57	0.00	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	1.38	4.83	0.18	1.75	0.01	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	10	2.07	6.90	2.09	3.84	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	14	2.76	9.66	1.73	5.57	0.06	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	18	2.76	12.41	2.47	8.04	0.08	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	25	4.83	17.24	13.48	21.53	0.45	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	26	0.69	17.93	1.13	22.66	0.04	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	29	2.07	20.00	3.65	26.31	0.12	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	31	1.38	21.38	1.04	27.35	0.03	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	42	7.59	28.97	31.86	59.21	1.05	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	45	2.07	31.03	12.79	72.00	0.42	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	49	2.76	33.79	19.22	91.22	0.64	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	62	8.97	42.76	86.54	177.76	2.86	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	66	2.76	45.52	30.30	208.06	1.00	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	28	94	19.31	64.83	270.88	478.95	8.96	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	107	8.97	73.79	129.31	608.26	4.28	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	119	8.28	82.07	67.71	675.96	2.24	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	19	138	13.10	95.17	2,333.78	3,009.74	77.22	99.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	145	4.83	100.00	12.57	3,022.31	0.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				145					3,022.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.00	4.00	0.92	0.92	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.00	8.00	1.84	2.75	0.79	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.00	12.00	4.98	7.73	2.14	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.00	16.00	5.16	12.90	2.22	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	4.00	20.00	0.59	13.49	0.26	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	4.00	24.00	5.41	18.90	2.33	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	4.00	28.00	5.07	23.97	2.18	10.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	4.00	32.00	3.00	26.97	1.29	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	4.00	36.00	14.00	40.97	6.03	17.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	4.00	40.00	17.50	58.47	7.53	25.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	4.00	44.00	3.75	62.23	1.62	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	4.00	48.00	18.86	81.09	8.12	34.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	4.00	52.00	18.91	100.00	8.14	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	4.00	56.00	18.91	118.92	8.14	51.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	4.00	60.00	18.91	137.83	8.14	59.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	4.00	64.00	18.91	156.75	8.14	67.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	4.00	68.00	18.91	175.66	8.14	75.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	20	12.00	80.00	41.58	217.24	17.90	93.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		5	25	20.00	100.00	15.01	232.26	6.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					232.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2020 IRON MINES (UNDERGROUND)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.56	5.56	0.15	0.15	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.56	11.11	0.26	0.41	0.26	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.56	16.67	0.28	0.70	0.28	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.56	22.22	0.53	1.23	0.53	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.56	27.78	0.66	1.88	0.65	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.56	33.33	0.70	2.58	0.69	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.56	38.89	1.36	3.94	1.34	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.56	44.44	1.40	5.34	1.39	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.56	50.00	3.38	8.72	3.34	8.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.56	55.56	2.17	10.89	2.15	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.56	61.11	0.00	10.89	0.00	10.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.56	66.67	11.60	22.49	11.50	22.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.56	72.22	7.64	30.12	7.57	29.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.56	77.78	14.57	44.69	14.44	44.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.56	83.33	23.79	68.49	23.58	67.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.56	88.89	13.52	82.00	13.40	81.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.56	94.44	10.49	92.49	10.40	91.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.56	100.00	8.41	100.91	8.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	18	0.00	100.00	0.00	100.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				18				100.91				0					0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2021 BLAST FURNACES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	1.69	1.69	0.07	0.07	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	3	0.85	2.54	0.24	0.31	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	4	0.85	3.39	0.40	0.71	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	0.85	4.24	0.70	1.41	0.11	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	0.85	5.08	0.80	2.21	0.13	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	0.85	5.93	2.67	4.88	0.43	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	0.85	6.78	0.11	4.99	0.02	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	6	14	5.08	11.86	1.44	6.43	0.23	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	15	0.85	12.71	0.22	6.65	0.04	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	16	0.85	13.56	3.55	10.20	0.57	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	3	19	2.54	16.10	7.25	17.45	1.16	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	7	26	5.93	22.03	17.02	34.47	2.72	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	28	1.69	23.73	5.01	39.48	0.80	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	33	4.24	27.97	26.40	65.87	4.22	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	34	0.85	28.81	6.44	72.32	1.03	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	2	36	1.69	30.51	45.56	117.87	7.28	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	17	53	14.41	44.92	92.39	210.27	14.76	33.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	3	56	2.54	47.46	55.14	265.41	8.81	42.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	24	80	20.34	67.80	160.78	426.19	25.69	68.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	<b>UP</b>		38	118	32.20	100.00	199.76	625.95	31.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				118				625.95				0						0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2022 IRON FOUNDRIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	24.55	24.55	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	24.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				24.55				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2028 MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	15.77	15.77	38.61	38.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	24.22	39.99	59.32	97.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	0.30	40.28	0.73	98.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	0.55	40.83	1.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	40.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					40.83					0					0.00					0.00		





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 203 STEELWORKS AND ROLLING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	3.61	3.61	33.74	33.74	1.31	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	17	1.51	5.12	1.02	34.76	0.04	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	22	1.51	6.63	3.48	38.24	0.14	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	31	2.71	9.34	4.87	43.11	0.19	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	15	46	4.52	13.86	10.77	53.87	0.42	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	62	4.82	18.67	17.06	70.93	0.66	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	18	80	5.42	24.10	29.13	100.06	1.13	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	91	3.31	27.41	17.92	117.97	0.70	4.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	105	4.22	31.63	48.77	166.75	1.90	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	112	2.11	33.73	17.00	183.74	0.66	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	120	2.41	36.14	48.69	232.43	1.89	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	130	3.01	39.16	85.40	317.83	3.32	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	140	3.01	42.17	44.33	362.16	1.72	14.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	156	4.82	46.99	80.70	442.86	3.14	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	25	181	7.53	54.52	230.16	673.02	8.95	26.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	25	206	7.53	62.05	139.95	812.97	5.44	31.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	242	10.84	72.89	704.36	1,517.33	27.39	59.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	261	5.72	78.61	187.59	1,704.92	7.29	66.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	38	299	11.45	90.06	227.14	1,932.06	8.83	75.13	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		33	332	9.94	100.00	639.67	2,571.72	24.87	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				332					2,571.72					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2041

DRILLING INSTALLATION(EXPLOR. AND PRODUCTION) FOR PETROLEUM

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	10.00	10.00	0.37	0.37	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.89	1.26	0.60	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	2.62	3.89	1.76	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	1.47	5.36	0.99	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	8.71	14.07	5.84	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	15.28	29.35	10.25	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	20.70	50.05	13.89	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	41.64	91.69	27.94	61.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	42.09	133.79	28.24	89.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	15.28	149.07	10.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	149.07	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					149.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2042 TRANSPORT INSTALLATIONS FOR PETROLIUM (INCLUDING PIPELINES )

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	11.34	11.34	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	11.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					11.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2043

DRILING INSTALLATIONS (EXPLORATION AND PRODUCTION) FOR NATUR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.30	1.30	1.79	1.79	0.41	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.30	2.60	1.85	3.64	0.43	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.30	3.90	1.85	5.49	0.43	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	43	51.95	55.84	88.03	93.52	20.29	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	45	2.60	58.44	2.85	96.37	0.66	22.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	46	1.30	59.74	1.38	97.76	0.32	22.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	47	1.30	61.04	3.74	101.50	0.86	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	49	2.60	63.64	7.60	109.10	1.75	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	50	1.30	64.94	3.71	112.81	0.85	26.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	53	3.90	68.83	18.11	130.91	4.17	30.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	55	2.60	71.43	13.49	144.40	3.11	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	59	5.19	76.62	20.75	165.16	4.78	38.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	64	6.49	83.12	90.64	255.80	20.89	58.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	68	5.19	88.31	73.32	329.12	16.90	75.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	72	5.19	93.51	21.31	350.43	4.91	80.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	77	6.49	100.00	83.46	433.89	19.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	77	0.00	100.00	0.00	433.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	77	0.00	100.00	0.00	433.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	77	0.00	100.00	0.00	433.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				77					433.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2044 TRANSPORT INSTALLATIONS FOR NATURAL GAS(INCLUDING PIPELINE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	1.92	1.92	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.92	3.85	0.77	0.77	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.92	5.77	1.34	2.12	0.13	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.92	7.69	1.99	4.11	0.19	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.92	9.62	0.55	4.66	0.05	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.92	11.54	0.24	4.89	0.02	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.92	13.46	4.34	9.24	0.41	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	1.92	15.38	1.88	11.12	0.18	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	1.92	17.31	15.20	26.32	1.43	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	1.92	19.23	2.34	28.66	0.22	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	1.92	21.15	5.38	34.04	0.51	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	1.92	23.08	5.46	39.50	0.51	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	1.92	25.00	2.37	41.86	0.22	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	1.92	26.92	2.43	44.30	0.23	4.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	1.92	28.85	1.21	45.50	0.11	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	1.92	30.77	5.19	50.69	0.49	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	36	38.46	69.23	200.36	251.05	18.85	23.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	40	7.69	76.92	162.01	413.06	15.24	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	48	15.38	92.31	351.66	764.72	33.08	71.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	52	7.69	100.00	298.27	1,062.99	28.06	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				52					1,062.99					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2046 TERMINALS FOR LIQUEFIED GASES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	0.38	0.38	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	1.33	1.72	0.64	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	1.75	3.47	0.85	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	1.31	4.78	0.63	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	0.44	5.21	0.21	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	0.07	5.29	0.04	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	0.12	5.40	0.06	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	0.46	5.86	0.22	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	0.58	6.45	0.28	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	0.19	6.64	0.09	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	8.00	14.64	3.86	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	22.37	37.02	10.78	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	19.90	56.92	9.59	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	29.95	86.87	14.43	41.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.26	78.95	57.81	144.68	27.85	69.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.26	84.21	15.82	160.50	7.62	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.26	89.47	9.12	169.62	4.40	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	5.26	94.74	27.36	196.98	13.18	94.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	19	5.26	100.00	10.56	207.54	5.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					207.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2047      TERMINALS FOR OTHER PRODUCTS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	2.68	2.68	3.80	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	0.16	2.84	0.23	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	0.24	3.08	0.34	4.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	0.94	4.02	1.34	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	0.89	4.92	1.27	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	1.28	6.20	1.81	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	0.43	6.62	0.60	9.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	63.91	70.54	90.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	70.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				70.54				0				0.00						0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2049 OFF SHORE FACILITIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.36	0.36	12.38	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	6	71.43	85.71	1.40	1.75	48.59	60.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	14.29	100.00	1.12	2.87	39.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	2.87	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					2.87					0					0.00					0.00







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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2051

EXTRATION AND PROCESSING ABOVE GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	4.60	4.60	0.07	0.07	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	5	9	5.75	10.34	0.44	0.51	0.63	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	10	1.15	11.49	0.12	0.63	0.17	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	4	14	4.60	16.09	0.00	0.63	0.00	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	15	1.15	17.24	0.00	0.63	0.00	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	17	2.30	19.54	0.96	1.59	1.35	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	1.15	20.69	1.24	2.83	1.76	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	1.15	21.84	1.20	4.02	1.69	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	2	21	2.30	24.14	4.44	8.46	6.29	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	22	1.15	25.29	2.08	10.54	2.94	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	23	1.15	26.44	6.45	16.99	9.14	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	24	1.15	27.59	0.00	16.99	0.00	24.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	25	1.15	28.74	0.01	16.99	0.01	24.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	26	1.15	29.89	0.02	17.01	0.02	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	27	1.15	31.03	0.00	17.01	0.00	24.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	11	38	12.64	43.68	35.48	52.49	50.27	74.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	54	18.39	62.07	0.02	52.52	0.03	74.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	13	67	14.94	77.01	15.67	68.19	22.20	96.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	8	75	9.20	86.21	0.10	68.29	0.14	96.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		12	87	13.79	100.00	2.30	70.58	3.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				87				70.58				0					0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2052

EXTRATION AND PROCESSING BELOW GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	25.00	25.00	6.58	6.58	26.79	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	5.72	12.30	23.27	50.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	6.57	18.87	26.72	76.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	5.71	24.58	23.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					24.58					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2058 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	0.02	0.02	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	0.06	0.08	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	0.07	0.15	0.06	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	48.74	48.89	42.14	42.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	5.27	54.17	4.56	46.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	2.86	57.03	2.48	49.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	1.51	58.54	1.31	50.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	2.83	61.37	2.45	53.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	5.21	66.58	4.51	57.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	1.51	68.09	1.31	58.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	2.77	70.86	2.40	61.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	0.06	70.93	0.06	61.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	2.77	73.70	2.40	63.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.26	78.95	4.17	77.88	3.61	67.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	17	10.53	89.47	25.81	103.69	22.31	89.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.26	94.74	11.65	115.34	10.08	99.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	5.26	100.00	0.33	115.67	0.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	115.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					115.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.92	1.92	0.47	0.47	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	1.92	3.85	1.00	1.47	0.45	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	1.92	5.77	2.62	4.09	1.19	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	1.92	7.69	0.35	4.43	0.16	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	1.92	9.62	2.64	7.07	1.20	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	1.92	11.54	0.68	7.75	0.31	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	1.92	13.46	0.14	7.89	0.06	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	1.92	15.38	0.70	8.59	0.32	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	1.92	17.31	0.70	9.29	0.32	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	1.92	19.23	0.70	9.99	0.32	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	1.92	21.15	0.70	10.69	0.32	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	1.92	23.08	12.83	23.52	5.84	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	1.92	25.00	9.14	32.66	4.16	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	1.92	26.92	9.14	41.80	4.16	19.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	3	17	5.77	32.69	37.19	78.99	16.91	35.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	8	25	15.38	48.08	45.27	124.26	20.59	56.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	26	1.92	50.00	19.23	143.49	8.75	65.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	15	41	28.85	78.85	61.11	204.60	27.80	93.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		11	52	21.15	100.00	15.26	219.86	6.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				52					219.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 207 HARD COAL AND LIGNITE EXTRACTION ASPHALT MINES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	0.93	0.93	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.93	1.87	1.73	1.73	0.82	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.93	2.80	3.63	5.36	1.72	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.93	3.74	0.12	5.48	0.06	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.93	4.67	0.12	5.60	0.06	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.93	5.61	4.75	10.35	2.25	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.93	6.54	4.75	5.60	2.25	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	0.93	7.48	4.64	10.23	2.19	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	0.93	8.41	0.00	10.23	0.00	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	0.93	9.35	4.42	14.65	2.09	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	0.93	10.28	9.86	24.51	4.66	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	0.93	11.21	10.11	34.62	4.78	16.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	0.93	12.15	10.11	24.51	4.78	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	0.93	13.08	0.00	24.51	0.00	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	0.93	14.02	4.17	28.68	1.97	13.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	19	3.74	17.76	21.22	49.91	10.03	23.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	38	17.76	35.51	55.87	105.77	26.41	50.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	15	53	14.02	49.53	49.70	155.48	23.50	73.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	27	80	25.23	74.77	64.39	219.87	30.44	103.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		27	107	25.23	100.00	8.34	211.53	3.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				107					211.53					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2071

EXTRATION AND PROCESSING OF HARD COAL ABOVE GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	38	38	3.43	3.43	30.18	30.18	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	43	0.45	3.88	0.28	30.46	0.01	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	14	57	1.26	5.14	1.93	32.39	0.07	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	73	1.44	6.58	2.97	35.36	0.10	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	80	0.63	7.21	2.88	38.24	0.10	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	90	0.90	8.12	5.05	43.29	0.17	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	99	0.81	8.93	7.27	50.55	0.25	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	115	1.44	10.37	23.83	74.39	0.81	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	129	1.26	11.63	14.18	88.57	0.48	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	138	0.81	12.44	23.25	111.82	0.79	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	142	0.36	12.80	0.21	112.03	0.01	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	159	1.53	14.34	37.27	149.30	1.27	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	36	195	3.25	17.58	54.66	203.96	1.86	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	243	4.33	21.91	50.21	254.17	1.71	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	56	299	5.05	26.96	227.65	481.83	7.76	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	114	413	10.28	37.24	628.36	1,110.19	21.42	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	210	623	18.94	56.18	647.85	1,758.04	22.09	59.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	80	703	7.21	63.39	280.43	2,038.47	9.56	69.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	199	902	17.94	81.33	358.98	2,397.45	12.24	81.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		207	1,109	18.67	100.00	535.76	2,933.21	18.27	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,109					2,933.21					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2072

EXTRATION AND PROCESSING OF COAL BELOW GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	22.22	44.44	0.00	0.00	0.00	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	6	22.22	66.67	1.02	1.02	2.69	2.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	11.11	77.78	10.12	11.14	26.82	29.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	11.11	88.89	23.36	34.50	61.90	91.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	11.11	100.00	3.24	37.74	8.59	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	9	0.00	100.00	1.750	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	37.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					37.74					0					0.00					0.00





IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2073 HARD COAL COKING PLANTS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	64.36	64.36	75.21	75.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	12.96	77.32	15.14	90.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	4.50	81.82	5.26	95.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.75	85.57	4.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	85.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					85.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2074 MANUFACTURE OF HARD COAL BRIQUITTES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.32	1.32	0.09	0.09	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	1.32	2.63	0.05	0.14	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	1.32	3.95	1.19	1.33	0.48	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	1.32	5.26	0.03	1.36	0.01	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	1.32	6.58	0.08	1.44	0.03	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	1.32	7.89	1.82	3.26	0.74	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	1.32	9.21	1.60	4.86	0.65	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	1.32	10.53	0.18	5.04	0.07	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	10	2.63	13.16	0.25	5.29	0.10	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	21	31	27.63	40.79	1.50	6.80	0.61	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	32	1.32	42.11	3.11	9.91	1.26	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	33	1.32	43.42	11.84	21.75	4.79	8.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	34	1.32	44.74	15.00	36.75	6.06	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	35	1.32	46.05	0.00	36.75	0.00	14.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	37	2.63	48.68	11.69	48.44	4.72	19.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	2	39	2.63	51.32	45.12	93.56	18.24	37.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	8	47	10.53	61.84	21.43	114.99	8.66	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	21	68	27.63	89.47	49.22	164.21	19.89	66.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		8	76	10.53	100.00	83.23	247.43	33.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				76					247.43					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 208 SALT MINES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	4.76	4.76	0.31	0.31	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	4.76	9.52	0.06	0.37	0.15	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	4.76	14.29	0.09	0.47	0.22	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	4.76	19.05	0.50	0.97	1.19	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	7	14.29	33.33	0.73	1.70	1.74	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	10	14.29	47.62	0.87	2.57	2.05	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	12	9.52	57.14	1.21	3.78	2.88	8.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	4.76	61.90	0.50	4.28	1.18	10.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	4.76	66.67	0.33	4.61	0.78	10.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	4.76	71.43	12.38	16.99	29.40	40.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	4.76	76.19	2.48	19.47	5.88	46.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	17	4.76	80.95	0.49	19.96	1.16	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	18	4.76	85.71	2.67	22.63	6.33	53.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	19	4.76	90.48	13.34	35.97	31.67	85.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	20	4.76	95.24	4.00	39.97	9.50	94.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	21	4.76	100.00	2.15	42.13	5.11	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	42.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	42.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	21	0.00	100.00	0.00	42.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				21					42.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.14	7.14	0.32	0.32	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.14	14.29	1.15	1.48	2.42	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.14	21.43	0.65	2.13	1.37	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.14	28.57	1.22	3.35	2.57	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.14	35.71	0.79	4.14	1.67	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.14	42.86	1.98	6.11	4.16	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.14	50.00	5.04	11.15	10.60	23.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.14	57.14	3.50	14.65	7.36	30.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.14	64.29	4.05	18.71	8.53	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.14	71.43	3.37	22.08	7.09	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.14	78.57	5.84	27.91	12.28	58.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.14	85.71	12.25	40.16	25.78	84.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	7.14	92.86	1.89	42.06	3.98	88.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	7.14	100.00	5.47	47.53	11.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	47.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					47.53					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2082 SALT EXTRACTION FROM SEA

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	3.13	3.13	28.65	28.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.77	4.90	16.18	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.33	7.23	21.33	66.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	3.70	10.92	33.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	10.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					10.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 21 STONEEARTH(ANIMAL) BONES OR SHELLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.35	0.35	0.70	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	14.29	28.57	0.26	0.61	0.53	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	14.29	42.86	2.60	3.21	5.27	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	14.29	57.14	2.50	5.71	5.07	11.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	14.29	71.43	8.30	14.01	16.83	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	14.29	85.71	27.17	41.18	55.08	83.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	14.29	100.00	8.15	49.33	16.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	7	0.00	100.00	0.00	49.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				7					49.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 210 STONE GRAVEL AND SAND EXTRACTION INSTALATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.31	3.31	21.28	21.28	3.73	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	1.99	5.30	0.22	21.51	0.04	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	15	4.64	9.93	1.10	22.61	0.19	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	16	0.66	10.60	0.17	22.77	0.03	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	23	4.64	15.23	4.52	27.30	0.79	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	30	4.64	19.87	2.03	29.33	0.36	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	36	3.97	23.84	10.25	39.58	1.80	6.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	40	2.65	26.49	4.48	44.06	0.79	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	44	2.65	29.14	6.78	50.84	1.19	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	53	5.96	35.10	17.87	68.71	3.14	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	0.66	35.76	3.86	72.58	0.68	12.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	63	5.96	41.72	30.68	103.26	5.38	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	77	9.27	50.99	35.81	139.07	6.28	24.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	89	7.95	58.94	36.75	175.82	6.45	30.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	97	5.30	64.24	27.52	203.34	4.83	35.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	125	18.54	82.78	182.84	386.18	32.09	67.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	138	8.61	91.39	112.47	498.65	19.74	87.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	144	3.97	95.36	38.96	537.61	6.84	94.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	7	151	4.64	100.00	32.24	569.84	5.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	151	0.00	100.00	0.00	569.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					569.84					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 211 CEMENT CHALK LIME AND GYPSUM WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.64	1.64	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	7	9.84	11.48	0.06	0.06	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	1.64	13.11	0.05	0.11	0.06	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.64	14.75	1.01	1.12	1.30	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	1.64	16.39	0.00	1.12	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	1.64	18.03	0.00	1.12	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	1.64	19.67	0.00	1.12	0.00	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	19	11.48	31.15	0.43	1.55	0.55	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	23	6.56	37.70	0.48	2.03	0.61	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	1.64	39.34	8.28	10.31	10.62	13.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	1.64	40.98	5.12	15.43	6.58	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	1.64	42.62	18.00	33.43	23.10	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	1.64	44.26	23.41	56.85	30.04	72.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	28	1.64	45.90	1.17	58.01	1.50	74.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	49	34.43	80.33	14.53	72.54	18.65	93.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	56	11.48	91.80	0.77	73.31	0.98	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	61	8.20	100.00	4.62	77.93	5.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	77.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	61	0.00	100.00	0.00	77.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					77.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2112 CEMENT FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	3	3	4.84	4.84	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	4	1.61	6.45	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.61	8.06	0.46	0.46	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.61	9.68	0.00	0.46	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.61	11.29	0.00	0.46	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.61	12.90	0.00	0.46	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.61	14.52	0.00	0.46	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.61	16.13	0.00	0.46	0.00	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	1.61	17.74	1.33	1.79	0.44	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	1.61	19.35	0.00	1.79	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	1.61	20.97	0.00	1.79	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	1.61	22.58	0.00	1.79	0.00	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	15	1.61	24.19	0.83	2.62	0.28	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	16	1.61	25.81	0.00	2.62	0.00	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	17	1.61	27.42	0.00	2.62	0.00	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	20	4.84	32.26	3.19	5.81	1.06	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	28	12.90	45.16	20.94	26.75	6.98	8.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	30	3.23	48.39	33.21	59.95	11.07	19.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	13	43	20.97	69.35	179.47	239.43	59.82	79.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	62	30.65	100.00	60.58	300.00	20.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				62					300.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 21121 CEMENT FACTORIES WITH

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	10.42	10.42	19.51	19.51	9.98	9.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	4.17	14.58	0.17	19.69	0.09	10.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	9	4.17	18.75	0.22	19.90	0.11	10.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	2.08	20.83	0.34	20.25	0.18	10.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	2.08	22.92	0.36	20.61	0.19	10.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	2.08	25.00	1.81	22.41	0.92	11.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	2.08	27.08	1.64	24.06	0.84	12.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	2.08	29.17	1.89	25.95	0.97	13.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	2.08	31.25	0.00	25.95	0.00	13.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	17	4.17	35.42	5.17	31.11	2.64	15.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	19	4.17	39.58	7.20	38.32	3.68	19.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	20	2.08	41.67	7.51	45.82	3.84	23.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	21	2.08	43.75	6.25	52.07	3.19	26.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	24	6.25	50.00	23.44	75.51	11.99	38.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	27	6.25	56.25	11.29	86.81	5.77	44.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	32	10.42	66.67	57.04	143.85	29.17	73.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	33	2.08	68.75	13.98	157.83	7.15	80.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	36	6.25	75.00	13.23	171.06	6.77	87.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	37	2.08	77.08	1.32	172.38	0.67	88.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		11	48	22.92	100.00	23.19	195.57	11.86	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				48					195.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 21122 CEMENT FACTORIES WITHOUT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	8	8	13.33	13.33	0.88	0.88	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	15	11.67	25.00	1.19	2.08	0.66	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	17	3.33	28.33	0.55	2.63	0.31	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	10.00	38.33	2.98	5.61	1.65	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	27	6.67	45.00	2.16	7.77	1.20	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	31	6.67	51.67	4.02	11.79	2.23	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	34	5.00	56.67	0.91	12.70	0.50	7.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	36	3.33	60.00	4.42	17.12	2.45	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	37	1.67	61.67	2.33	19.45	1.29	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	40	5.00	66.67	10.89	30.34	6.03	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	44	6.67	73.33	13.22	43.56	7.32	24.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	45	1.67	75.00	2.24	45.80	1.24	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	46	1.67	76.67	2.39	48.18	1.32	26.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	48	3.33	80.00	18.79	66.97	10.40	37.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	51	5.00	85.00	35.88	102.85	19.86	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	52	1.67	86.67	0.00	102.85	0.00	56.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	59	11.67	98.33	73.62	176.47	40.75	97.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	60	1.67	100.00	4.18	180.65	2.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	60	0.00	100.00	0.00	180.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				60					180.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2113 CEMENT AND PLASTER GOODS UNFIRED STONWARE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	30	30	5.05	5.05	2.89	2.89	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	28	58	4.71	9.76	4.45	7.34	0.18	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	86	4.71	14.48	7.95	15.29	0.32	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	104	3.03	17.51	8.95	24.24	0.36	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	50	154	8.42	25.93	28.01	52.25	1.13	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	52	206	8.75	34.68	40.70	92.95	1.65	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	227	3.54	38.22	27.09	120.04	1.10	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	252	4.21	42.42	27.71	147.75	1.12	5.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	275	3.87	46.30	34.93	182.68	1.41	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	287	2.02	48.32	24.36	207.04	0.99	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	306	3.20	51.52	28.03	235.07	1.13	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	321	2.53	54.04	71.99	307.06	2.91	12.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	331	1.68	55.72	34.16	341.21	1.38	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	25	356	4.21	59.93	91.04	432.25	3.68	17.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	361	0.84	60.77	47.09	479.34	1.91	19.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	408	7.91	68.69	246.68	726.01	9.98	29.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	87	495	14.65	83.33	651.59	1,377.61	26.36	55.73	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	39	534	6.57	89.90	523.81	1,901.42	21.19	76.92	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	54	588	9.09	98.99	478.04	2,379.46	19.34	96.26	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	594	1.01	100.00	92.37	2,471.83	3.74	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				594					2,471.83					2					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2114 FALSE TEETH PRODUCTION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	1	1	12.50	12.50	0.02	0.02	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	12.50	25.00	0.07	0.09	1.23	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	2	4	25.00	50.00	0.21	0.30	3.44	4.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	5	12.50	62.50	0.79	1.09	13.05	18.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	6	12.50	75.00	0.64	1.72	10.59	28.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	7	12.50	87.50	1.43	3.15	23.65	52.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	8	12.50	100.00	2.88	6.03	47.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	6.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8			6.03				0				0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.22	0.22	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.47	0.69	0.80	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.68	1.37	1.16	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	0.95	2.32	1.63	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	1.08	3.40	1.84	5.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	2.22	5.62	3.80	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	1.05	6.67	1.80	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	1.81	8.48	3.10	14.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	3.24	11.72	5.53	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	3.65	15.37	6.24	26.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	4.14	19.51	7.09	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.67	80.00	5.69	25.20	9.73	43.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.67	86.67	6.16	31.36	10.53	53.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.67	93.33	9.30	40.66	15.90	69.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.67	100.00	17.82	58.48	30.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	58.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	58.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	58.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	58.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					58.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2121 ASBESTOS BOARDASBESTOS FIBRESTONE SLABCONCRETE SLAB

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.35	3.35	0.27	0.27	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	13	3.91	7.26	1.47	1.75	0.13	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	22	5.03	12.29	1.71	3.46	0.15	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	26	2.23	14.53	1.45	4.91	0.12	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	31	2.79	17.32	3.03	7.93	0.26	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	38	3.91	21.23	5.38	13.31	0.46	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	44	3.35	24.58	14.05	27.36	1.21	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	61	9.50	34.08	26.63	53.99	2.29	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	66	2.79	36.87	12.09	66.08	1.04	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	70	2.23	39.11	13.19	79.27	1.13	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	76	3.35	42.46	25.25	104.52	2.17	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	88	6.70	49.16	54.29	158.81	4.67	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	90	1.12	50.28	14.37	173.18	1.24	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	105	8.38	58.66	170.54	343.72	14.66	29.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	110	2.79	61.45	32.24	375.97	2.77	32.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	17	127	9.50	70.95	248.75	624.72	21.38	53.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	30	157	16.76	87.71	306.48	931.20	26.34	80.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	11	168	6.15	93.85	149.10	1,080.30	12.82	92.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	179	6.15	100.00	83.11	1,163.41	7.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	179	0.00	100.00	0.00	1,163.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				179					1,163.41					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2122

PRODUCTS MADE OF (ANIMAL) BONES AND OR SHELLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 21221 (ANIMAL) BONE MEAL MILLS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	3.62	3.62	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	3.62	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					3.62					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2123 MINERAL WOOL

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	25.00	25.00	0.78	0.78	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	25.00	50.00	28.59	29.37	63.82	65.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	25.00	75.00	5.47	34.84	12.21	77.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	25.00	100.00	9.96	44.80	22.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	4	0.00	100.00	0.00	44.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					44.80					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 213 BRICK AND TILE WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	20.00	20.00	0.06	0.06	1.22	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	1.11	1.17	23.23	24.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	0.29	1.46	6.11	30.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	1.21	2.67	25.34	55.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	2.11	4.78	44.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	4.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					4.78					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2131

FACTORIES WHICH ONLY HAVE TUNNEL KLINS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	29.41	29.41	0.73	0.73	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12	32	17.65	47.06	2.14	2.87	1.39	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	42	14.71	61.76	2.73	5.60	1.77	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	44	2.94	64.71	0.44	6.04	0.29	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	51	10.29	75.00	3.82	9.86	2.48	6.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	54	4.41	79.41	0.99	10.85	0.65	7.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	56	2.94	82.35	1.02	11.87	0.67	7.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	57	1.47	83.82	1.89	13.77	1.23	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	58	1.47	85.29	8.39	22.15	5.46	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	59	1.47	86.76	10.84	32.99	7.05	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	60	1.47	88.24	0.00	32.99	0.00	21.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	61	1.47	89.71	23.50	56.49	15.29	36.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	62	1.47	91.18	28.60	85.09	18.61	55.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	63	1.47	92.65	12.00	97.09	7.81	63.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	64	1.47	94.12	23.80	120.89	15.49	78.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	65	1.47	95.59	20.94	141.83	13.62	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	66	1.47	97.06	0.00	141.83	0.00	92.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	67	1.47	98.53	5.26	147.09	3.43	95.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	68	1.47	100.00	6.60	153.69	4.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	68	0.00	100.00	0.00	153.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				68					153.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2132

FACTORIES WITH OTHER TYPES OF KILNS (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.15	5.15	0.27	0.27	0.15	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	3.09	8.25	0.15	0.42	0.08	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	15	7.22	15.46	2.41	2.83	1.36	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	17	2.06	17.53	0.69	3.52	0.39	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.03	18.56	0.43	3.94	0.24	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.03	19.59	0.62	4.56	0.35	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.03	20.62	0.66	5.23	0.37	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	1.03	21.65	1.25	6.48	0.71	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	1.03	22.68	0.37	6.85	0.21	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	1.03	23.71	0.31	7.16	0.17	4.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	25	2.06	25.77	10.93	18.09	6.15	10.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	27	2.06	27.84	6.45	24.54	3.63	13.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	1.03	28.87	4.29	28.82	2.41	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	1.03	29.90	2.71	31.53	1.52	17.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	1.03	30.93	1.25	32.78	0.70	18.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	33	3.09	34.02	5.26	38.04	2.96	21.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	51	18.56	52.58	50.32	88.36	28.32	49.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	42	93	43.30	95.88	77.63	165.98	43.70	93.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	97	4.12	100.00	11.66	177.65	6.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	97	0.00	100.00	0.00	177.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				97					177.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2133

MANUFACTURE OF TRANSPARENT GLASS (FRIT) FROM SILICA AND FELS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.36	6.36	33.62	33.62	6.31	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.91	7.27	0.14	33.76	0.03	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.91	8.18	0.75	34.51	0.14	6.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.91	9.09	0.28	34.78	0.05	6.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.91	10.00	0.77	35.55	0.14	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	0.91	10.91	0.00	35.55	0.00	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	14	1.82	12.73	1.21	36.77	0.23	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	15	0.91	13.64	2.83	39.60	0.53	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	19	3.64	17.27	0.67	40.27	0.13	7.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	20	0.91	18.18	1.39	38.88	0.26	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	0.91	19.09	2.86	41.74	0.54	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	0.91	20.00	2.18	43.92	0.41	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	0.91	20.91	0.91	44.83	0.17	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	24	0.91	21.82	15.66	60.49	2.94	11.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	25	0.91	22.73	2.98	63.48	0.56	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	37	10.91	33.64	68.90	132.38	12.93	24.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	61	21.82	55.45	42.32	174.69	7.94	32.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	77	14.55	70.00	131.20	305.89	24.62	57.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	27	104	24.55	94.55	221.52	527.42	41.57	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	110	5.45	100.00	5.47	532.88	1.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				110					532.88					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 21331 MANUFACTURE OF TRANSPARENT GLAAS: USING ELECTRICITY

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.21	0.21	2.06	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.66	0.87	6.57	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.22	3.10	21.97	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	7.02	10.11	69.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	10.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					10.11					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 214 PORCELAIN EARTHENWARE STONEWARE POTTERY AND CLAY REFRACTORIE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	17.65	17.65	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	5.88	23.53	1.79	1.79	4.28	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	5.88	29.41	0.15	1.94	0.36	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	5.88	35.29	0.08	2.02	0.19	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	5.88	41.18	0.15	2.17	0.36	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	5.88	47.06	3.54	5.71	8.45	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	5.88	52.94	0.20	5.91	0.48	14.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	5.88	58.82	14.65	20.56	35.02	49.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	5.88	64.71	0.27	20.83	0.65	49.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	5.88	70.59	0.28	21.11	0.67	50.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	5.88	76.47	2.47	23.58	5.90	56.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	5.88	82.35	6.56	30.14	15.69	72.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	5.88	88.24	0.13	30.01	0.32	71.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	5.88	94.12	5.50	35.51	13.15	84.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	5.88	100.00	6.33	41.83	15.12	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	41.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	41.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	41.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	41.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	17	0.00	100.00	0.00	41.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				17					41.83					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2141

FACTORIES WHICH ONLY HAVE TUNNEL KILNS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.55	4.55	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.27	6.82	0.06	0.10	0.02	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.27	9.09	0.22	0.33	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.27	11.36	1.68	2.00	0.46	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.27	13.64	2.28	4.29	0.63	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.27	15.91	3.89	8.17	1.07	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.27	18.18	3.55	11.72	0.98	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.27	20.45	2.14	13.86	0.59	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.27	22.73	2.24	16.11	0.62	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.27	25.00	1.59	17.69	0.44	4.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.27	27.27	7.15	24.84	1.98	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.27	29.55	0.19	25.04	0.05	6.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.27	31.82	4.95	29.99	1.37	8.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	16	4.55	36.36	17.28	47.27	4.77	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	18	4.55	40.91	18.49	65.76	5.11	18.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	25	15.91	56.82	58.03	123.79	16.04	34.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	7	32	15.91	72.73	80.57	204.36	22.26	56.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	35	6.82	79.55	66.33	270.69	18.33	74.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	42	15.91	95.45	89.59	360.28	24.76	99.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	44	4.55	100.00	1.63	361.91	0.45	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44					361.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2142 FACTORIES WITH OTHER TYPES OF KILNS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	4.26	4.26	8.15	8.15	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	1.06	5.32	0.06	8.21	0.01	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	1.06	6.38	0.06	8.26	0.01	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	7	1.06	7.45	0.11	8.38	0.02	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	8	1.06	8.51	1.32	9.70	0.18	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	9	1.06	9.57	1.24	10.94	0.17	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.06	10.64	2.01	12.95	0.27	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.06	11.70	1.82	14.77	0.24	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.06	12.77	1.57	16.35	0.21	2.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	1.06	13.83	2.42	18.77	0.32	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	1.06	14.89	1.64	20.41	0.22	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	1.06	15.96	4.29	24.70	0.57	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	1.06	17.02	4.55	29.25	0.61	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	18	2.13	19.15	6.44	35.69	0.86	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	20	2.13	21.28	13.13	48.82	1.75	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	27	7.45	28.72	85.88	134.70	11.48	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	15	42	15.96	44.68	123.69	258.40	16.53	34.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	19	61	20.21	64.89	171.65	430.04	22.94	57.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	27	88	28.72	93.62	195.91	625.96	26.18	83.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	94	6.38	100.00	122.32	748.28	16.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				94					748.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 215 GLASS WORKS GLASS BLOWING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	50.00	50.00	4.66	4.66	20.54	20.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	18.03	22.69	79.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	22.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				22.69				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.70	2.70	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.70	5.41	0.33	0.41	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.70	8.11	1.54	1.95	0.42	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.70	10.81	2.70	4.66	0.73	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.70	13.51	1.49	6.15	0.40	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.70	16.22	3.00	9.15	0.81	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.70	18.92	0.81	9.96	0.22	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.70	21.62	18.34	28.30	4.97	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.70	24.32	10.78	39.08	2.92	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.70	27.03	1.53	40.61	0.41	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.70	29.73	19.96	60.57	5.41	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.70	32.43	10.89	71.46	2.95	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.70	35.14	2.88	74.33	0.78	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.70	37.84	11.00	85.33	2.98	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.70	40.54	0.00	85.33	0.00	23.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	19	10.81	51.35	42.00	127.33	11.37	34.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	23	10.81	62.16	64.36	191.69	17.43	51.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	31	21.62	83.78	71.41	263.10	19.34	71.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	35	10.81	94.59	27.21	290.31	7.37	78.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	37	5.41	100.00	78.95	369.26	21.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					369.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	17.78	17.78	0.18	0.18	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	20	4.44	22.22	0.14	0.32	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	23	3.33	25.56	0.44	0.76	0.14	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	24	1.11	26.67	1.01	1.77	0.32	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	27	3.33	30.00	1.09	2.86	0.34	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	34	7.78	37.78	8.32	11.18	2.61	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	39	5.56	43.33	6.71	17.89	2.10	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	44	5.56	48.89	7.93	25.83	2.49	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	49	5.56	54.44	8.83	34.65	2.77	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	50	1.11	55.56	3.28	37.93	1.03	11.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	51	1.11	56.67	6.91	44.84	2.17	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	54	3.33	60.00	1.30	46.14	0.41	14.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	60	6.67	66.67	41.07	87.21	12.88	27.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	68	8.89	75.56	47.01	134.22	14.74	42.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	70	2.22	77.78	19.82	154.04	6.21	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	74	4.44	82.22	43.70	197.74	13.70	62.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	78	4.44	86.67	17.22	214.97	5.40	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	80	2.22	88.89	0.03	215.00	0.01	67.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	84	4.44	93.33	64.76	279.75	20.30	87.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	90	6.67	100.00	39.20	318.96	12.29	100.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				90					318.96					1					0.00			0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2158 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.30	0.30	0.42	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	0.37	0.67	0.53	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	0.58	1.25	0.82	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	1.20	2.45	1.69	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	22.63	25.08	32.06	35.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	45.51	70.59	64.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	70.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					70.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 216 GLASS PROCESSING AND MIRRO FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	9.09	9.09	0.28	0.28	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	3.64	12.73	0.38	0.65	0.07	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	5.45	18.18	1.70	2.35	0.34	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	1.82	20.00	0.95	3.30	0.19	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	1.82	21.82	0.97	4.27	0.19	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	14	3.64	25.45	1.84	6.11	0.37	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	15	1.82	27.27	1.67	7.78	0.33	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	19	7.27	34.55	12.19	19.97	2.43	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	22	5.45	40.00	10.97	30.94	2.19	6.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	1.82	41.82	6.16	37.10	1.23	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	1.82	43.64	6.98	44.08	1.39	8.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	1.82	45.45	9.45	53.53	1.88	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	1.82	47.27	11.78	65.31	2.35	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	1.82	49.09	11.61	76.92	2.31	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	30	5.45	54.55	49.11	126.03	9.78	25.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	45	27.27	81.82	156.22	282.25	31.12	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	47	3.64	85.45	74.61	356.86	14.86	71.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	51	7.27	92.73	116.48	473.35	23.21	94.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	54	5.45	98.18	26.11	499.46	5.20	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	55	1.82	100.00	2.52	501.98	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				55					501.98					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 217 PRECIOUS STONE WORKSHOPS AND PROCESSING PLANT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.71	5.71	7.51	7.51	18.83	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.86	8.57	0.00	7.51	0.00	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.86	11.43	0.74	8.25	1.86	20.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.86	14.29	0.85	9.10	2.13	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.86	17.14	0.37	9.47	0.93	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.86	20.00	0.73	10.21	1.84	25.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.86	22.86	2.56	12.77	6.41	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.86	25.71	0.58	13.34	1.45	33.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.86	28.57	1.15	14.49	2.87	36.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.86	31.43	1.10	15.59	2.75	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.86	34.29	0.00	15.59	0.00	39.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.86	37.14	0.01	15.59	0.01	39.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.86	40.00	3.75	19.34	9.40	48.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	2.86	42.86	0.01	19.35	0.01	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	2.86	45.71	0.01	19.36	0.03	48.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	18	5.71	51.43	0.02	19.38	0.06	48.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	21	8.57	60.00	0.03	19.41	0.08	48.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	25	11.43	71.43	0.14	19.55	0.35	49.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	29	11.43	82.86	0.62	20.17	1.55	50.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	35	17.14	100.00	19.73	39.90	49.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					39.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 218 EMERY AND ABRASIVE MATERIALS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	11.11	11.11	0.18	0.18	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	1.94	2.11	0.41	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	16.59	18.70	3.52	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	4.07	22.77	0.86	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	13.09	35.86	2.78	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	45.26	81.12	9.61	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	63.74	144.86	13.53	30.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	8.04	152.90	1.71	32.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	16.97	169.87	3.60	36.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.56	61.11	27.17	197.04	5.77	41.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.56	66.67	48.91	245.95	10.38	52.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.56	72.22	62.68	308.63	13.31	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.56	77.78	19.47	328.10	4.13	69.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.56	83.33	60.60	388.70	12.87	82.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.56	88.89	18.83	407.53	4.00	86.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.56	94.44	19.52	427.05	4.14	90.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.56	100.00	43.94	470.99	9.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	470.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	470.99	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					470.99					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 219 TARCOATED CHIPPINGS MANUFACTURE ASPHALT AND ROOFING FELT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	7.96	7.96	7.78	7.78	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	7	16	6.19	14.16	2.09	9.87	0.22	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	20	3.54	17.70	2.66	12.53	0.28	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	22	1.77	19.47	1.78	14.31	0.19	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	27	4.42	23.89	6.78	21.09	0.71	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	30	2.65	26.55	16.56	37.65	1.73	3.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	37	6.19	32.74	25.42	63.07	2.66	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	46	7.96	40.71	38.83	101.90	4.07	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	55	7.96	48.67	45.98	147.87	4.82	15.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	62	6.19	54.87	56.02	203.89	5.87	21.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	68	5.31	60.18	51.07	254.96	5.35	26.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	76	7.08	67.26	93.33	348.29	9.78	36.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	83	6.19	73.45	132.06	480.35	13.83	50.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	88	4.42	77.88	67.26	547.61	7.05	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	92	3.54	81.42	74.28	621.88	7.78	65.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	99	6.19	87.61	137.10	758.99	14.36	79.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	102	2.65	90.27	62.48	821.47	6.55	86.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	103	0.88	91.15	0.00	821.47	0.00	86.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	113	8.85	100.00	133.14	954.61	13.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	113	0.00	100.00	0.00	954.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				113					954.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 22 METALS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.72	1.72	0.84	0.84	0.47	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	1.72	3.45	0.87	1.72	0.49	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	1.72	5.17	1.00	2.72	0.56	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	1.72	6.90	0.82	3.54	0.46	1.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	1.72	8.62	2.91	6.45	1.62	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	1.72	10.34	4.52	10.98	2.52	6.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	1.72	12.07	4.28	15.26	2.39	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	1.72	13.79	1.75	17.01	0.97	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	1.72	15.52	0.86	17.87	0.48	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	1.72	17.24	1.00	18.87	0.56	10.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	1.72	18.97	5.23	24.10	2.92	13.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	1.72	20.69	3.33	27.44	1.86	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	4	16	6.90	27.59	19.69	47.12	10.97	26.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	14	30	24.14	51.72	43.69	90.82	24.34	50.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	6	36	10.34	62.07	31.77	122.59	17.69	68.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	9	45	15.52	77.59	13.68	136.27	7.62	75.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	7	52	12.07	89.66	5.26	141.53	2.93	78.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	6	58	10.34	100.00	38.01	179.54	21.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	58	0.00	100.00	0.00	179.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				58					179.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	3.65	3.65	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	3.65	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					3.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	22	22	1.98	1.98	67.39	67.39	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	30	0.72	2.70	1.17	68.56	0.03	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	19	49	1.71	4.40	2.76	71.32	0.07	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	69	1.80	6.20	3.79	75.11	0.09	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	35	104	3.14	9.34	11.29	86.40	0.28	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	42	146	3.77	13.12	21.68	108.08	0.53	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	67	213	6.02	19.14	40.56	148.64	1.00	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	55	268	4.94	24.08	43.06	191.70	1.06	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	56	324	5.03	29.11	68.32	260.02	1.68	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	26	350	2.34	31.45	40.64	300.66	1.00	7.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	372	1.98	33.42	44.26	344.92	1.09	8.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	72	444	6.47	39.89	91.73	436.65	2.26	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	47	491	4.22	44.12	138.86	575.51	3.42	14.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	87	578	7.82	51.93	273.70	849.20	6.75	20.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	636	5.21	57.14	248.93	1,098.13	6.14	27.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	98	734	8.81	65.95	765.97	1,864.10	18.88	45.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	139	873	12.49	78.44	1,005.90	2,870.01	24.80	70.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	78	951	7.01	85.44	455.06	3,325.07	11.22	81.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	123	1,074	11.05	96.50	577.97	3,903.04	14.25	96.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		39	1,113	3.50	100.00	153.66	4,056.70	3.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,113					4,056.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2202 METAL POWDER FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	3.64	3.64	88.76	88.76	11.12	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.91	4.55	1.39	90.15	0.17	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	9	14	8.18	12.73	6.17	96.32	0.77	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	17	2.73	15.45	1.42	97.75	0.18	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	26	8.18	23.64	12.09	109.83	1.51	13.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	38	10.91	34.55	15.92	125.75	1.99	15.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	47	8.18	42.73	11.35	137.11	1.42	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	54	6.36	49.09	17.07	154.17	2.14	19.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	57	2.73	51.82	10.10	164.28	1.26	20.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	9	66	8.18	60.00	37.95	202.23	4.75	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	69	2.73	62.73	16.75	218.98	2.10	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	71	1.82	64.55	14.09	233.07	1.76	29.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	73	1.82	66.36	32.69	265.76	4.09	33.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	77	3.64	70.00	26.68	292.44	3.34	36.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	84	6.36	76.36	79.18	371.61	9.92	46.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	20	104	18.18	94.55	167.07	538.68	20.92	67.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	107	2.73	97.27	44.89	583.57	5.62	73.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	108	0.91	98.18	1.43	584.99	0.18	73.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	110	1.82	100.00	213.49	798.48	26.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	110	0.00	100.00	0.00	798.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				110				798.48					0				0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2203 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.75	1.75	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.75	3.51	0.10	0.15	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	3.51	7.02	5.94	6.09	1.59	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	7	5.26	12.28	1.12	7.21	0.30	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	10	5.26	17.54	4.73	11.93	1.26	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	1.75	19.30	1.24	13.17	0.33	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	14	5.26	24.56	5.21	18.38	1.39	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	17	5.26	29.82	4.40	22.79	1.18	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	23	10.53	40.35	21.19	43.97	5.66	11.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	30	12.28	52.63	37.48	81.46	10.01	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	32	3.51	56.14	3.93	85.39	1.05	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	40	14.04	70.18	37.21	122.61	9.94	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	41	1.75	71.93	9.26	131.86	2.47	35.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	42	1.75	73.68	9.05	140.92	2.42	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	46	7.02	80.70	39.26	180.18	10.49	48.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	51	8.77	89.47	49.83	230.01	13.31	61.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	56	8.77	98.25	117.13	347.14	31.28	92.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	57	1.75	100.00	27.31	374.45	7.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	374.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	374.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					374.45					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 221 INDUSTRIAL, MINING AND COMMERCIAL MACHINERY,WITHOUT MELTING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	8.89	8.89	38.44	38.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	2.93	11.83	12.68	51.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.30	13.13	5.62	56.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	7.99	21.12	34.55	91.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	0.00	21.12	0.00	91.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	2.01	23.13	8.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	23.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					23.13					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.58	0.58	0.07	0.07	0.01	0.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	1.16	1.74	0.39	0.46	0.04	0.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	7	2.33	4.07	1.48	1.95	0.15	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	13	3.49	7.56	2.70	4.65	0.28	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	19	3.49	11.05	2.09	6.74	0.21	0.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	23	2.33	13.37	2.71	9.45	0.28	0.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	29	3.49	16.86	8.17	17.62	0.83	1.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	33	2.33	19.19	3.34	20.96	0.34	2.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	41	4.65	23.84	28.29	49.26	2.89	5.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	46	2.91	26.74	7.90	57.15	0.81	5.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	53	4.07	30.81	17.46	74.61	1.78	7.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	60	4.07	34.88	19.80	94.41	2.02	9.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	75	8.72	43.60	76.09	170.51	7.77	17.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	90	8.72	52.33	73.06	243.56	7.46	24.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	25	115	14.53	66.86	263.42	506.98	26.88	51.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	146	18.02	84.88	265.38	772.36	27.08	78.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	153	4.07	88.95	27.81	800.17	2.84	81.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	165	6.98	95.93	102.34	902.51	10.44	92.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	172	4.07	100.00	77.41	979.91	7.90	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				172					979.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 22111 MECHANICAL ENGINEERING WITHOUTANY MELTING OF METALS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	89	89	3.17	3.17	144.63	144.63	1.34	1.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	29	118	1.03	4.21	6.61	151.23	0.06	1.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	74	192	2.64	6.84	8.06	159.30	0.07	1.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	59	251	2.10	8.95	15.20	174.49	0.14	1.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	97	348	3.46	12.40	39.82	214.31	0.37	1.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	63	411	2.25	14.65	47.61	261.92	0.44	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	104	515	3.71	18.35	89.99	351.91	0.84	3.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	123	638	4.38	22.74	127.20	479.11	1.18	4.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	99	737	3.53	26.27	132.15	611.26	1.23	5.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	78	815	2.78	29.04	119.33	730.59	1.11	6.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	89	904	3.17	32.22	131.41	862.01	1.22	8.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	98	1,002	3.49	35.71	207.07	1,069.08	1.92	9.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	96	1,098	3.42	39.13	206.54	1,275.61	1.92	11.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	190	1,288	6.77	45.90	648.14	1,923.75	6.02	17.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	151	1,439	5.38	51.28	694.59	2,618.33	6.45	24.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	309	1,748	11.01	62.30	1,474.68	4,093.01	13.70	38.03	1	1	50.00	50.00	705.64	705.64	100.00	100.00	47.85	17.24			
17	20,000	50,000	35,000	432	2,180	15.40	77.69	2,511.30	6,604.31	23.33	61.36	0	1	0.00	50.00	705.64	705.64	0.00	100.00	0.00	10.68			
18	50,000	100,000	75,000	194	2,374	6.91	84.60	1,099.28	7,703.59	10.21	71.58	0	1	0.00	50.00	0.00	705.64	0.00	100.00	0.00	9.16			
19	100,000	500,000	300,000	302	2,676	10.76	95.37	2,132.93	9,836.52	19.82	91.40	0	1	0.00	50.00	0.00	705.64	0.00	100.00	0.00	7.17			
20	500,000	<b>UP</b>		130	2,806	4.63	100.00	926.11	10,762.63	8.60	100.00	1	2	50.00	100.00	0.00	705.64	0.00	100.00	0.00	6.56			
				2,806					10,762.63					2					705.64					6.56



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 22112 AS PER KODE 22111 BUT WITH MELTING OF METAL

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	8	8	2.05	2.05	36.43	36.43	2.37	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	16	2.05	4.09	0.89	37.32	0.06	2.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	38	5.63	9.72	14.35	51.68	0.93	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	48	2.56	12.28	5.96	57.64	0.39	3.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	19	67	4.86	17.14	20.12	77.76	1.31	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	97	7.67	24.81	29.03	106.79	1.89	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	117	5.12	29.92	42.29	149.08	2.75	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	134	4.35	34.27	12.93	162.01	0.84	10.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	144	2.56	36.83	13.72	175.73	0.89	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	159	3.84	40.66	20.93	196.66	1.36	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	176	4.35	45.01	1.90	194.77	0.12	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	190	3.58	48.59	31.48	226.24	2.05	14.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	208	4.60	53.20	104.74	330.99	6.81	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	227	4.86	58.06	89.29	420.28	5.80	27.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	26	253	6.65	64.71	93.93	514.21	6.11	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	39	292	9.97	74.68	249.77	763.98	16.24	49.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	328	9.21	83.89	318.01	1,081.99	20.67	70.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	359	7.93	91.82	258.90	1,340.89	16.83	87.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	389	7.67	99.49	184.51	1,525.40	11.99	99.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	391	0.51	100.00	12.91	1,538.31	0.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				391					1,538.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2212 ENAMELLING AND ZINCING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.73	2.73	16.39	16.39	1.39	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	5	1.82	4.55	0.72	17.11	0.06	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	8	2.73	7.27	1.12	18.23	0.10	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	15	6.36	13.64	6.94	25.18	0.59	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	18	2.73	16.36	4.63	29.80	0.39	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	0.91	17.27	1.99	31.79	0.17	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	21	1.82	19.09	5.21	37.00	0.44	3.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	36	13.64	32.73	30.08	67.08	2.55	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	38	1.82	34.55	8.88	75.96	0.75	6.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	40	1.82	36.36	22.15	98.11	1.87	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	0.91	37.27	8.21	106.32	0.69	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	46	4.55	41.82	47.02	153.34	3.98	12.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	61	13.64	55.45	172.51	325.85	14.60	27.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	68	6.36	61.82	85.33	411.18	7.22	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	80	10.91	72.73	114.27	525.45	9.67	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	88	7.27	80.00	96.72	622.18	8.19	52.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	98	9.09	89.09	331.95	954.12	28.09	80.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	106	7.27	96.36	76.94	1,031.07	6.51	87.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	110	3.64	100.00	150.58	1,181.64	12.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	110	0.00	100.00	0.00	1,181.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				110					1,181.64					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2213 GALVANISINGANODISING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.42	1.42	30.20	30.20	4.20	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.71	2.13	0.06	30.26	0.01	4.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.71	2.84	0.22	30.48	0.03	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	9	3.55	6.38	1.51	31.99	0.21	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	20	7.80	14.18	5.06	37.05	0.70	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	30	7.09	21.28	7.75	44.80	1.08	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	36	4.26	25.53	6.87	51.67	0.96	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	51	10.64	36.17	24.98	76.64	3.47	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	55	2.84	39.01	11.30	87.94	1.57	12.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	60	3.55	42.55	16.85	104.79	2.34	14.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	64	2.84	45.39	13.77	118.57	1.92	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	74	7.09	52.48	35.80	154.36	4.98	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	81	4.96	57.45	35.03	189.39	4.87	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	91	7.09	64.54	62.08	251.47	8.64	34.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	99	5.67	70.21	70.90	322.38	9.86	44.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	26	125	18.44	88.65	196.62	519.00	27.35	72.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	135	7.09	95.74	119.46	638.46	16.62	88.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	137	1.42	97.16	19.02	657.48	2.65	91.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	139	1.42	98.58	2.31	659.79	0.32	91.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	141	1.42	100.00	59.09	718.87	8.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				141					718.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2214 METAL/STEEL FURNITURE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	2.15	2.15	63.76	63.76	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	14	1.19	3.34	0.56	64.31	0.02	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	23	2.15	5.49	3.97	68.29	0.15	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	9	32	2.15	7.64	6.26	74.55	0.23	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	37	1.19	8.83	6.47	81.02	0.24	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	47	2.39	11.22	9.25	90.26	0.34	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	59	2.86	14.08	17.75	108.01	0.65	3.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	33	92	7.88	21.96	73.64	181.66	2.71	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	114	5.25	27.21	38.13	219.79	1.41	8.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	135	5.01	32.22	70.69	290.48	2.60	10.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	152	4.06	36.28	30.15	320.63	1.11	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	174	5.25	41.53	98.08	418.71	3.61	15.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	194	4.77	46.30	140.22	558.93	5.17	20.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	226	7.64	53.94	168.27	727.20	6.20	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	43	269	10.26	64.20	419.17	1,146.37	15.44	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	318	11.69	75.89	584.82	1,731.19	21.55	63.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	65	383	15.51	91.41	695.31	2,426.50	25.62	89.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	407	5.73	97.14	158.64	2,585.15	5.85	95.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	411	0.95	98.09	58.56	2,643.71	2.16	97.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	419	1.91	100.00	70.33	2,714.04	2.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				419					2,714.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2215 METAL/STEEL MATTRESSES MANUFACTURING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.55	0.55	7.34	7.34	0.32	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	0.82	1.37	0.13	7.47	0.01	0.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	1.09	2.46	1.28	8.75	0.06	0.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	0.82	3.28	0.55	9.30	0.02	0.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	0.55	3.83	5.31	14.60	0.23	0.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	19	1.37	5.19	5.67	20.27	0.25	0.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	34	4.10	9.29	13.73	34.00	0.59	1.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	47	3.55	12.84	36.29	70.28	1.57	3.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	67	5.46	18.31	30.74	101.02	1.33	4.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	72	1.37	19.67	22.41	123.43	0.97	5.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	16	88	4.37	24.04	37.25	160.68	1.61	6.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	32	120	8.74	32.79	91.42	252.10	3.96	10.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	27	147	7.38	40.16	112.02	364.12	4.85	15.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	44	191	12.02	52.19	237.25	601.38	10.27	26.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	23	214	6.28	58.47	166.53	767.91	7.21	33.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	63	277	17.21	75.68	668.94	1,436.85	28.96	62.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	62	339	16.94	92.62	517.34	1,954.18	22.40	84.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	24	363	6.56	99.18	286.19	2,240.37	12.39	97.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	366	0.82	100.00	69.18	2,309.55	3.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	366	0.00	100.00	0.00	2,309.55	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
				366					2,309.55					0					0.00					0.00





**IndonesiaRe**

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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia  
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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2218 MIXED

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.39	1.39	0.46	0.46	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.39	2.78	0.50	0.96	0.08	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	8	8.33	11.11	0.94	1.90	0.15	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	1.39	12.50	2.03	3.93	0.33	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	15	8.33	20.83	2.86	6.79	0.46	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	16	1.39	22.22	6.43	13.22	1.04	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	21	6.94	29.17	8.44	21.66	1.37	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	27	8.33	37.50	30.25	51.91	4.91	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	28	1.39	38.89	3.54	55.45	0.57	9.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	29	1.39	40.28	1.59	57.03	0.26	9.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	34	6.94	47.22	14.32	71.35	2.32	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	38	5.56	52.78	44.49	115.84	7.22	18.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	50	16.67	69.44	94.61	210.45	15.35	34.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	55	6.94	76.39	82.84	293.29	13.44	47.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	63	11.11	87.50	108.27	401.56	17.57	65.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	70	9.72	97.22	202.12	603.68	32.79	97.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	71	1.39	98.61	6.32	610.00	1.03	98.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	72	1.39	100.00	6.32	616.33	1.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	72	0.00	100.00	0.00	616.33	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				72					616.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	3.75	3.75	87.13	87.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	0.16	3.91	3.66	90.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	0.40	4.30	9.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	4.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					4.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2221

MANUFACTURE ASSEMBLY AND REPAIR OF ELECTRICAL MACHINES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	26	26	2.64	2.64	48.86	48.86	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	36	1.02	3.66	1.80	50.66	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	57	2.13	5.79	3.66	54.32	0.07	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	80	2.34	8.13	10.57	64.89	0.22	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	110	3.05	11.18	22.15	87.03	0.45	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	34	144	3.46	14.63	21.18	108.22	0.43	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	42	186	4.27	18.90	34.57	142.79	0.71	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	71	257	7.22	26.12	99.68	242.46	2.04	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	43	300	4.37	30.49	79.31	321.77	1.62	6.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	44	344	4.47	34.96	105.02	426.79	2.15	8.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	34	378	3.46	38.41	77.01	503.79	1.58	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	54	432	5.49	43.90	166.87	670.66	3.41	13.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	39	471	3.96	47.87	181.77	852.43	3.72	17.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	71	542	7.22	55.08	364.17	1,216.60	7.45	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	34	576	3.46	58.54	249.56	1,466.16	5.11	29.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	86	662	8.74	67.28	778.57	2,244.73	15.93	45.92	3	3	100.00	100.00	1,900.40	1,900.40	100.00	100.00	244.09	84.66			
17	20,000	50,000	35,000	110	772	11.18	78.46	1,126.74	3,371.47	23.05	68.97	0	3	0.00	100.00	0.00	1,900.40	0.00	100.00	0.00	56.37			
18	50,000	100,000	75,000	79	851	8.03	86.48	523.63	3,895.09	10.71	79.68	0	3	0.00	100.00	0.00	1,900.40	0.00	100.00	0.00	48.79			
19	100,000	500,000	300,000	102	953	10.37	96.85	728.21	4,623.30	14.90	94.58	0	3	0.00	100.00	0.00	1,900.40	0.00	100.00	0.00	41.10			
20	500,000	<b>UP</b>		31	984	3.15	100.00	265.08	4,888.38	5.42	100.00	0	3	0.00	100.00	0.00	1,900.40	0.00	100.00	0.00	38.88			
				984					4,888.38					3					1,900.40					38.88



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2222 ACCUMULATOR AND DRY BATTERY FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	10.45	10.45	10.18	10.18	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	16	1.49	11.94	0.08	10.26	0.01	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	23	5.22	17.16	0.66	10.91	0.11	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	28	3.73	20.90	1.14	12.05	0.19	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	35	5.22	26.12	1.75	13.80	0.29	2.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	37	1.49	27.61	0.58	14.38	0.10	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	38	0.75	28.36	0.31	14.69	0.05	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	39	0.75	29.10	0.80	15.49	0.13	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	42	2.24	31.34	6.88	22.38	1.14	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	46	2.99	34.33	0.97	23.34	0.16	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	0.75	35.07	2.50	25.85	0.41	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	0.75	35.82	7.34	33.19	1.21	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	0.75	36.57	2.78	35.97	0.46	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	50	0.75	37.31	0.99	36.97	0.16	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	51	0.75	38.06	14.59	51.55	2.41	8.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	73	16.42	54.48	111.77	163.32	18.45	26.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	35	108	26.12	80.60	73.19	236.51	12.08	39.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	115	5.22	85.82	169.79	406.30	28.02	67.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	127	8.96	94.78	113.21	519.51	18.68	85.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	134	5.22	100.00	86.36	605.87	14.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				134					605.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2223

MANUFACTURE OF MEASURING EQUIPMENT PHOTOGRAPHIC APPARATUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	4.67	4.67	21.81	21.81	5.34	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	6	0.93	5.61	0.03	21.84	0.01	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.93	6.54	0.03	21.86	0.01	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.93	7.48	0.00	21.86	0.00	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	12	3.74	11.21	0.03	21.90	0.01	5.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	19	6.54	17.76	0.96	22.86	0.24	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	20	0.93	18.69	0.99	23.85	0.24	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	14	34	13.08	31.78	8.53	32.37	2.09	7.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	38	3.74	35.51	9.65	42.02	2.36	10.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	43	4.67	40.19	12.51	54.53	3.06	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	49	5.61	45.79	1.84	56.37	0.45	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	51	1.87	47.66	7.29	63.65	1.78	15.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	57	5.61	53.27	24.84	88.50	6.08	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	63	5.61	58.88	9.63	98.13	2.36	24.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	65	1.87	60.75	2.03	100.15	0.50	24.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	81	14.95	75.70	90.60	190.75	22.19	46.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	92	10.28	85.98	77.91	268.65	19.08	65.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	94	1.87	87.85	3.73	272.38	0.91	66.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	106	11.21	99.07	133.56	405.94	32.71	99.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	107	0.93	100.00	2.38	408.32	0.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				107					408.32					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2228 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.41	5.41	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.70	8.11	0.08	0.13	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.70	10.81	0.34	0.48	0.10	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.70	13.51	0.43	0.91	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.70	16.22	1.29	2.20	0.37	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.70	18.92	10.19	12.39	2.94	3.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.70	21.62	2.61	15.00	0.75	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.70	24.32	2.75	17.75	0.79	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.70	27.03	5.00	22.75	1.44	6.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	12	5.41	32.43	7.27	30.01	2.10	8.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	15	8.11	40.54	3.48	33.50	1.01	9.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	2.70	43.24	4.90	38.40	1.41	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	18	5.41	48.65	12.68	51.08	3.66	14.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	2.70	51.35	7.11	58.19	2.05	16.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	27	21.62	72.97	49.87	108.06	14.40	31.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	31	10.81	83.78	70.88	178.94	20.46	51.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	34	8.11	91.89	102.98	281.92	29.73	81.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	35	2.70	94.59	41.24	323.16	11.91	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	36	2.70	97.30	11.62	334.79	3.36	96.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	37	2.70	100.00	11.62	346.41	3.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				37					346.41					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 223 CABLE AND WIRE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	4.78	4.78	26.53	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	2.71	7.49	15.07	41.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	10.52	18.01	58.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	18.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					18.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2231 WIRE FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.00	3.00	2.72	2.72	0.23	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.50	3.50	0.06	2.78	0.00	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	9	1.00	4.50	0.19	2.97	0.02	0.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.50	5.00	0.03	3.00	0.00	0.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	13	1.50	6.50	1.01	4.00	0.09	0.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	20	3.50	10.00	1.50	5.51	0.13	0.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	22	1.00	11.00	0.90	6.41	0.08	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	28	3.00	14.00	6.60	13.01	0.57	1.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	34	3.00	17.00	7.08	20.08	0.61	1.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	38	2.00	19.00	8.29	28.38	0.71	2.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	42	2.00	21.00	8.11	36.48	0.69	3.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	52	5.00	26.00	12.84	49.32	1.10	4.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	12	64	6.00	32.00	33.18	82.50	2.84	7.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	74	5.00	37.00	38.49	120.99	3.30	10.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	11	85	5.50	42.50	76.23	197.22	6.53	16.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	26	111	13.00	55.50	231.66	428.88	19.85	36.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	33	144	16.50	72.00	237.71	666.59	20.37	57.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	25	169	12.50	84.50	190.67	857.27	16.34	73.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	21	190	10.50	95.00	174.26	1,031.53	14.93	88.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	200	5.00	100.00	135.64	1,167.17	11.62	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				200					1,167.17					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2232 CABLE FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	4.92	4.92	0.28	0.28	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.82	5.74	0.18	0.46	0.02	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.82	6.56	0.29	0.75	0.04	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.82	7.38	0.94	1.69	0.13	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.82	8.20	2.01	3.71	0.27	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.82	9.02	0.64	4.34	0.08	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	0.82	9.84	0.82	5.16	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	0.82	10.66	3.03	8.19	0.40	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	0.82	11.48	1.98	10.17	0.26	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	0.82	12.30	0.25	10.42	0.03	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	19	3.28	15.57	7.63	18.05	1.02	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	32	10.66	26.23	31.53	49.59	4.20	6.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	35	2.46	28.69	3.38	52.97	0.45	7.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	45	8.20	36.89	40.82	93.79	5.43	12.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	59	11.48	48.36	84.07	177.86	11.19	23.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	83	19.67	68.03	164.29	342.15	21.87	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	95	9.84	77.87	149.11	491.26	19.85	65.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	107	9.84	87.70	88.93	580.19	11.84	77.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	116	7.38	95.08	120.61	700.80	16.05	93.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	122	4.92	100.00	50.48	751.28	6.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				122					751.28					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2233 NAILSSCREWSBOLTS AND NUTS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.14	1.14	0.30	0.30	0.06	0.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	3	2.27	3.41	1.19	1.49	0.24	0.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	1.14	4.55	0.89	2.38	0.18	0.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	1.14	5.68	4.24	6.62	0.86	1.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	7	2.27	7.95	1.29	7.91	0.26	1.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	9	2.27	10.23	1.75	9.66	0.35	1.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	14	5.68	15.91	2.95	12.61	0.59	2.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	22	9.09	25.00	17.08	29.69	3.44	5.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	24	2.27	27.27	3.63	33.32	0.73	6.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	28	4.55	31.82	7.88	41.20	1.59	8.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	29	1.14	32.95	2.84	44.04	0.57	8.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	35	6.82	39.77	34.79	78.82	7.01	15.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	41	6.82	46.59	34.99	113.81	7.05	22.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	46	5.68	52.27	30.38	144.19	6.13	29.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	54	9.09	61.36	53.51	197.70	10.79	39.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	68	15.91	77.27	202.57	400.26	40.84	80.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	74	6.82	84.09	30.26	430.53	6.10	86.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	86	13.64	97.73	63.20	493.72	12.74	99.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	88	2.27	100.00	2.24	495.96	0.45	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				88					495.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2238 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.45	3.45	0.18	0.18	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.45	6.90	0.56	0.74	0.44	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.45	10.34	6.51	7.25	5.10	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	5	6.90	17.24	6.61	13.86	5.18	10.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.45	20.69	0.95	14.80	0.74	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.45	24.14	1.14	15.94	0.89	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.45	27.59	15.31	31.25	11.99	24.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.45	31.03	24.45	55.70	19.15	43.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.45	34.48	2.52	58.22	1.97	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.45	37.93	3.05	61.27	2.39	47.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.45	41.38	3.94	65.22	3.09	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.45	44.83	0.00	65.22	0.00	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.45	48.28	0.00	65.22	0.00	51.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.45	51.72	10.34	75.55	8.10	59.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.45	55.17	10.73	86.28	8.40	67.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	3.45	58.62	17.77	104.05	13.92	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	3.45	62.07	0.00	104.05	0.00	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	29	37.93	100.00	23.63	127.68	18.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	29	0.00	100.00	0.00	127.68	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				29					127.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2241 VEHICLE CONSTRUCTION PLANTS INCLUDING BICYCLE AND BECAK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.83	1.83	4.56	4.56	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.92	2.75	0.04	4.61	0.00	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.92	3.67	0.10	4.70	0.01	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.92	4.59	0.18	4.88	0.02	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.92	5.50	0.48	5.36	0.05	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.92	6.42	0.49	5.86	0.05	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	9	1.83	8.26	3.25	9.11	0.36	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	14	4.59	12.84	7.53	16.64	0.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	20	5.50	18.35	5.14	21.78	0.56	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	32	11.01	29.36	30.19	51.97	3.31	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	0.92	30.28	1.40	53.37	0.15	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	0.92	31.19	4.05	49.32	0.44	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	39	4.59	35.78	7.68	57.00	0.84	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	48	8.26	44.04	69.17	126.17	7.58	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	54	5.50	49.54	24.99	151.15	2.74	16.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	71	15.60	65.14	146.50	297.65	16.05	32.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	85	12.84	77.98	215.91	513.56	23.65	56.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	11	96	10.09	88.07	102.78	616.34	11.26	67.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	104	7.34	95.41	236.40	852.75	25.90	93.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	109	4.59	100.00	60.13	912.87	6.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					912.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2242 CONSTRUCTION OF RAILWAY CARRIAGES AND LOCOMOTIVES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.66	0.66	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	20.00	40.00	19.10	19.76	27.08	28.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	20.00	60.00	18.94	38.70	26.86	54.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	20.00	80.00	18.16	56.86	25.75	80.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	20.00	100.00	13.66	70.52	19.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	5	0.00	100.00	0.00	70.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				5					70.52					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2244 SHIP CONSTRUCTIONNAVAL SHIPYARDS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.85	3.85	0.18	0.18	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	13	3.30	7.14	0.05	0.23	0.00	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	20	3.85	10.99	0.72	0.95	0.07	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	0.55	11.54	0.23	1.19	0.02	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	28	3.85	15.38	4.00	5.18	0.40	0.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	29	0.55	15.93	0.34	5.52	0.03	0.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	38	4.95	20.88	9.79	15.31	0.98	1.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	48	5.49	26.37	13.52	28.83	1.36	2.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	58	5.49	31.87	19.97	48.80	2.00	4.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	60	1.10	32.97	5.83	54.63	0.59	5.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	65	2.75	35.71	8.15	62.78	0.82	6.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	76	6.04	41.76	23.24	86.03	2.33	8.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	80	2.20	43.96	20.87	106.90	2.09	10.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	92	6.59	50.55	76.10	182.99	7.63	18.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	107	8.24	58.79	80.71	263.71	8.10	26.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	135	15.38	74.18	210.81	474.51	21.15	47.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	153	9.89	84.07	258.08	732.59	25.89	73.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	173	10.99	95.05	195.82	928.41	19.65	93.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	182	4.95	100.00	68.33	996.74	6.86	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	182	0.00	100.00	0.00	996.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
				182					996.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2245 VEHICLE ASSEMBLING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	1.83	1.83	0.76	0.76	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	17	3.36	5.20	0.40	1.15	0.03	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	0.31	5.50	0.19	1.34	0.02	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	29	3.36	8.87	1.06	2.41	0.09	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	40	3.36	12.23	0.51	2.91	0.04	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	48	2.45	14.68	3.14	6.05	0.27	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	59	3.36	18.04	2.12	8.17	0.18	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	63	1.22	19.27	1.84	10.01	0.16	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	12	75	3.67	22.94	4.80	14.82	0.41	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	83	2.45	25.38	8.88	23.70	0.77	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	90	2.14	27.52	4.57	28.27	0.39	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	93	0.92	28.44	3.46	31.73	0.30	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	99	1.83	30.28	15.48	47.21	1.34	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	118	5.81	36.09	21.76	68.97	1.88	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	133	4.59	40.67	27.97	96.95	2.42	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	162	8.87	49.54	89.35	186.29	7.72	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	49	211	14.98	64.53	198.55	384.84	17.15	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	21	232	6.42	70.95	125.44	510.28	10.84	44.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	33	265	10.09	81.04	311.60	821.88	26.92	71.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		62	327	18.96	100.00	335.70	1,157.59	29.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				327					1,157.59					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2248 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.56	5.56	1.40	1.40	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.56	11.11	0.48	1.88	0.31	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.56	16.67	0.55	2.44	0.36	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.56	22.22	0.55	2.99	0.36	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.56	27.78	1.42	4.41	0.92	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.56	33.33	3.26	7.66	2.11	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.56	38.89	5.05	12.72	3.27	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.56	44.44	4.29	17.00	2.77	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.56	50.00	6.81	23.81	4.40	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.56	55.56	7.31	31.11	4.72	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.56	61.11	9.46	40.57	6.11	26.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.56	66.67	9.87	50.44	6.38	32.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.56	72.22	7.58	58.02	4.90	37.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.56	77.78	6.97	64.99	4.51	42.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	16	11.11	88.89	31.10	96.09	20.10	62.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	18	11.11	100.00	58.63	154.73	37.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	154.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	154.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	154.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					154.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2251 MANUFACTURE AND OR ASSEMBLY OF TELECOMMUNICATION APPARATUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.49	1.49	0.04	0.04	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	15	20.90	22.39	0.10	0.14	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	16	1.49	23.88	0.52	0.66	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.49	25.37	3.63	4.28	0.50	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.49	26.87	2.66	6.94	0.37	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	19	1.49	28.36	3.73	10.67	0.52	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	20	1.49	29.85	1.72	12.39	0.24	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	1.49	31.34	7.67	20.07	1.06	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	1.49	32.84	7.50	27.56	1.04	3.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	1.49	34.33	8.50	36.06	1.18	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	1.49	35.82	6.04	42.11	0.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	25	1.49	37.31	6.87	48.98	0.95	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	26	1.49	38.81	18.27	67.25	2.53	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	27	1.49	40.30	8.28	75.53	1.15	10.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	28	1.49	41.79	2.68	78.21	0.37	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	39	16.42	58.21	130.06	208.27	18.03	28.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	10	49	14.93	73.13	159.53	367.79	22.11	50.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	53	5.97	79.10	42.53	410.32	5.90	56.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	59	8.96	88.06	33.77	444.10	4.68	61.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	67	11.94	100.00	277.26	721.36	38.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					721.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2252 MANUFACTURE AND OR ASSEMBLY OF COMPUTER APPARATUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	78	78	69.03	69.03	1.51	1.51	0.54	0.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	80	1.77	70.80	0.25	1.75	0.09	0.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	83	2.65	73.45	0.60	2.36	0.21	0.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	84	0.88	74.34	0.80	3.15	0.28	1.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	85	0.88	75.22	0.20	3.35	0.07	1.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	87	1.77	76.99	2.00	5.35	0.71	1.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	89	1.77	78.76	3.57	8.92	1.27	3.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	90	0.88	79.65	1.52	10.44	0.54	3.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	91	0.88	80.53	1.52	11.96	0.54	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	92	0.88	81.42	3.72	15.68	1.32	5.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	93	0.88	82.30	2.23	17.91	0.79	6.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	94	0.88	83.19	6.21	24.12	2.21	8.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	95	0.88	84.07	9.47	33.59	3.37	11.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	96	0.88	84.96	12.81	46.40	4.56	16.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	97	0.88	85.84	13.70	60.11	4.88	21.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	103	5.31	91.15	52.47	112.57	18.68	40.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	105	1.77	92.92	56.26	168.83	20.03	60.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	106	0.88	93.81	0.21	169.04	0.08	60.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	109	2.65	96.46	45.26	214.30	16.11	76.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	113	3.54	100.00	66.56	280.86	23.70	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				113					280.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	0.20	0.20	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	3.53	3.74	1.66	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	7.58	11.31	3.57	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	14.10	2.78	6.63	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	6.54	3.76	3.08	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	9.71	13.47	4.57	6.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	7.36	20.82	3.46	9.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	9.35	30.17	4.40	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	20.12	10.06	9.47	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	13.35	23.41	6.28	11.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	34.64	58.05	16.30	27.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	32.54	90.58	15.31	42.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	27.08	117.66	12.74	55.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	4.81	122.48	2.27	57.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	19.70	142.18	9.27	66.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	46.87	189.05	22.05	88.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	23.47	212.52	11.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	212.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	212.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					212.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 226

RADIO AND TELEVISION RECEIVER FACTORIES AND OR ASSEMBLING PL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	4.02	4.02	43.95	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	5.13	9.15	56.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	9.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				9.15				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2261

RADIO AND TELEVISION RECEIVER FACTORIESAUDIO VIDEO RECORDER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.28	3.28	26.54	26.54	5.56	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.64	4.92	0.42	26.96	0.09	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.64	6.56	0.04	27.00	0.01	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.64	8.20	0.02	27.02	0.00	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.64	9.84	0.50	27.52	0.10	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.64	11.48	0.71	28.23	0.15	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.64	13.11	30.39	58.62	6.37	12.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.64	14.75	1.05	59.67	0.22	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	15	9.84	24.59	12.36	72.03	2.59	15.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	17	3.28	27.87	4.78	76.81	1.00	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	21	6.56	34.43	7.84	84.65	1.64	17.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	24	4.92	39.34	4.56	89.21	0.95	18.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	28	6.56	45.90	0.31	88.90	0.06	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	30	3.28	49.18	19.29	108.19	4.04	22.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	34	6.56	55.74	45.80	153.99	9.59	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	37	4.92	60.66	14.58	168.57	3.05	35.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	41	6.56	67.21	77.77	246.34	16.29	51.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	46	8.20	75.41	86.12	332.46	18.04	69.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	51	8.20	83.61	25.73	358.19	5.39	75.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	61	16.39	100.00	119.15	477.34	24.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					477.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2262

FACTORIES OF PARTS FOR RADIO &TV RECEIVERSAUDIO OR PLAYERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.03	3.03	3.10	3.10	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.52	4.55	0.69	3.80	0.12	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.52	6.06	0.47	4.27	0.08	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.52	7.58	0.50	4.78	0.09	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.52	9.09	0.77	5.55	0.13	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	3.03	12.12	1.71	7.25	0.29	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.52	13.64	32.68	39.94	5.56	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	13	6.06	19.70	10.63	50.56	1.81	8.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	17	6.06	25.76	7.78	58.34	1.32	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	19	3.03	28.79	7.91	66.25	1.34	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	22	4.55	33.33	13.34	79.59	2.27	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	26	6.06	39.39	11.39	90.98	1.94	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	29	4.55	43.94	14.84	105.83	2.52	18.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	31	3.03	46.97	6.71	112.53	1.14	19.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	41	15.15	62.12	46.51	159.04	7.91	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	53	18.18	80.30	179.29	338.34	30.50	57.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	57	6.06	86.36	103.50	441.83	17.60	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	63	9.09	95.45	72.39	514.22	12.31	87.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	65	3.03	98.48	50.48	564.70	8.59	96.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	66	1.52	100.00	23.22	587.91	3.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				66					587.91					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 227 LIGHT BULB FACTORIES MANUFACTURE OF ELECTRONIC TUBES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.84	4.84	1.30	1.30	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.61	6.45	0.26	1.56	0.06	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.61	8.06	0.28	1.84	0.07	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.61	9.68	20.00	21.84	4.78	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.61	11.29	0.47	22.31	0.11	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	9	3.23	14.52	1.76	24.07	0.42	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	10	1.61	16.13	0.72	24.79	0.17	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	12	3.23	19.35	4.50	29.29	1.08	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	14	3.23	22.58	3.70	32.99	0.88	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.61	24.19	3.60	36.59	0.86	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.61	25.81	2.92	39.51	0.70	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.61	27.42	4.39	43.90	1.05	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.61	29.03	6.40	50.30	1.53	12.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	24	9.68	38.71	40.45	90.75	9.66	21.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	3	27	4.84	43.55	15.74	106.48	3.76	25.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	35	12.90	56.45	87.23	193.71	20.84	46.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	40	8.06	64.52	65.81	259.52	15.72	62.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	9	49	14.52	79.03	57.20	316.72	13.66	75.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	55	9.68	88.71	1.60	318.32	0.38	76.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	62	11.29	100.00	100.29	418.61	23.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				62					418.61					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 228

WATCHES AND CLOCKS AND THEIR COMPONENT PARTS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	20.00	20.00	0.91	0.91	3.62	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	20.00	40.00	3.65	4.56	14.47	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	20.00	60.00	11.53	16.09	45.75	63.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	20.00	80.00	3.25	19.34	12.91	76.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	20.00	100.00	5.86	25.20	23.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	5	0.00	100.00	0.00	25.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5					25.20					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 229 METAL JEWELLERY AND PRECIOUS METAL GOODS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.23	0.23	1.20	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.18	1.41	6.10	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.57	3.98	13.37	20.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	2.69	6.67	13.98	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	6.43	13.11	33.41	68.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	6.15	19.25	31.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	19.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					19.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2299 OTHER INDUSTRIES IN MAIN CATEGORY 22

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	2.65	2.65	26.00	26.00	3.32	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.66	3.31	0.04	26.04	0.00	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	2.65	5.96	0.69	26.73	0.09	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	1.99	7.95	1.02	27.75	0.13	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	17	3.31	11.26	2.42	30.18	0.31	3.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	31	9.27	20.53	10.51	40.68	1.34	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	39	5.30	25.83	8.06	48.74	1.03	6.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	48	5.96	31.79	7.01	55.75	0.90	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	51	1.99	33.77	5.98	61.73	0.76	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	59	5.30	39.07	24.34	86.07	3.11	10.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	68	5.96	45.03	21.19	107.27	2.71	13.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	76	5.30	50.33	21.35	128.61	2.73	16.43	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	86	6.62	56.95	57.36	185.97	7.33	23.75	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	95	5.96	62.91	72.89	258.86	9.31	33.06	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	106	7.28	70.20	48.69	307.54	6.22	39.28	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	122	10.60	80.79	186.98	494.52	23.88	63.17	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	126	2.65	83.44	36.81	531.34	4.70	67.87	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	134	5.30	88.74	76.12	607.46	9.72	77.59	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	149	9.93	98.68	112.77	720.23	14.40	92.00	1	3	33.33	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	151	1.32	100.00	62.64	782.87	8.00	100.00	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					782.87					3					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23 CHIMEALS/OIL/GAS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.06	0.06	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.06	0.12	0.05	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	0.34	0.46	0.32	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	0.00	0.46	0.00	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	90.00	90.46	84.47	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	16.09	106.54	15.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	106.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					106.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 230 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2300

CHEMICAL PRODUCT PHARMACEUTICAL PRODUCTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.00	5.00	1.43	1.43	1.60	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	5.00	10.00	1.14	2.57	1.27	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	5.00	15.00	0.52	3.10	0.58	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	5.00	20.00	9.98	13.08	11.12	14.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	5.00	25.00	1.52	14.59	1.69	16.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	5.00	30.00	1.12	15.72	1.25	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	5.00	35.00	19.68	3.96	21.92	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	5.00	40.00	5.15	1.19	5.73	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	5.00	45.00	0.14	1.05	0.15	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	5.00	50.00	2.50	3.55	2.79	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	5.00	55.00	10.27	13.82	11.44	15.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	12	5.00	60.00	0.07	13.75	0.08	15.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	5.00	65.00	19.68	33.43	21.92	37.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	14	5.00	70.00	19.68	53.11	21.92	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	15	5.00	75.00	0.00	53.11	0.00	59.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	16	5.00	80.00	5.30	58.40	5.90	65.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	17	5.00	85.00	10.50	68.90	11.70	76.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	18	5.00	90.00	10.19	79.10	11.35	88.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	20	10.00	100.00	10.67	89.77	11.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	89.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					89.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23001 GENERAL CHEMICAL PRODUCT FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.69	0.69	6.11	6.11	0.08	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	0.34	1.03	0.19	6.30	0.00	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	5	0.69	1.72	0.16	6.47	0.00	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	7	0.69	2.41	0.25	6.72	0.00	0.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	23	5.52	7.93	8.06	14.78	0.10	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	25	0.69	8.62	0.77	15.55	0.01	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	31	2.07	10.69	2.77	18.32	0.04	0.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	37	2.07	12.76	4.12	22.44	0.05	0.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	44	2.41	15.17	10.22	32.65	0.13	0.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	51	2.41	17.59	7.96	40.61	0.10	0.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	56	1.72	19.31	9.62	50.23	0.12	0.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	72	5.52	24.83	28.66	78.89	0.36	1.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	19	91	6.55	31.38	44.10	122.99	0.56	1.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	114	7.93	39.31	81.80	204.79	1.04	2.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	25	139	8.62	47.93	121.40	326.19	1.55	4.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	35	174	12.07	60.00	311.45	637.64	3.97	8.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	45	219	15.52	75.52	850.99	1,488.62	10.83	18.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	235	5.52	81.03	528.63	2,017.25	6.73	25.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	49	284	16.90	97.93	5,774.80	7,792.05	73.52	99.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	290	2.07	100.00	62.62	7,854.68	0.80	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				290					7,854.68					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 230011 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	2.08	2.08	7.71	7.71	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	11	0.21	2.29	0.02	7.73	0.00	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	17	1.25	3.54	7.71	15.43	0.27	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	21	0.83	4.38	3.66	19.10	0.13	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	23	0.42	4.79	2.04	21.14	0.07	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	33	2.08	6.88	51.40	72.53	1.81	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	53	4.17	11.04	33.20	105.73	1.17	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	58	1.04	12.08	8.12	113.85	0.29	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	73	3.13	15.21	19.12	132.97	0.68	4.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	19	92	3.96	19.17	26.74	159.71	0.94	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	100	1.67	20.83	66.76	226.47	2.36	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	36	136	7.50	28.33	60.70	287.17	2.14	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	141	1.04	29.38	11.32	298.49	0.40	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	158	3.54	32.92	167.09	465.57	5.90	16.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	167	1.88	34.79	84.69	550.27	2.99	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	76	243	15.83	50.63	534.18	1,084.44	18.86	38.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	58	301	12.08	62.71	292.15	1,376.59	10.31	48.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	56	357	11.67	74.38	422.14	1,798.73	14.90	63.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	102	459	21.25	95.63	795.80	2,594.53	28.09	91.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		21	480	4.38	100.00	238.35	2,832.88	8.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				480					2,832.88					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 230012 GENERAL CHEMICAL

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.13	2.13	33.12	33.12	2.11	2.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.30	2.44	0.15	33.28	0.01	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	15	2.13	4.57	0.76	34.04	0.05	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	16	0.30	4.88	0.00	34.04	0.00	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	20	1.22	6.10	1.84	35.88	0.12	2.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	38	5.49	11.59	9.66	45.54	0.62	2.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	9	47	2.74	14.33	4.43	49.98	0.28	3.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	52	1.52	15.85	10.18	60.15	0.65	3.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	70	5.49	21.34	15.75	75.91	1.01	4.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	77	2.13	23.48	34.19	110.10	2.18	7.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	86	2.74	26.22	41.22	151.32	2.63	9.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	16	102	4.88	31.10	45.51	196.83	2.91	12.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	108	1.83	32.93	19.99	216.82	1.28	13.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	131	7.01	39.94	102.41	319.24	6.54	20.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	138	2.13	42.07	58.72	377.95	3.75	24.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	62	200	18.90	60.98	222.56	600.51	14.21	38.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	40	240	12.20	73.17	277.13	877.64	17.69	56.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	35	275	10.67	83.84	273.41	1,151.06	17.46	73.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	23	298	7.01	90.85	295.80	1,446.86	18.88	92.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		30	328	9.15	100.00	119.49	1,566.35	7.63	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				328					1,566.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23002 PHARMACEUTICAL PRODUCTS FACTORIES AND MEDICATED PLASTER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	53	53	5.11	5.11	23.88	23.88	0.54	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	22	75	2.12	7.23	0.76	24.65	0.02	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	24	99	2.31	9.54	0.91	25.55	0.02	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	18	117	1.73	11.27	1.40	26.95	0.03	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	33	150	3.18	14.45	5.76	32.71	0.13	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	34	184	3.28	17.73	4.16	36.88	0.09	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	33	217	3.18	20.91	14.17	51.05	0.32	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	44	261	4.24	25.14	30.84	81.89	0.70	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	25	286	2.41	27.55	20.71	102.60	0.47	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	15	301	1.45	29.00	22.01	124.61	0.50	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	24	325	2.31	31.31	31.37	155.98	0.71	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	342	1.64	32.95	37.11	193.10	0.84	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	27	369	2.60	35.55	30.30	223.40	0.69	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	41	410	3.95	39.50	142.85	366.25	3.24	8.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	35	445	3.37	42.87	197.00	563.25	4.47	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	127	572	12.24	55.11	691.20	1,254.45	15.70	28.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	127	699	12.24	67.34	1,274.74	2,529.19	28.95	57.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	93	792	8.96	76.30	680.46	3,209.65	15.45	72.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	194	986	18.69	94.99	720.78	3,930.43	16.37	89.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		52	1,038	5.01	100.00	473.44	4,403.87	10.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,038					4,403.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23003 NATURAL (TRADITION) DRUGS (JAMU)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	7	7	6.25	6.25	7.36	7.36	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	2.68	8.93	0.61	7.97	0.14	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	11	0.89	9.82	0.21	8.18	0.05	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	14	2.68	12.50	1.66	9.84	0.37	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	22	7.14	19.64	5.03	14.87	1.12	3.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	26	3.57	23.21	4.41	19.27	0.98	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	30	3.57	26.79	7.70	26.98	1.72	6.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	13	43	11.61	38.39	15.65	42.62	3.49	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	44	0.89	39.29	0.78	41.84	0.17	9.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	47	2.68	41.96	12.18	54.02	2.72	12.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	49	1.79	43.75	8.25	62.27	1.84	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	53	3.57	47.32	21.57	83.84	4.81	18.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	57	3.57	50.89	29.52	113.37	6.59	25.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	65	7.14	58.04	63.47	176.84	14.16	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	14	79	12.50	70.54	74.57	251.41	16.63	56.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	91	10.71	81.25	87.90	339.30	19.61	75.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	99	7.14	88.39	92.77	432.08	20.69	96.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	107	7.14	95.54	7.28	439.36	1.62	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	112	4.46	100.00	8.95	448.31	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	112	0.00	100.00	0.00	448.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				112					448.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23004 INSECTICIDE AND HERBICIDE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	3.89	3.89	35.07	35.07	3.60	3.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	13	0.71	4.59	0.01	35.07	0.00	3.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	1.06	5.65	0.60	35.67	0.06	3.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	0.35	6.01	0.35	36.01	0.04	3.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	21	1.41	7.42	2.45	38.46	0.25	3.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	31	3.53	10.95	0.01	38.46	0.00	3.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	36	1.77	12.72	1.84	40.29	0.19	4.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	45	3.18	15.90	6.27	46.56	0.64	4.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	47	0.71	16.61	5.08	51.65	0.52	5.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	61	4.95	21.55	0.05	51.70	0.01	5.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	65	1.41	22.97	1.20	52.90	0.12	5.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	74	3.18	26.15	57.09	109.99	5.85	11.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	76	0.71	26.86	7.22	117.20	0.74	12.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	84	2.83	29.68	50.75	167.95	5.20	17.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	91	2.47	32.16	36.87	204.82	3.78	21.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	127	12.72	44.88	223.84	428.67	22.95	43.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	85	212	30.04	74.91	249.91	678.58	25.62	69.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	37	249	13.07	87.99	93.28	771.85	9.56	79.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	283	12.01	100.00	203.44	975.30	20.86	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	283	0.00	100.00	0.00	975.30	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
				283					975.30					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23005 PAINT AND VARNISH FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.79	1.79	3.33	3.33	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	1.79	3.57	1.65	4.98	0.18	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	1.79	5.36	5.76	10.73	0.63	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	1.79	7.14	3.55	14.28	0.39	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	1.79	8.93	13.63	27.92	1.48	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	1.79	10.71	4.87	32.78	0.53	3.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	1.79	12.50	5.84	38.63	0.64	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	1.79	14.29	0.76	39.39	0.08	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	1.79	16.07	16.03	55.42	1.74	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	1.79	17.86	6.97	62.39	0.76	6.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	9	19	16.07	33.93	60.84	123.22	6.62	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	2	21	3.57	37.50	16.27	139.49	1.77	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	5	26	8.93	46.43	87.30	226.79	9.50	24.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	27	1.79	48.21	47.09	273.88	5.12	29.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	7	34	12.50	60.71	15.56	289.44	1.69	31.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	6	40	10.71	71.43	119.27	408.71	12.97	44.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	7	47	12.50	83.93	409.95	818.66	44.59	89.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	4	51	7.14	91.07	96.95	915.61	10.55	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		5	56	8.93	100.00	3.70	919.31	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				56					919.31					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 230051 SOLVENT BASE PRODUCT

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	1.59	1.59	99.71	99.71	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.27	1.86	4.33	104.04	0.07	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.27	2.12	1.89	105.93	0.03	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.27	2.39	4.34	110.27	0.07	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	11	0.53	2.92	5.59	115.86	0.09	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	18	1.86	4.77	15.81	131.67	0.26	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	25	1.86	6.63	39.21	170.88	0.64	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	23	48	6.10	12.73	118.40	289.28	1.95	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	67	5.04	17.77	102.43	391.71	1.68	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	11	78	2.92	20.69	66.41	458.12	1.09	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	17	95	4.51	25.20	284.24	742.36	4.68	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	48	143	12.73	37.93	405.07	1,147.43	6.66	18.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	149	1.59	39.52	114.98	1,262.41	1.89	20.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	49	198	13.00	52.52	598.21	1,860.63	9.84	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	38	236	10.08	62.60	529.63	2,390.26	8.71	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	285	13.00	75.60	1,279.05	3,669.31	21.04	60.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	349	16.98	92.57	1,389.67	5,058.98	22.86	83.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	365	4.24	96.82	519.81	5,578.79	8.55	91.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	371	1.59	98.41	299.66	5,878.45	4.93	96.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	377	1.59	100.00	200.55	6,079.00	3.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				377					6,079.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 230052 WATER BASE PRODUCT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	16	16	22.22	22.22	36.83	36.83	6.18	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	17	1.39	23.61	0.01	36.84	0.00	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	1.39	25.00	0.01	36.85	0.00	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	21	4.17	29.17	1.27	38.12	0.21	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	24	4.17	33.33	6.22	44.34	1.04	7.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	1.39	34.72	2.24	46.58	0.38	7.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	29	5.56	40.28	7.32	53.90	1.23	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	30	1.39	41.67	4.94	58.84	0.83	9.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	1.39	43.06	7.21	66.04	1.21	11.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	1.39	44.44	6.04	72.08	1.01	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	36	5.56	50.00	23.39	95.48	3.92	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	38	2.78	52.78	14.97	110.45	2.51	18.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	39	1.39	54.17	1.12	111.56	0.19	18.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	40	1.39	55.56	14.89	126.46	2.50	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	41	1.39	56.94	22.89	149.35	3.84	25.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	54	18.06	75.00	133.20	282.55	22.34	47.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	58	5.56	80.56	154.52	437.07	25.92	73.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	62	5.56	86.11	50.50	487.57	8.47	81.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	72	13.89	100.00	108.59	596.16	18.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	72	0.00	100.00	0.00	596.16	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				72					596.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23006 ACID ALKALINE FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	0.91	0.91	2.81	2.81	0.89	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	0.91	1.82	0.19	3.00	0.06	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	0.91	2.73	0.00	3.00	0.00	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	0.91	3.64	0.08	3.09	0.03	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	0.91	4.55	0.16	3.25	0.05	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	0.91	5.45	0.01	3.26	0.00	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	9	2.73	8.18	0.38	3.63	0.12	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	17	7.27	15.45	3.52	7.16	1.11	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	34	15.45	30.91	2.63	9.78	0.83	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	35	0.91	31.82	0.61	10.39	0.19	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	36	0.91	32.73	0.04	10.43	0.01	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	37	0.91	33.64	0.00	10.43	0.00	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	38	0.91	34.55	2.74	13.17	0.87	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	57	17.27	51.82	23.32	36.49	7.37	11.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	69	10.91	62.73	124.83	161.32	39.44	50.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	93	21.82	84.55	74.27	235.59	23.47	74.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	17	110	15.45	100.00	80.90	316.49	25.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	110	0.00	100.00	0.00	316.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	110	0.00	100.00	0.00	0.00	316.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				110					316.49					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23007 CHLORIALKALI ELECTROLYSIS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	25.00	25.00	3.28	3.28	17.30	17.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	6.38	9.65	33.68	50.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	5.45	15.11	28.81	79.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	3.83	18.93	20.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	18.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				18.93				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23008 AIR SEPARATION GASESEG OXYGENNITROGENHYDROGEN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	4.44	4.44	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	9.49	13.94	3.04	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	17.07	31.00	5.47	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	17.08	48.09	5.47	15.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	30.49	78.58	9.76	25.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	17.34	95.92	5.55	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	10.41	106.32	3.33	34.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	6.94	113.26	2.22	36.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	15.66	128.93	5.02	41.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	13.43	142.35	4.30	45.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	13.43	155.78	4.30	49.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	13.43	169.20	4.30	54.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	0.00	169.20	0.00	54.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	68.11	237.31	21.81	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	0.00	237.31	0.00	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	15.92	253.23	5.10	81.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	59.03	312.26	18.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	312.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	312.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					312.26					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23009 PEROXIDE MANUFACTURE APPLICATION AND STORAGE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	36.60	36.60	86.69	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	5.62	42.22	13.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	42.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					42.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23010 OTHERS (EG INORGANIC SALTS)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	6.67	6.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	3.33	10.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.33	13.33	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.33	16.67	0.20	0.19	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.33	20.00	0.00	0.20	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	8	6.67	26.67	0.00	0.20	0.00	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	9	3.33	30.00	1.01	1.21	0.47	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	10	3.33	33.33	6.49	7.70	3.03	3.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	11	3.33	36.67	16.23	23.93	7.58	11.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	12	3.33	40.00	6.49	30.42	3.03	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	3.33	43.33	9.74	40.15	4.55	18.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	14	3.33	46.67	0.08	40.24	0.04	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	15	3.33	50.00	1.99	42.22	0.93	19.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	16	3.33	53.33	0.09	42.32	0.04	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	3.33	56.67	0.07	42.39	0.03	19.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	18	3.33	60.00	0.04	42.43	0.02	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	28	33.33	93.33	6.03	48.46	2.81	22.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	29	3.33	96.67	28.08	76.54	13.11	35.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	30	3.33	100.00	137.68	214.22	64.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	30	0.00	100.00	0.00	214.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				30					214.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23012 INK FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	0.30	0.30	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	1.95	2.25	1.65	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	3.93	6.18	3.33	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	1.14	7.32	0.96	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	15.60	22.92	13.23	19.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	10.80	33.71	9.16	28.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	1.30	35.01	1.10	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	0.00	35.01	0.00	29.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	2.09	37.10	1.77	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	1.30	38.39	1.10	32.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	2.59	40.98	2.20	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	17.28	58.26	14.65	49.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	1.58	59.84	1.34	50.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	3.23	63.07	2.74	53.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	2.98	66.05	2.53	56.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	51.86	117.91	43.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	117.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	117.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	117.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					117.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 230121 INK FACTORIES SOLVENT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	4.21	4.21	4.14	4.14	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.05	5.26	1.09	5.24	0.17	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	1.05	6.32	0.58	5.82	0.09	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	1.05	7.37	1.09	6.91	0.16	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	1.05	8.42	1.06	7.96	0.16	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	1.05	9.47	1.39	9.35	0.21	1.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.05	10.53	2.30	11.65	0.35	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	1.05	11.58	1.26	12.91	0.19	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	16	5.26	16.84	8.27	21.18	1.25	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	20	4.21	21.05	1.53	22.71	0.23	3.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	29	9.47	30.53	10.87	33.58	1.64	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	30	1.05	31.58	7.31	40.88	1.10	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	35	5.26	36.84	27.61	68.49	4.17	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	44	9.47	46.32	22.57	91.06	3.41	13.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	52	8.42	54.74	39.94	131.00	6.03	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	61	9.47	64.21	85.88	216.88	12.96	32.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	20	81	21.05	85.26	220.53	437.42	33.29	66.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	84	3.16	88.42	48.97	486.38	7.39	73.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	94	10.53	98.95	134.64	621.03	20.32	93.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	95	1.05	100.00	41.44	662.47	6.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				95					662.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 230122 INK FACTORIES WATER BASE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.27	2.27	1.38	1.38	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.27	4.55	1.30	2.68	0.59	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.27	6.82	0.00	2.68	0.00	1.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.27	9.09	1.60	4.28	0.73	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.27	11.36	0.00	4.28	0.00	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.27	13.64	0.47	4.75	0.21	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.27	15.91	1.25	6.01	0.57	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	13	13.64	29.55	3.32	9.33	1.51	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	4.55	34.09	2.57	6.76	1.17	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	19	9.09	43.18	4.01	10.76	1.82	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	25	13.64	56.82	7.11	17.88	3.24	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	27	4.55	61.36	11.47	29.35	5.22	13.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	30	6.82	68.18	25.01	54.36	11.38	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	31	2.27	70.45	31.50	85.86	14.33	39.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	44	29.55	100.00	133.89	219.75	60.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	44	0.00	100.00	0.00	219.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	44	0.00	100.00	0.00	219.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	219.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	219.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					219.75					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 231 OIL PROCESSING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	6.18	6.18	5.95	5.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	16.14	22.32	15.52	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	26.92	49.24	25.90	47.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	29.62	78.87	28.50	75.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	25.08	103.94	24.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	<b>UP</b>		0	5	0.00	100.00	0.00	103.94	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					103.94					0					0.00					0.00





IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2310 OIL REFINERY,

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	2	2	8.70	8.70	0.20	0.20	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	4.35	13.04	1.35	1.56	0.65	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	4.35	17.39	0.86	2.41	0.41	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	4.35	21.74	1.89	4.30	0.91	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	4.35	26.09	2.69	6.99	1.30	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	4.35	30.43	4.93	11.92	2.38	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	4.35	34.78	28.97	40.89	13.97	19.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	4.35	39.13	33.12	74.01	15.97	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	4.35	43.48	6.81	80.82	3.28	38.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	4.35	47.83	3.23	84.05	1.56	40.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	4.35	52.17	3.23	87.27	1.56	42.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	4.35	56.52	3.23	90.50	1.56	43.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	4.35	60.87	48.98	139.48	23.62	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	4.35	65.22	0.00	139.48	0.00	67.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	4.35	69.57	12.71	152.18	6.13	73.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	4.35	73.91	4.32	156.50	2.08	75.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	4.35	78.26	0.97	157.48	0.47	75.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	4.35	82.61	10.81	168.28	5.21	81.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	20	4.35	86.96	7.52	175.81	3.63	84.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	23	13.04	100.00	31.57	207.37	15.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				23				207.37				0						0.00				0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23101 DISTILLATION OF HYDROCARBONSATMOSPHERIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	8.74	8.74	19.22	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	18.13	26.88	39.86	59.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	18.61	45.49	40.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	45.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					45.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2311 OTHER CHEMICAL AND

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	11.11	11.11	4.61	4.61	26.39	26.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	11.11	22.22	0.15	4.76	0.86	27.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	11.11	33.33	0.20	4.96	1.14	28.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	11.11	44.44	0.14	5.10	0.80	29.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	11.11	55.56	0.45	5.55	2.59	31.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	11.11	66.67	1.79	7.34	10.27	42.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	11.11	77.78	4.48	11.82	25.64	67.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	11.11	88.89	2.18	14.00	12.50	80.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	1	9	11.11	100.00	3.46	17.46	19.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	9	0.00	100.00	0.00	17.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				9					17.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.14	0.14	2.67	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.47	0.61	8.92	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	4.63	5.24	88.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	5.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					5.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	11.05	11.05	5.18	5.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	2.86	13.91	1.34	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.35	13.04	3.32	17.23	1.56	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.35	17.39	5.06	22.29	2.37	10.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.35	21.74	3.34	25.63	1.56	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.35	26.09	3.34	28.97	1.56	13.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.35	30.43	5.55	34.51	2.60	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.35	34.78	5.55	40.06	2.60	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.35	39.13	12.36	52.42	5.79	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.35	43.48	5.31	57.73	2.49	27.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.35	47.83	4.66	62.40	2.19	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.35	52.17	5.12	67.52	2.40	31.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.35	56.52	7.53	75.04	3.53	35.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.35	60.87	4.66	79.71	2.19	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.35	65.22	7.53	87.24	3.53	40.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	18	13.04	78.26	17.80	105.04	8.34	49.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	23	21.74	100.00	108.40	213.44	50.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	213.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	213.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	213.44	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					213.44					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 231141 OTHER PLANTS:WORKSHOPS AND STORES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	0.33	0.33	37.63	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.55	0.88	62.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	0.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					0.88					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	1	1	1.01	1.01	0.02	0.02	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	2	1.01	2.02	1.57	1.60	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	3	1.01	3.03	1.21	2.80	0.14	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	4	1.01	4.04	1.44	4.24	0.16	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	5	1.01	5.05	1.16	5.40	0.13	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	6	1.01	6.06	1.54	6.95	0.18	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	7	1.01	7.07	2.55	9.49	0.29	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	3	10	3.03	10.10	6.22	15.71	0.71	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	14	4.04	14.14	15.45	31.16	1.76	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	16	2.02	16.16	4.04	35.21	0.46	4.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	18	2.02	18.18	9.69	44.89	1.10	5.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	2	20	2.02	20.20	14.25	59.14	1.62	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	21	1.01	21.21	8.07	67.21	0.92	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	4	25	4.04	25.25	40.00	107.22	4.55	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	4	29	4.04	29.29	41.42	148.64	4.71	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	17	46	17.17	46.46	191.99	340.63	21.84	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	13	59	13.13	59.60	156.22	496.85	17.78	56.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	70	11.11	70.71	113.57	610.41	12.92	69.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	10	80	10.10	80.81	234.29	844.70	26.66	96.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		19	99	19.19	100.00	34.17	878.87	3.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				99				878.87				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2321

PETROCHEMICAL WORK WITH BASIC MATERIALS SUCH AS ETHYLENE ETC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	10.24	10.24	13.17	13.17	2.88	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	18	0.60	10.84	0.20	13.36	0.04	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	20	1.20	12.05	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	21	0.60	12.65	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	22	0.60	13.25	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	23	0.60	13.86	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	24	0.60	14.46	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	25	0.60	15.06	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	26	0.60	15.66	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	28	1.20	16.87	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	0.60	17.47	0.00	13.36	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	36	4.22	21.69	0.02	13.34	0.01	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	38	1.20	22.89	0.51	13.85	0.11	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	41	1.81	24.70	0.05	13.91	0.01	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	42	0.60	25.30	0.48	14.38	0.10	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	28	70	16.87	42.17	25.04	39.42	5.48	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	11	81	6.63	48.80	65.15	104.58	14.26	22.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	85	2.41	51.20	4.81	109.39	1.05	23.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	31	116	18.67	69.88	250.48	359.86	54.80	78.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		50	166	30.12	100.00	97.20	457.06	21.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				166					457.06					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.69	7.69	0.17	0.17	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.69	15.38	0.26	0.44	0.18	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.69	23.08	10.37	10.80	7.07	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.69	30.77	12.44	23.24	8.49	15.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.69	38.46	0.42	23.66	0.29	16.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.69	46.15	0.65	24.31	0.44	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.69	53.85	45.92	70.23	31.33	47.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.69	61.54	11.94	82.17	8.15	56.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.69	69.23	18.66	100.83	12.73	68.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.69	76.92	1.05	101.88	0.72	69.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.69	84.62	1.66	103.54	1.13	70.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.69	92.31	26.63	130.16	18.17	88.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	7.69	100.00	16.38	146.54	11.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	146.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					146.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2323

POLYMERIZATION ON A LARGE SCALE :MANUFACTURE OF POLYETHYLENE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	2.25	2.25	10.04	10.04	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.56	2.81	0.86	10.90	0.10	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.56	3.37	1.87	12.77	0.22	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.56	3.93	0.62	13.39	0.07	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.56	4.49	1.15	14.54	0.14	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	1.12	5.62	2.51	17.05	0.30	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	12	1.12	6.74	2.85	19.91	0.34	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	0.56	7.30	1.99	21.90	0.24	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	0.56	7.87	1.05	22.95	0.12	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	0.56	8.43	1.22	24.17	0.14	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	0.56	8.99	1.05	25.21	0.12	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	18	1.12	10.11	9.72	34.94	1.15	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	20	1.12	11.24	12.67	47.61	1.49	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	38	10.11	21.35	97.83	145.44	11.54	17.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	42	2.25	23.60	31.59	177.03	3.73	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	50	4.49	28.09	114.47	291.51	13.50	34.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	64	7.87	35.96	194.39	485.90	22.93	57.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	72	4.49	40.45	107.93	593.83	12.73	70.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	83	6.18	46.63	50.58	644.40	5.97	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		95	178	53.37	100.00	203.46	847.86	24.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				178					847.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	1.19	1.19	5.84	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.30	2.49	6.42	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	1.78	4.26	8.76	21.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	1.62	5.88	7.98	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	10.47	16.35	51.63	80.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	3.93	20.28	19.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	20.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					20.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	2.44	2.44	38.86	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	3.84	6.29	61.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	6.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					6.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2324 FERTILIZAR FACTORIES ON PETROCHEMICAL BASIS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.02	1.02	0.18	0.18	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.02	2.04	0.27	0.45	0.07	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	4	2.04	4.08	0.94	1.38	0.25	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.02	5.10	0.61	1.99	0.17	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.02	6.12	1.11	3.11	0.30	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.02	7.14	1.16	4.27	0.32	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	9	2.04	9.18	0.32	4.60	0.09	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	11	2.04	11.22	6.03	10.63	1.64	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	13	2.04	13.27	5.06	15.69	1.37	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	16	3.06	16.33	5.40	21.08	1.47	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	18	2.04	18.37	1.88	22.96	0.51	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	19	1.02	19.39	0.93	23.89	0.25	6.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	20	1.02	20.41	1.78	25.67	0.48	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	1.02	21.43	1.03	26.69	0.28	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	27	6.12	27.55	17.32	44.01	4.70	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	34	7.14	34.69	29.51	73.53	8.02	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	37	3.06	37.76	13.03	86.56	3.54	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	52	15.31	53.06	49.82	136.38	13.53	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		46	98	46.94	100.00	231.80	368.18	62.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				98					368.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 23241 AMMONIA PRODUCTION AND OR UREA PRODUCTION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	1.08	1.08	0.03	0.03	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.08	2.15	0.07	0.10	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.08	3.23	0.41	0.51	0.09	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.08	4.30	0.29	0.80	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	6	2.15	6.45	0.85	1.65	0.19	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	9	3.23	9.68	1.82	3.48	0.41	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	1.08	10.75	4.73	8.20	1.06	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	15	5.38	16.13	9.30	17.50	2.09	3.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	22	7.53	23.66	9.49	26.99	2.13	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	26	4.30	27.96	15.05	42.04	3.38	9.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	28	2.15	30.11	5.03	47.06	1.13	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	32	4.30	34.41	31.98	79.05	7.19	17.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	33	1.08	35.48	5.10	84.15	1.15	18.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	37	4.30	39.78	35.03	119.18	7.87	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	41	4.30	44.09	21.91	141.09	4.92	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	50	9.68	53.76	91.83	232.92	20.64	52.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	61	11.83	65.59	65.13	298.06	14.64	67.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	69	8.60	74.19	57.40	355.46	12.90	79.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	77	8.60	82.80	56.11	411.58	12.61	92.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	93	17.20	100.00	33.32	444.89	7.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				93					444.89					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 23242 PRODUCTION OF MELAMINE POWDER/MELAMINE CRYSTALS USING UREA

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	5.26	5.26	9.03	9.03	3.61	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.26	10.53	4.02	13.05	1.61	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.26	15.79	6.03	19.08	2.41	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.26	21.05	13.54	32.61	5.42	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.26	26.32	14.54	47.16	5.82	18.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.26	31.58	34.46	81.62	13.79	32.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.26	36.84	20.00	101.62	8.00	40.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.26	42.11	8.07	109.69	3.23	43.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.26	47.37	7.35	117.04	2.94	46.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.26	52.63	20.85	137.88	8.34	55.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.26	57.89	7.35	145.23	2.94	58.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.26	63.16	22.01	167.25	8.81	66.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.26	68.42	34.46	201.71	13.79	80.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.26	73.68	28.60	230.31	11.44	92.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.26	78.95	12.82	243.13	5.13	97.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.26	84.21	5.98	249.10	2.39	99.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	17	5.26	89.47	0.83	249.93	0.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	18	5.26	94.74	0.00	249.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	19	5.26	100.00	0.00	249.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				19					249.93					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2325 SYNTHETIC RUBBER

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.35	4.35	1.30	1.30	0.58	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.35	8.70	1.11	2.41	0.50	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.35	13.04	1.84	4.25	0.83	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.35	17.39	14.37	18.62	6.47	8.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.35	21.74	7.06	25.67	3.18	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.35	26.09	19.23	44.90	8.66	20.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.35	30.43	6.00	50.90	2.70	22.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.35	34.78	7.00	57.91	3.15	26.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.35	39.13	5.00	62.91	2.25	28.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.35	43.48	2.00	64.91	0.90	29.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.35	47.83	0.71	65.62	0.32	29.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.35	52.17	1.77	67.38	0.80	30.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.35	56.52	15.67	83.06	7.06	37.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.35	60.87	10.78	93.83	4.85	42.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.35	65.22	5.88	99.71	2.65	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.35	69.57	8.08	107.79	3.64	48.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.35	73.91	20.26	128.05	9.12	57.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	2	19	8.70	82.61	63.14	191.20	28.43	86.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		4	23	17.39	100.00	30.90	222.10	13.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				23				222.10				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2326 LIQUEFACTION OF NATURAL GAS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.71	5.71	0.16	0.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.86	8.57	21.19	21.35	5.44	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.86	11.43	10.39	31.74	2.67	8.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.86	14.29	0.93	32.67	0.24	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.86	17.14	0.62	33.29	0.16	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.86	20.00	0.00	33.29	0.00	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.86	22.86	0.00	33.29	0.00	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.86	25.71	3.74	37.03	0.96	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.86	28.57	1.00	38.03	0.26	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	12	5.71	34.29	1.43	39.46	0.37	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	13	2.86	37.14	0.00	39.46	0.00	10.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	14	2.86	40.00	2.01	41.47	0.52	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	18	11.43	51.43	24.92	66.39	6.40	17.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	20	5.71	57.14	3.93	70.32	1.01	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	21	2.86	60.00	25.91	96.23	6.66	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	23	5.71	65.71	15.74	111.97	4.04	28.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	26	8.57	74.29	91.58	203.54	23.53	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	27	2.86	77.14	0.00	203.54	0.00	52.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	33	17.14	94.29	118.03	321.58	30.32	82.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	35	5.71	100.00	67.70	389.28	17.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					389.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2327 LIQUEFATION OF PETROLIUM GASES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.22	2.22	24.81	24.81	6.83	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.22	4.44	3.83	28.64	1.05	7.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.22	6.67	8.16	36.79	2.25	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.22	8.89	6.70	43.49	1.84	11.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.22	11.11	6.70	50.19	1.84	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.22	13.33	0.00	50.19	0.00	13.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.22	15.56	3.95	54.13	1.09	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	2.22	17.78	3.29	57.42	0.91	15.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	2.22	20.00	23.61	81.04	6.50	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	2.22	22.22	11.75	92.79	3.23	25.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	2.22	24.44	5.27	98.05	1.45	26.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.22	26.67	7.83	105.89	2.16	29.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	2.22	28.89	3.51	109.40	0.97	30.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	2.22	31.11	2.88	112.27	0.79	30.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	2.22	33.33	2.91	115.18	0.80	31.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	16	31	35.56	68.89	126.51	241.70	34.83	66.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	36	11.11	80.00	34.88	276.58	9.60	76.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	43	15.56	95.56	39.99	316.57	11.01	87.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	44	2.22	97.78	29.62	346.19	8.15	95.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	45	2.22	100.00	17.08	363.27	4.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					363.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2329

LIQUEFACTION AND GASIFICATION OF COAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.68	1.68	49.88	49.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	1.68	3.36	49.88	99.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	0.01	3.37	0.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	3.37	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					3.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2331 CRUDE OIL

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.35	4.35	1.84	1.84	5.45	5.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.35	8.70	1.14	2.98	3.38	8.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.35	13.04	2.04	5.02	6.06	14.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.35	17.39	0.03	5.05	0.09	14.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.35	21.74	0.47	5.52	1.40	16.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.35	26.09	2.36	7.89	7.01	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.35	30.43	0.03	7.92	0.10	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.35	34.78	0.00	7.92	0.00	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.35	39.13	1.00	8.93	2.98	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.35	43.48	1.15	10.07	3.41	29.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.35	47.83	0.10	10.17	0.30	30.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.35	52.17	6.36	16.53	18.86	49.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.35	56.52	0.14	16.67	0.43	49.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.35	60.87	0.15	16.82	0.45	49.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.35	65.22	6.25	23.07	18.55	68.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	17	8.70	73.91	1.15	24.22	3.41	71.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	21	17.39	91.30	5.82	30.04	17.28	89.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	23	8.70	100.00	3.65	33.69	10.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	33.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					33.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2332 OIL PRODUCTS IN TANKS LOCATED IN HARBOUR AREA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	0.51	0.51	0.56	0.56	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	0.51	1.02	0.78	1.34	0.04	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	0.51	1.53	0.88	2.21	0.05	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	0.51	2.04	2.40	4.61	0.13	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	0.51	2.55	1.40	6.01	0.08	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	0.51	3.06	0.10	6.11	0.01	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	16	22	8.16	11.22	20.69	26.80	1.16	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	6	28	3.06	14.29	2.59	29.39	0.15	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	4	32	2.04	16.33	3.57	32.96	0.20	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	33	0.51	16.84	3.42	36.38	0.19	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	6	39	3.06	19.90	15.07	51.45	0.85	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	42	1.53	21.43	7.40	58.84	0.42	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	5	47	2.55	23.98	2.39	61.24	0.13	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	15	62	7.65	31.63	39.94	101.18	2.24	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	22	84	11.22	42.86	177.86	279.04	9.98	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	46	130	23.47	66.33	375.24	654.28	21.06	36.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	38	168	19.39	85.71	294.64	948.92	16.54	53.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	22	190	11.22	96.94	752.02	1,700.95	42.21	95.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		6	196	3.06	100.00	80.83	1,781.77	4.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				196					1,781.77					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2333 LIQUEFIED GASES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.43	4.43	72.08	72.08	5.70	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	11	2.53	6.96	2.65	74.73	0.21	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	18	4.43	11.39	2.25	76.98	0.18	6.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	20	1.27	12.66	2.25	79.23	0.18	6.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	27	4.43	17.09	8.06	87.29	0.64	6.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	34	4.43	21.52	10.82	98.11	0.86	7.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	42	5.06	26.58	14.00	112.11	1.11	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	47	3.16	29.75	32.14	144.25	2.54	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	50	1.90	31.65	1.92	146.17	0.15	11.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	57	4.43	36.08	26.42	172.59	2.09	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	59	1.27	37.34	12.88	185.47	1.02	14.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	67	5.06	42.41	49.48	234.95	3.91	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	82	9.49	51.90	71.18	306.14	5.63	24.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	27	109	17.09	68.99	235.54	541.68	18.62	42.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	15	124	9.49	78.48	221.89	763.56	17.54	60.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	142	11.39	89.87	186.11	949.67	14.71	75.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	4	146	2.53	92.41	37.28	986.95	2.95	78.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	148	1.27	93.67	70.60	1,057.54	5.58	83.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	155	4.43	98.10	102.77	1,160.31	8.13	91.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	158	1.90	100.00	104.48	1,264.79	8.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				158					1,264.79					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2334 PIPELINE FOR CHEMICAL PRODUCTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.76	0.76	13.94	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	0.11	0.87	2.03	15.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	0.57	1.44	10.48	26.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	4.01	5.45	73.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					5.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2335 OTHER LIQUID CHEMICALS (E.G AMMONIA)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.71	5.71	5.73	5.73	2.98	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.86	8.57	0.48	6.20	0.25	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	2.86	11.43	1.10	7.30	0.57	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	2.86	14.29	2.06	9.36	1.07	4.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	2.86	17.14	3.97	13.33	2.06	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	2.86	20.00	5.25	18.58	2.73	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	2.86	22.86	5.83	24.41	3.03	12.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	2.86	25.71	5.93	30.34	3.08	15.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	2.86	28.57	9.36	20.99	4.86	10.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	2.86	31.43	0.56	21.55	0.29	11.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	2.86	34.29	0.22	21.77	0.12	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	2.86	37.14	0.25	22.02	0.13	11.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	2.86	40.00	3.21	25.23	1.67	13.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	2.86	42.86	9.53	34.76	4.95	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	16	2.86	45.71	0.80	35.56	0.42	18.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	17	2.86	48.57	0.06	35.62	0.03	18.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	18	2.86	51.43	0.30	35.92	0.16	18.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	19	2.86	54.29	0.33	36.25	0.17	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	16	35	45.71	100.00	156.18	192.43	81.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	35	0.00	100.00	0.00	192.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				35				192.43					0				0.00						0.00	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 234 MANUFACTURE OF PLASTIC ARTICLES FOAM PLASTICS SYNTHETIC RESI

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	2.68	2.68	2.20	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	7.69	15.38	5.36	8.04	4.41	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	7.69	23.08	0.81	8.85	0.67	7.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	7.69	30.77	10.35	19.20	8.51	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	7.69	38.46	16.96	36.16	13.95	29.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	7.69	46.15	12.51	48.66	10.29	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	7.69	53.85	1.85	50.52	1.52	41.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	7.69	61.54	2.63	53.15	2.16	43.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	7.69	69.23	9.16	62.31	7.54	51.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	7.69	76.92	9.52	71.83	7.83	59.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	7.69	84.62	12.37	84.20	10.17	69.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	7.69	92.31	37.35	121.55	30.72	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	7.69	100.00	0.05	121.60	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	13	0.00	100.00	0.00	121.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				13					121.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2341 MANUFACTURE OF PLASTIC ARTICLES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	217	217	2.44	2.44	1,084.68	1,084.68	1.78	1.78	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	58	275	0.65	3.09	30.63	1,115.31	0.05	1.83	0	1	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	69	344	0.78	3.87	51.86	1,167.18	0.09	1.92	1	2	16.67	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	66	410	0.74	4.61	42.14	1,209.31	0.07	1.99	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	223	633	2.51	7.12	178.50	1,387.82	0.29	2.28	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	243	876	2.73	9.86	320.40	1,708.22	0.53	2.80	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	348	1,224	3.92	13.77	540.88	2,249.10	0.89	3.69	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	440	1,664	4.95	18.72	1,026.04	3,275.14	1.68	5.38	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	413	2,077	4.65	23.37	1,054.24	4,329.37	1.73	7.11	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	360	2,437	4.05	27.42	1,213.51	5,542.89	1.99	9.10	0	2	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	342	2,779	3.85	31.27	1,233.48	6,776.36	2.03	11.13	2	4	33.33	66.67	17.01	17.01	100.00	100.00	1.38	0.25			
12	3,000	4,000	3,500	553	3,332	6.22	37.49	2,470.52	9,246.88	4.06	15.18	0	4	0.00	66.67	0.00	17.01	0.00	100.00	0.00	0.18			
13	4,000	5,000	4,500	525	3,857	5.91	43.40	2,784.56	12,031.44	4.57	19.76	0	4	0.00	66.67	0.00	17.01	0.00	100.00	0.00	0.14			
14	5,000	7,500	6,250	878	4,735	9.88	53.28	5,735.24	17,766.68	9.42	29.17	0	4	0.00	66.67	0.00	17.01	0.00	100.00	0.00	0.10			
15	7,500	10,000	8,750	642	5,377	7.22	60.50	5,696.02	23,462.70	9.35	38.53	0	4	0.00	66.67	0.00	17.01	0.00	100.00	0.00	0.07			
16	10,000	20,000	15,000	1,290	6,667	14.52	75.02	12,881.54	36,344.24	21.15	59.68	1	5	16.67	83.33	0.00	17.01	0.00	100.00	0.00	0.05			
17	20,000	50,000	35,000	1,199	7,866	13.49	88.51	13,501.63	49,845.87	22.17	81.85	1	6	16.67	100.00	0.00	17.01	0.00	100.00	0.00	0.03			
18	50,000	100,000	75,000	575	8,441	6.47	94.98	6,130.00	55,975.87	10.07	91.91	0	6	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.03			
19	100,000	500,000	300,000	387	8,828	4.35	99.34	4,491.82	60,467.69	7.38	99.29	0	6	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.03			
20	500,000	UP		59	8,887	0.66	100.00	433.28	60,900.98	0.71	100.00	0	6	0.00	100.00	0.00	17.01	0.00	100.00	0.00	0.03			
				8,887					60,900.98					6					17.01					0.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2342 MANUFACTURE AND PROCESSING OF FOAM PLASTICS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	26	26	4.01	4.01	700.22	700.22	5.02	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	30	0.62	4.62	1.52	701.74	0.01	5.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	38	1.23	5.86	12.96	714.70	0.09	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	43	0.77	6.63	10.20	724.90	0.07	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	49	0.92	7.55	20.86	745.77	0.15	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	67	2.77	10.32	51.80	797.56	0.37	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	20	87	3.08	13.41	128.82	926.38	0.92	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	114	4.16	17.57	68.00	994.38	0.49	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	37	151	5.70	23.27	208.47	1,202.86	1.49	8.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	23	174	3.54	26.81	218.15	1,421.00	1.56	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	26	200	4.01	30.82	272.47	1,693.47	1.95	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	51	251	7.86	38.67	307.58	2,001.04	2.21	14.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	33	284	5.08	43.76	417.42	2,418.46	2.99	17.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	59	343	9.09	52.85	928.99	3,347.46	6.66	24.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	60	403	9.24	62.10	1,439.63	4,787.09	10.32	34.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	125	528	19.26	81.36	3,624.14	8,411.23	25.99	60.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	80	608	12.33	93.68	3,282.98	11,694.21	23.54	83.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	23	631	3.54	97.23	1,116.95	12,811.16	8.01	91.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	646	2.31	99.54	1,130.85	13,942.01	8.11	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	649	0.46	100.00	2.79	13,944.80	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				649					13,944.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.00	5.00	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	5.00	10.00	10.24	10.31	2.53	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	5.00	15.00	4.84	15.15	1.20	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	5.00	20.00	57.93	73.09	14.31	18.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	5.00	25.00	3.43	76.51	0.85	18.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	5.00	30.00	15.20	91.71	3.76	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	5.00	35.00	2.82	94.53	0.70	23.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	5.00	40.00	36.50	131.04	9.02	32.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	5.00	45.00	30.25	161.29	7.47	39.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	5.00	50.00	6.81	168.10	1.68	41.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	5.00	55.00	19.81	187.91	4.89	46.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	5.00	60.00	24.77	212.68	6.12	52.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	5.00	65.00	12.70	225.38	3.14	55.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	5.00	70.00	12.70	238.08	3.14	58.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	15	5.00	75.00	4.95	243.03	1.22	60.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	16	5.00	80.00	9.92	252.96	2.45	62.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	20	20.00	100.00	151.81	404.76	37.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	404.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	20	0.00	100.00	0.00	404.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				20					404.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23432 USING LIQUID METHANOLWATER AND AIR CONTINUOUS PROCESS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.33	2.33	68.47	68.47	26.03	26.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	2.33	4.65	1.34	69.81	0.51	26.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	2.33	6.98	4.86	74.67	1.85	28.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	2.33	9.30	0.26	74.93	0.10	28.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	2.33	11.63	0.19	75.12	0.07	28.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	2.33	13.95	0.15	75.27	0.06	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	2.33	16.28	0.37	75.64	0.14	28.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	17	23.26	39.53	3.36	79.00	1.28	30.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	2.33	41.86	1.57	80.57	0.60	30.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	2.33	44.19	4.62	85.20	1.76	32.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	2.33	46.51	0.64	85.84	0.24	32.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	2.33	48.84	0.75	86.59	0.28	32.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	2.33	51.16	9.58	96.17	3.64	36.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	2.33	53.49	1.33	97.50	0.51	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	2.33	55.81	2.77	100.27	1.05	38.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	25	2.33	58.14	19.48	119.75	7.40	45.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	30	11.63	69.77	28.07	147.82	10.67	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	31	2.33	72.09	24.59	172.41	9.35	65.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	41	23.26	95.35	61.58	233.99	23.41	88.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	43	4.65	100.00	29.08	263.07	11.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					263.07					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 235 MANUFACTURE OF ARTIFICIAL FIBRES (PETROCHEMICAL FEEDSTOCK)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	4	4	2.53	2.53	0.15	0.15	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	0.63	3.16	0.15	0.31	0.01	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	7	1.27	4.43	0.93	1.24	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.63	5.06	0.61	1.85	0.05	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	0.63	5.70	0.85	2.70	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	11	1.27	6.96	2.43	5.13	0.18	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	15	2.53	9.49	11.68	16.81	0.87	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	20	3.16	12.66	10.12	26.93	0.76	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	28	5.06	17.72	25.53	52.46	1.91	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	30	1.27	18.99	9.34	61.80	0.70	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	32	1.27	20.25	12.71	74.52	0.95	5.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	39	4.43	24.68	40.40	114.92	3.02	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	44	3.16	27.85	41.67	156.59	3.11	11.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	49	3.16	31.01	70.52	227.11	5.27	16.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	50	0.63	31.65	9.90	237.01	0.74	17.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	62	7.59	39.24	211.28	448.29	15.78	33.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	34	96	21.52	60.76	325.31	773.60	24.30	57.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	112	10.13	70.89	277.53	1,051.13	20.73	78.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	123	6.96	77.85	123.74	1,174.88	9.24	87.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		35	158	22.15	100.00	163.74	1,338.61	12.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				158				1,338.61				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	5.57	5.57	17.36	17.36	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	17	0.35	5.92	0.00	17.36	0.00	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	18	0.35	6.27	0.09	17.44	0.01	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	19	0.35	6.62	0.02	17.46	0.00	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	23	1.39	8.01	1.16	18.62	0.12	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	27	1.39	9.41	0.09	18.71	0.01	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	31	1.39	10.80	0.10	18.81	0.01	1.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	38	2.44	13.24	0.53	19.34	0.05	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	39	0.35	13.59	5.62	24.95	0.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	45	2.09	15.68	0.95	25.90	0.10	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	46	0.35	16.03	0.00	25.90	0.00	2.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	49	1.05	17.07	8.99	34.90	0.93	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	50	0.35	17.42	1.55	36.45	0.16	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	59	3.14	20.56	50.04	86.49	5.17	8.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	81	7.67	28.22	35.39	121.87	3.66	12.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	8	89	2.79	31.01	119.14	241.01	12.32	24.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	59	148	20.56	51.57	288.70	529.71	29.85	54.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	31	179	10.80	62.37	19.22	548.93	1.99	56.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	48	227	16.72	79.09	233.55	782.49	24.15	80.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		60	287	20.91	100.00	184.64	967.12	19.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				287					967.12					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.69	0.69	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.69				0				0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2371 MANUFACTURE OF SOAPS DETERGENTS AND POLISHES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	4.90	4.90	9.51	9.51	0.97	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	15	1.22	6.12	0.22	9.73	0.02	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	17	0.82	6.94	0.87	10.60	0.09	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	20	1.22	8.16	0.23	10.83	0.02	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	27	2.86	11.02	2.87	13.71	0.29	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	28	0.41	11.43	0.00	13.71	0.00	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	38	4.08	15.51	13.16	26.87	1.34	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	45	2.86	18.37	5.33	32.20	0.54	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	54	3.67	22.04	19.20	51.40	1.96	5.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	55	0.41	22.45	4.18	55.58	0.43	5.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	12	67	4.90	27.35	26.21	81.79	2.68	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	78	4.49	31.84	13.52	95.31	1.38	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	80	0.82	32.65	13.29	108.60	1.36	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	95	6.12	38.78	80.82	189.41	8.25	19.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	13	108	5.31	44.08	76.49	265.91	7.81	27.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	132	9.80	53.88	189.00	454.90	19.30	46.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	180	19.59	73.47	278.07	732.97	28.39	74.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	192	4.90	78.37	68.05	801.02	6.95	81.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	30	222	12.24	90.61	158.80	959.82	16.21	98.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		23	245	9.39	100.00	19.56	979.37	2.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				245					979.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2372 MANUFACTURE OF ETHERIC OILSESSENCESPERFUMES AND COSMETIC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	3.76	3.76	21.15	21.15	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	21	1.50	5.26	0.93	22.08	0.04	0.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	29	2.01	7.27	2.95	25.04	0.12	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	30	0.25	7.52	0.65	25.68	0.03	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	19	49	4.76	12.28	5.39	31.07	0.22	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	58	2.26	14.54	4.06	35.13	0.17	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	13	71	3.26	17.79	5.43	40.56	0.23	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	91	5.01	22.81	24.82	65.38	1.03	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	12	103	3.01	25.81	21.31	86.69	0.88	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	18	121	4.51	30.33	50.34	137.03	2.09	5.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	134	3.26	33.58	77.78	214.81	3.23	8.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	28	162	7.02	40.60	101.52	316.34	4.21	13.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	177	3.76	44.36	95.89	412.22	3.98	17.10	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	193	4.01	48.37	129.02	541.24	5.35	22.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	23	216	5.76	54.14	145.57	686.81	6.04	28.49	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	37	253	9.27	63.41	250.55	937.37	10.39	38.88	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	42	295	10.53	73.93	504.15	1,441.51	20.91	59.79	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	47	342	11.78	85.71	447.88	1,889.39	18.58	78.37	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	49	391	12.28	97.99	348.79	2,238.18	14.47	92.83	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		8	399	2.01	100.00	172.82	2,411.00	7.17	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				399					2,411.00					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2373

MANUFACTURE OF GLATINE NON SYNTHETIC ADHESIVES STARCHES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.05	1.05	0.18	0.18	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.05	2.11	1.06	1.25	0.11	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.05	3.16	2.27	3.52	0.23	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	14	11.58	14.74	13.89	17.41	1.39	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	25	11.58	26.32	25.88	43.29	2.59	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	28	3.16	29.47	9.63	52.92	0.96	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	37	9.47	38.95	29.47	82.39	2.95	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	48	11.58	50.53	28.43	110.83	2.84	11.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	50	2.11	52.63	16.20	127.02	1.62	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	54	4.21	56.84	12.59	139.61	1.26	13.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	55	1.05	57.89	4.50	144.11	0.45	14.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	56	1.05	58.95	4.63	148.74	0.46	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	61	5.26	64.21	22.45	171.19	2.25	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	68	7.37	71.58	85.20	256.39	8.52	25.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	74	6.32	77.89	82.93	339.32	8.30	33.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	14	88	14.74	92.63	361.22	700.55	36.13	70.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	90	2.11	94.74	67.15	767.70	6.72	76.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	95	5.26	100.00	232.04	999.74	23.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	95	0.00	100.00	0.00	999.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				95					999.74					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2374

MANUFACTURE OF NATURAL ADHESIVE ( GLUE ) OF ORGANIC ORIGIN C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	15.79	15.79	0.00	0.00	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	2.63	18.42	3.02	3.02	4.66	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	2.63	21.05	0.00	3.01	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	2.63	23.68	0.00	3.02	0.01	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	2.63	26.32	4.80	7.82	7.40	12.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.63	28.95	1.23	9.05	1.90	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.63	31.58	0.00	9.05	0.00	13.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	2.63	34.21	0.01	9.06	0.02	13.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	2.63	36.84	0.00	9.07	0.01	13.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	17	7.89	44.74	0.04	9.11	0.06	14.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	2.63	47.37	0.01	9.11	0.01	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	22	10.53	57.89	0.09	9.21	0.15	14.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	23	2.63	60.53	1.28	10.48	1.97	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	25	5.26	65.79	5.44	15.93	8.40	24.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	26	2.63	68.42	0.06	15.99	0.10	24.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	30	10.53	78.95	0.30	16.29	0.46	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	35	13.16	92.11	0.60	16.89	0.93	26.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	37	5.26	97.37	38.29	55.18	59.06	85.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	38	2.63	100.00	9.66	64.84	14.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	38	0.00	100.00	0.00	64.84	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				38					64.84					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.89	1.89	4.32	4.32	0.94	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.89	3.77	0.52	4.84	0.11	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.89	5.66	3.80	8.64	0.83	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.89	7.55	1.43	10.07	0.31	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.89	9.43	1.43	11.50	0.31	2.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.89	11.32	4.32	15.82	0.94	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	1.89	13.21	5.41	21.24	1.18	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	10	5.66	18.87	11.93	33.17	2.59	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	17	13.21	32.08	8.76	41.93	1.91	9.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	1.89	33.96	11.40	53.33	2.48	11.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	26	15.09	49.06	27.92	81.25	6.07	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	29	5.66	54.72	6.25	87.50	1.36	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	7.55	62.26	96.04	183.54	20.89	39.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	34	1.89	64.15	40.50	224.04	8.81	48.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	45	20.75	84.91	101.62	325.66	22.10	70.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	52	13.21	98.11	57.78	383.43	12.57	83.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	53	1.89	100.00	76.38	459.81	16.61	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	53	0.00	100.00	0.00	459.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	53	0.00	100.00	0.00	459.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				53					459.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 23742 USING INFLAMMABLE/COMBUSTIBLE PRODUCING COMBUSTIBLE FINAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.76	4.76	18.10	18.10	5.35	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.76	9.52	10.20	28.29	3.02	8.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.76	14.29	26.22	54.51	7.75	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.76	19.05	25.13	79.64	7.43	23.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.76	23.81	12.96	92.60	3.83	27.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.76	28.57	15.84	108.43	4.68	32.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.76	33.33	30.93	139.36	9.14	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	4.76	38.10	14.81	154.17	4.38	45.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	4.76	42.86	10.35	164.51	3.06	48.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	4.76	47.62	10.35	174.86	3.06	51.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	4.76	52.38	10.56	185.42	3.12	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	4.76	57.14	10.20	195.62	3.02	57.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	4.76	61.90	10.20	205.81	3.02	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	4.76	66.67	10.20	216.01	3.02	63.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	4.76	71.43	30.59	246.60	9.04	72.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	4.76	76.19	42.43	289.03	12.55	85.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	4.76	80.95	2.42	291.46	0.72	86.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.76	85.71	9.00	300.46	2.66	88.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	21	14.29	100.00	37.74	338.20	11.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	338.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					338.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2378 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	17.96	17.96	10.84	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.74	18.70	0.45	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	25.44	44.14	15.35	26.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	40.16	84.30	24.24	50.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	21.27	105.57	12.84	63.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	29.46	135.03	17.78	81.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	30.66	165.69	18.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	165.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					165.69					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 238 CHEMICAL FERTILIZER FACTORIES (CONVENTIONAL)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.94	0.94	0.11	0.11	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.94	1.89	0.08	0.20	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	11	8.49	10.38	1.19	1.39	0.17	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	13	1.89	12.26	0.70	2.09	0.10	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	16	2.83	15.09	2.20	4.29	0.32	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	17	0.94	16.04	3.87	8.16	0.57	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	19	1.89	17.92	2.09	10.25	0.31	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	21	1.89	19.81	0.80	11.04	0.12	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	24	2.83	22.64	6.53	17.57	0.96	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	28	3.77	26.42	9.85	27.43	1.44	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	12	40	11.32	37.74	23.41	50.84	3.43	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	54	13.21	50.94	53.82	104.66	7.89	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	59	4.72	55.66	20.75	125.41	3.04	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	65	5.66	61.32	55.49	180.89	8.13	26.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	66	0.94	62.26	14.36	195.25	2.10	28.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	76	9.43	71.70	148.08	343.33	21.69	50.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	91	14.15	85.85	130.57	473.90	19.13	69.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	94	2.83	88.68	33.76	507.66	4.95	74.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	102	7.55	96.23	120.73	628.39	17.69	92.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	106	3.77	100.00	54.17	682.56	7.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				106					682.56					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 239 POWDERS EXPLOSIVES MATCHES AND FIREWORK FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	10.53	10.53	0.10	0.10	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.26	15.79	0.67	0.77	0.29	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.26	21.05	0.67	1.43	0.29	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.26	26.32	1.50	2.94	0.66	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.26	31.58	0.00	2.94	0.00	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.26	36.84	8.69	11.62	3.83	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.26	42.11	10.72	22.34	4.72	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.26	47.37	14.67	37.02	6.46	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.26	52.63	50.39	87.40	22.18	38.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.26	57.89	10.04	97.44	4.42	42.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.26	63.16	52.81	150.25	23.25	66.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.26	68.42	0.00	150.25	0.00	66.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.26	73.68	9.66	159.91	4.25	70.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.26	78.95	17.40	177.31	7.66	78.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.26	84.21	34.20	211.51	15.05	93.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.26	89.47	15.66	227.17	6.89	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	5.26	94.74	0.00	227.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	19	5.26	100.00	0.00	227.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	19	0.00	100.00	0.00	227.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					227.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2399 OTHER INDUSTRIES IN MAIN CATEGORY 23

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.45	3.45	0.82	0.82	0.12	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	3.45	6.90	0.47	1.29	0.07	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	1.72	8.62	0.00	1.29	0.00	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	1.72	10.34	6.88	8.17	0.99	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	7	1.72	12.07	13.89	22.06	2.00	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	1.72	13.79	6.07	28.13	0.87	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	1.72	15.52	0.53	28.67	0.08	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	1.72	17.24	2.64	31.30	0.38	4.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	12	3.45	20.69	3.24	34.54	0.46	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	16	6.90	27.59	22.10	56.63	3.17	8.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	19	5.17	32.76	52.82	109.45	7.58	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	20	1.72	34.48	30.37	139.83	4.36	20.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	27	12.07	46.55	118.85	258.68	17.07	37.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	32	8.62	55.17	185.21	443.89	26.59	63.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	33	1.72	56.90	0.04	443.93	0.01	63.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	44	18.97	75.86	187.95	631.88	26.99	90.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	50	10.34	86.21	55.42	687.31	7.96	98.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	52	3.45	89.66	0.00	687.31	0.00	98.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	58	10.34	100.00	9.15	696.46	1.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	58	0.00	100.00	0.00	696.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				58					696.46					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 24 TEXTILES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	3	5.26	5.26	1.32	1.32	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	11	14.04	19.30	3.96	5.28	5.61	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	30	33.33	52.63	13.70	18.98	19.41	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	34	7.02	59.65	5.22	24.20	7.39	34.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	36	3.51	63.16	0.43	24.62	0.60	34.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	39	5.26	68.42	5.97	30.59	8.46	43.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	40	1.75	70.18	0.52	31.11	0.73	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	41	1.75	71.93	1.71	32.82	2.42	46.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	46	8.77	80.70	15.52	48.33	21.98	68.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	1.75	82.46	0.50	48.83	0.71	69.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	49	3.51	85.96	5.09	53.92	7.21	76.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	50	1.75	87.72	0.93	54.85	1.32	77.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	53	5.26	92.98	8.00	62.86	11.34	89.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	55	3.51	96.49	4.92	67.78	6.97	96.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	56	1.75	98.25	2.83	70.60	4.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	57	1.75	100.00	0.00	70.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	70.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	70.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	57	0.00	100.00	0.00	70.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				57					70.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 240 SPINNING MILLS PRE SPINNING PROCESS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	12.50	12.50	0.01	0.01	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	12.71	12.72	65.74	65.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	2.21	14.93	11.43	77.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	0.13	15.06	0.67	77.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	0.94	15.99	4.84	82.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	1.62	17.62	8.39	91.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.68	18.29	3.50	94.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	1.04	19.34	5.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	19.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					19.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2401 SPINNING MILLSPRE SPINNING : ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.14	7.14	2.75	2.75	4.52	4.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.14	14.29	13.73	16.48	22.58	27.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.14	21.43	2.75	19.23	4.52	31.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.14	28.57	1.37	20.60	2.26	33.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.14	35.71	11.87	32.47	19.52	53.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.14	42.86	19.05	51.52	31.32	84.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	7.14	50.00	2.74	54.26	4.51	89.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	7.14	57.14	1.38	55.64	2.27	91.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	7.14	64.29	0.99	56.63	1.63	93.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	7.14	71.43	1.42	58.05	2.33	95.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	7.14	78.57	0.71	58.76	1.17	96.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	7.14	85.71	0.57	59.32	0.93	97.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	7.14	92.86	0.66	59.98	1.08	98.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	7.14	100.00	0.83	60.81	1.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	60.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					60.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.78	0.78	42.36	42.36	4.80	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	0.39	1.18	0.33	42.03	0.04	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	0.39	1.57	1.63	43.66	0.18	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	0.39	1.96	0.11	43.78	0.01	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	0.39	2.35	0.02	43.80	0.00	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	0.39	2.75	0.22	44.02	0.02	4.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	0.39	3.14	0.23	44.25	0.03	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	17	3.53	6.67	1.95	42.29	0.22	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	19	0.78	7.45	0.33	42.62	0.04	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	20	0.39	7.84	0.01	42.63	0.00	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	21	0.39	8.24	1.00	43.64	0.11	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	24	1.18	9.41	5.68	49.32	0.64	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	33	3.53	12.94	15.23	64.55	1.73	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	40	2.75	15.69	1.83	66.37	0.21	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	45	1.96	17.65	42.16	108.53	4.78	12.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	30	75	11.76	29.41	166.52	275.05	18.88	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	30	105	11.76	41.18	79.82	354.87	9.05	40.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	51	156	20.00	61.18	171.54	526.41	19.45	59.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	69	225	27.06	88.24	280.81	807.22	31.83	91.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		30	255	11.76	100.00	74.88	882.09	8.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				255					882.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2403

SPINNING MILLSPRE SPINNING : SYNTHETIC FIBRES/MECHANICAL PR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	1.24	1.24	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	6	0.62	1.86	0.10	0.10	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.31	2.17	0.03	0.13	0.00	0.01	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.31	2.48	0.06	0.19	0.00	0.01	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	9	0.31	2.79	0.08	0.27	0.01	0.02	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	0.31	3.10	0.87	1.14	0.06	0.08	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	21	3.41	6.50	5.89	7.02	0.43	0.51	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	24	0.93	7.43	5.19	12.22	0.38	0.89	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	25	0.31	7.74	0.34	12.56	0.02	0.92	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	30	1.55	9.29	9.74	22.30	0.71	1.63	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	33	0.93	10.22	10.73	33.03	0.78	2.41	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	38	1.55	11.76	24.09	57.12	1.76	4.17	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	9	47	2.79	14.55	17.71	74.83	1.29	5.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	21	68	6.50	21.05	43.21	118.03	3.16	8.63	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	35	103	10.84	31.89	116.27	234.30	8.50	17.12	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	132	8.98	40.87	160.87	395.17	11.76	28.88	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	61	193	18.89	59.75	381.24	776.41	27.86	56.74	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	42	235	13.00	72.76	152.78	929.19	11.17	67.91	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	78	313	24.15	96.90	394.85	1,324.05	28.86	96.77	1	3	33.33	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		10	323	3.10	100.00	44.25	1,368.30	3.23	100.00	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				323					1,368.30					3					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2408 SPINNING MILLSPRE SPINNING : MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.96	0.96	2.74	2.74	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	1.92	2.88	1.89	4.63	0.35	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	2.88	5.77	1.77	6.40	0.33	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.96	6.73	2.59	8.99	0.48	1.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	9	1.92	8.65	1.22	10.21	0.23	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	11	1.92	10.58	4.42	14.63	0.82	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	14	2.88	13.46	3.62	18.25	0.67	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	0.96	14.42	3.02	21.27	0.56	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	0.96	15.38	7.77	29.04	1.45	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	0.96	16.35	4.49	33.53	0.83	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	19	1.92	18.27	9.81	43.34	1.83	8.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	21	1.92	20.19	11.65	54.99	2.17	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	26	4.81	25.00	40.61	95.60	7.56	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	30	3.85	28.85	34.65	130.24	6.45	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	33	2.88	31.73	8.65	138.89	1.61	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	30	63	28.85	60.58	220.40	359.29	41.02	66.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	79	15.38	75.96	31.25	390.54	5.82	72.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	86	6.73	82.69	19.77	410.30	3.68	76.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	88	1.92	84.62	50.41	460.72	9.38	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		16	104	15.38	100.00	76.61	537.32	14.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				104					537.32					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 241 WEAVING PRE WEAVING PROCESS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.43	0.43	1.52	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	1.31	1.74	4.61	6.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	2.85	4.59	10.02	16.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	5.79	10.38	20.37	36.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	5.23	15.62	18.40	54.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	2.49	18.11	8.76	63.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	10.32	28.43	36.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	28.43	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					28.43					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2411

WEAVINGPRE WEAVING PROCESSES:ANIMAL FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	0.33	0.33	2.69	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	2.43	2.76	19.70	22.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	3.57	6.33	28.95	51.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	2.43	8.77	19.70	71.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	3.57	12.34	28.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	12.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					12.34					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.31	2.31	17.04	17.04	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	0.33	2.64	0.27	17.31	0.02	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	9	0.33	2.97	0.14	17.45	0.01	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	10	0.33	3.30	0.11	17.56	0.01	1.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	11	0.33	3.63	1.38	18.94	0.11	1.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	13	0.66	4.29	1.25	20.19	0.10	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	15	0.66	4.95	3.04	23.23	0.23	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	24	2.97	7.92	7.68	30.90	0.59	2.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	25	0.33	8.25	0.52	31.42	0.04	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	26	0.33	8.58	4.36	35.78	0.33	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	31	1.65	10.23	14.81	50.59	1.13	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	44	4.29	14.52	17.01	67.59	1.30	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	55	3.63	18.15	48.51	116.11	3.70	8.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	71	5.28	23.43	35.88	151.99	2.74	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	33	104	10.89	34.32	60.22	212.21	4.59	16.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	34	138	11.22	45.54	369.71	581.92	28.20	44.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	74	212	24.42	69.97	368.16	950.09	28.08	72.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	42	254	13.86	83.83	146.94	1,097.02	11.21	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	48	302	15.84	99.67	211.88	1,308.90	16.16	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	303	0.33	100.00	2.37	1,311.27	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				303					1,311.27					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2413

WEAVINGPRE WEAVING PROCESSES:SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	10	10	1.88	1.88	16.35	16.35	0.63	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	15	0.94	2.82	0.12	16.47	0.00	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	18	0.56	3.39	0.43	16.90	0.02	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	25	1.32	4.71	1.98	18.89	0.08	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	10	35	1.88	6.59	10.01	28.90	0.38	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	49	2.64	9.23	6.50	35.40	0.25	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	57	1.51	10.73	3.37	38.77	0.13	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	69	2.26	12.99	12.32	51.09	0.47	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	75	1.13	14.12	6.93	58.03	0.27	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	83	1.51	15.63	9.93	67.95	0.38	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	22	105	4.14	19.77	26.99	94.94	1.03	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	126	3.95	23.73	79.61	174.55	3.05	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	147	3.95	27.68	40.13	214.68	1.54	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	29	176	5.46	33.15	159.97	374.64	6.12	14.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	204	5.27	38.42	154.56	529.21	5.92	20.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	72	276	13.56	51.98	374.78	903.99	14.35	34.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	106	382	19.96	71.94	908.62	1,812.61	34.78	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	60	442	11.30	83.24	325.84	2,138.44	12.47	81.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	72	514	13.56	96.80	412.07	2,550.52	15.77	97.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		17	531	3.20	100.00	61.96	2,612.47	2.37	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				531					2,612.47					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2418 WEAVINGPRE WEAVING PROCESSES:MIXED (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	1.42	1.42	0.25	0.25	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	9	1.77	3.19	1.99	2.24	0.15	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	10	0.35	3.55	1.44	3.68	0.11	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	12	0.71	4.26	2.17	5.85	0.17	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	16	1.42	5.67	2.83	8.68	0.22	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	34	6.38	12.06	8.47	17.14	0.66	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	35	0.35	12.41	2.28	19.43	0.18	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	36	0.35	12.77	2.93	22.36	0.23	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	53	6.03	18.79	13.75	36.11	1.06	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	60	2.48	21.28	27.36	63.47	2.12	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	70	3.55	24.82	20.76	84.23	1.61	6.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	78	2.84	27.66	15.10	99.33	1.17	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	9	87	3.19	30.85	24.59	123.92	1.90	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	93	2.13	32.98	21.71	145.63	1.68	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	100	2.48	35.46	40.06	185.69	3.10	14.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	36	136	12.77	48.23	423.90	609.59	32.82	47.20	3	3	100.00	100.00	167.34	167.34	100.00	100.00	39.48	27.45			
17	20,000	50,000	35,000	50	186	17.73	65.96	298.70	908.28	23.13	70.33	0	3	0.00	100.00	0.00	167.34	0.00	100.00	0.00	18.42			
18	50,000	100,000	75,000	28	214	9.93	75.89	43.57	951.85	3.37	73.70	0	3	0.00	100.00	0.00	167.34	0.00	100.00	0.00	17.58			
19	100,000	500,000	300,000	41	255	14.54	90.43	293.09	1,244.94	22.69	96.39	0	3	0.00	100.00	0.00	167.34	0.00	100.00	0.00	13.44			
20	500,000	<b>UP</b>		27	282	9.57	100.00	46.56	1,291.50	3.61	100.00	0	3	0.00	100.00	0.00	167.34	0.00	100.00	0.00	12.96			
				282					1,291.50					3					167.34					12.96



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.69	0.69	19.17	19.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	0.72	1.40	19.97	39.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	2.18	3.58	60.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	3.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					3.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2421 ANIMAL FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	2.04	2.04	18.63	18.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	2.39	4.43	21.83	40.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	3.11	7.54	28.42	68.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	1.84	9.38	16.81	85.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	0.92	10.30	8.41	94.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	0.64	10.95	5.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	10.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					10.95					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	4	4	3.77	3.77	6.56	6.56	1.47	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.94	4.72	0.00	6.56	0.00	1.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.94	5.66	0.08	6.64	0.02	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.94	6.60	0.03	6.67	0.01	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.94	7.55	3.42	10.09	0.76	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.94	8.49	1.42	11.51	0.32	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.94	9.43	0.22	11.72	0.05	2.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	0.94	10.38	1.04	12.76	0.23	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	0.94	11.32	0.62	13.39	0.14	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	0.94	12.26	4.28	17.67	0.96	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	0.94	13.21	0.08	17.75	0.02	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	0.94	14.15	1.39	19.14	0.31	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	0.94	15.09	0.05	19.19	0.01	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	17	0.94	16.04	0.34	19.53	0.08	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	27	9.43	25.47	21.16	40.69	4.73	9.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	34	6.60	32.08	83.89	124.58	18.75	27.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	45	10.38	42.45	68.08	192.66	15.21	43.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	75	28.30	70.75	132.07	324.73	29.51	72.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	105	28.30	99.06	118.79	443.51	26.55	99.12	3	3	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	106	0.94	100.00	3.96	447.47	0.88	100.00	0	3	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				106					447.47					3					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2423 SYNTHETIC FIBRES

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.94	2.94	9.69	9.69	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	7	0.49	3.43	0.43	10.13	0.05	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	0.49	3.92	1.11	11.24	0.12	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	0.49	4.41	0.95	10.29	0.11	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	0.49	4.90	0.95	11.24	0.11	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	13	1.47	6.37	3.06	14.29	0.34	1.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	17	1.96	8.33	2.90	17.20	0.32	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	21	1.96	10.29	1.48	18.67	0.16	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	24	1.47	11.76	0.84	17.83	0.09	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	26	0.98	12.75	12.25	30.08	1.37	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	5	31	2.45	15.20	4.69	34.77	0.52	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	32	0.49	15.69	7.35	42.12	0.82	4.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	34	0.98	16.67	17.52	59.64	1.96	6.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	44	4.90	21.57	35.55	95.19	3.97	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	9	53	4.41	25.98	65.82	161.01	7.34	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	80	13.24	39.22	131.46	292.47	14.67	32.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	20	100	9.80	49.02	115.66	408.13	12.91	45.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	50	150	24.51	73.53	172.46	580.58	19.24	64.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	50	200	24.51	98.04	262.43	843.01	29.28	94.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	204	1.96	100.00	53.17	896.18	5.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				204					896.18					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2428 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.04	1.04	1.66	1.66	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.04	2.07	0.00	1.66	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	0.52	2.59	0.57	2.23	0.04	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	6	0.52	3.11	0.13	2.36	0.01	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	8	1.04	4.15	1.03	3.39	0.07	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.52	4.66	2.23	5.62	0.15	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.52	5.18	0.92	6.53	0.06	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	17	3.63	8.81	8.44	14.97	0.57	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	19	1.04	9.84	4.27	19.23	0.29	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	23	2.07	11.92	13.60	32.84	0.92	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	24	0.52	12.44	0.75	33.59	0.05	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	39	7.77	20.21	41.21	74.80	2.78	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	0.52	20.73	9.93	84.73	0.67	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	48	4.15	24.87	62.09	146.82	4.18	9.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	65	8.81	33.68	125.48	272.29	8.45	18.34	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	40	105	20.73	54.40	487.87	760.16	32.86	51.20	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	53	158	27.46	81.87	448.30	1,208.46	30.20	81.40	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	30	188	15.54	97.41	210.93	1,419.39	14.21	95.61	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	192	2.07	99.48	61.62	1,481.01	4.15	99.76	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	193	0.52	100.00	3.57	1,484.58	0.24	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				193					1,484.58					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.26	5.26	0.61	0.61	1.72	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.26	10.53	1.48	2.09	4.20	5.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.26	15.79	0.13	2.23	0.38	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.26	21.05	0.01	2.24	0.04	6.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.26	26.32	5.04	7.28	14.26	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.26	31.58	4.86	12.14	13.77	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.26	36.84	2.29	14.43	6.50	40.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.26	42.11	6.00	20.43	16.98	57.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.26	47.37	5.58	26.01	15.81	73.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.26	52.63	0.13	26.14	0.36	74.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.26	57.89	0.11	26.25	0.31	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.26	63.16	2.75	29.00	7.77	82.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.26	68.42	0.01	29.00	0.02	82.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.26	73.68	0.36	29.37	1.02	83.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.26	78.95	0.75	30.11	2.11	85.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.26	84.21	0.57	30.68	1.60	86.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.26	89.47	0.03	30.71	0.08	86.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	18	5.26	94.74	2.92	33.63	8.27	95.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	19	5.26	100.00	1.69	35.32	4.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				19					35.32					0					0.00					0.00





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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2432

MIXED PROCESSES (SPINNINGWEAVING) : VEGETABLE AND CELLULOSE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	0.67	0.67	0.28	0.28	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.34	1.01	1.27	1.55	0.22	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.34	1.35	0.02	1.57	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.34	1.68	0.01	1.58	0.00	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	0.67	2.36	0.09	1.68	0.02	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	0.34	2.69	0.64	2.31	0.11	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	0.34	3.03	2.24	4.56	0.40	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	0.34	3.37	0.06	4.62	0.01	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	0.34	3.70	0.04	4.66	0.01	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	0.34	4.04	0.89	5.55	0.16	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	15	1.01	5.05	1.45	7.00	0.26	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	19	1.35	6.40	4.90	11.90	0.86	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	31	4.04	10.44	18.70	30.60	3.30	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	51	6.73	17.17	23.11	53.71	4.08	9.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	61	3.37	20.54	6.07	59.78	1.07	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	41	102	13.80	34.34	38.95	98.73	6.87	17.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	74	176	24.92	59.26	199.56	298.30	35.20	52.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	51	227	17.17	76.43	149.82	448.12	26.42	79.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	46	273	15.49	91.92	70.88	519.01	12.50	91.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		24	297	8.08	100.00	47.99	567.00	8.46	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				297					567.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	1.97	1.97	3.34	3.34	0.24	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	10	0.22	2.19	0.13	3.47	0.01	0.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	20	2.19	4.39	0.82	2.65	0.06	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	25	1.10	5.48	0.34	2.99	0.02	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	35	2.19	7.68	0.35	3.34	0.03	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	41	1.32	8.99	3.71	0.37	0.27	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	10	51	2.19	11.18	3.85	3.48	0.28	0.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	63	2.63	13.82	4.42	7.89	0.32	0.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	14	77	3.07	16.89	1.64	9.54	0.12	0.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	17	94	3.73	20.61	13.14	22.67	0.95	1.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	12	106	2.63	23.25	2.28	24.95	0.16	1.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	117	2.41	25.66	14.47	39.43	1.04	2.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	29	146	6.36	32.02	60.73	100.16	4.38	7.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	158	2.63	34.65	32.41	132.57	2.34	9.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	42	200	9.21	43.86	21.98	154.56	1.58	11.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	24	224	5.26	49.12	52.35	206.91	3.77	14.91	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	96	320	21.05	70.18	356.55	563.46	25.69	40.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	52	372	11.40	81.58	272.80	836.25	19.65	60.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	64	436	14.04	95.61	468.86	1,305.11	33.78	94.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		20	456	4.39	100.00	82.86	1,387.97	5.97	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				456					1,387.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2438

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.76	0.76	5.90	5.90	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	0.25	1.01	0.13	6.02	0.01	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	7	0.76	1.77	1.37	7.39	0.08	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.25	2.02	0.72	8.11	0.04	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	0.51	2.53	2.10	10.21	0.12	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	17	1.77	4.29	1.54	11.75	0.09	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	19	0.51	4.80	25.73	37.48	1.51	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	27	46	6.82	11.62	10.82	26.66	0.63	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	18	64	4.55	16.16	22.63	49.29	1.33	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	69	1.26	17.42	10.23	59.52	0.60	3.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	10	79	2.53	19.95	14.30	73.82	0.84	4.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	92	3.28	23.23	119.46	193.28	7.00	11.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	108	4.04	27.27	48.40	241.68	2.83	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	23	131	5.81	33.08	45.76	287.44	2.68	16.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	148	4.29	37.37	62.49	349.92	3.66	20.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	40	188	10.10	47.47	205.97	555.90	12.06	32.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	48	236	12.12	59.60	423.50	979.39	24.80	57.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	61	297	15.40	75.00	237.57	1,216.97	13.91	71.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	83	380	20.96	95.96	324.61	1,541.58	19.01	90.28	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		16	396	4.04	100.00	166.02	1,707.59	9.72	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				396					1,707.59					1					0.00					0.00







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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2442

PROCESSING OF TEXTILE WASTE : VEGETABLE AND CELLULOSE FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	11.11	11.11	32.50	32.50	57.14	57.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	11.11	22.22	0.67	33.17	1.18	58.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	11.11	33.33	0.87	34.04	1.53	59.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	11.11	44.44	1.11	35.15	1.95	61.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	11.11	55.56	1.45	36.59	2.54	64.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	11.11	66.67	4.24	40.84	7.46	71.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	11.11	77.78	3.27	44.11	5.75	77.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	11.11	88.89	5.56	49.67	9.78	87.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	1	9	11.11	100.00	7.22	56.88	12.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	9	0.00	100.00	0.00	56.88	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				9					56.88					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2443

PROCESSING OF TEXTILE WASTE : SYNTHETIC FIBRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	2.63	2.63	32.52	32.52	5.92	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	1.32	3.95	1.82	34.34	0.33	6.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	1.32	5.26	20.59	54.92	3.75	9.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	1.32	6.58	10.40	65.32	1.89	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	1.32	7.89	6.20	71.52	1.13	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	1.32	9.21	2.00	73.52	0.36	13.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	1.32	10.53	0.56	74.08	0.10	13.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	1.32	11.84	1.01	75.09	0.18	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	1.32	13.16	6.75	81.84	1.23	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	1.32	14.47	6.75	88.58	1.23	16.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	1.32	15.79	10.40	98.98	1.89	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	1.32	17.11	0.00	98.98	0.00	18.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	23	13.16	30.26	20.08	119.06	3.65	21.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	30	9.21	39.47	14.84	133.90	2.70	24.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	35	6.58	46.05	36.53	170.43	6.65	31.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	15	50	19.74	65.79	89.27	259.70	16.24	47.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	63	17.11	82.89	97.27	356.97	17.70	64.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	72	11.84	94.74	88.04	445.01	16.02	80.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	76	5.26	100.00	104.66	549.67	19.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	76	0.00	100.00	0.00	549.67	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				76					549.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2448

PROCESSING OF TEXTILE WASTE : MIXED

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.82	1.82	3.76	3.76	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.82	3.64	4.14	7.90	1.68	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.82	5.45	5.53	13.43	2.25	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.82	7.27	7.59	21.02	3.09	8.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.82	9.09	1.26	22.28	0.51	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.82	10.91	0.84	23.13	0.34	9.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	1.82	12.73	3.37	26.49	1.37	10.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	1.82	14.55	1.68	28.17	0.68	11.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	12	7.27	21.82	21.74	49.91	8.84	20.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	13	1.82	23.64	16.78	66.70	6.83	27.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	22	16.36	40.00	17.69	84.39	7.19	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	32	18.18	58.18	27.10	111.49	11.02	45.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	37	9.09	67.27	17.85	129.34	7.26	52.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	1.82	69.09	32.92	162.26	13.39	65.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	44	10.91	80.00	32.01	194.27	13.02	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	45	1.82	81.82	8.36	202.63	3.40	82.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	49	7.27	89.09	31.26	233.89	12.71	95.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	53	7.27	96.36	5.03	238.91	2.04	97.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	55	3.64	100.00	6.99	245.91	2.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				55					245.91					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2451 ROPEMAKERS STRINGMAKERS AND SACKMAKERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.27	2.27	0.08	0.08	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	4.55	6.82	0.32	0.40	0.11	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	8	11.36	18.18	1.14	1.54	0.38	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.27	20.45	0.00	1.54	0.00	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	6.82	27.27	2.22	3.76	0.75	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	15	6.82	34.09	1.23	4.99	0.41	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	16	2.27	36.36	0.50	5.48	0.17	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	23	15.91	52.27	8.45	13.94	2.84	4.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	26	6.82	59.09	6.31	20.25	2.12	6.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	28	4.55	63.64	9.06	29.31	3.05	9.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	2.27	65.91	4.21	33.52	1.42	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	2.27	68.18	5.55	39.07	1.86	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	32	4.55	72.73	20.07	59.14	6.75	19.88	2	2	100.00	100.00	66.77	66.77	100.00	100.00	332.69	112.90			
14	5,000	7,500	6,250	1	33	2.27	75.00	14.26	73.40	4.79	24.67	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	90.97			
15	7,500	10,000	8,750	4	37	9.09	84.09	33.75	107.15	11.34	36.01	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	62.32			
16	10,000	20,000	15,000	1	38	2.27	86.36	17.83	124.97	5.99	42.00	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	53.43			
17	20,000	50,000	35,000	3	41	6.82	93.18	81.70	206.68	27.46	69.46	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	32.31			
18	50,000	100,000	75,000	2	43	4.55	97.73	48.61	255.29	16.34	85.80	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	26.16			
19	100,000	500,000	300,000	1	44	2.27	100.00	42.25	297.54	14.20	100.00	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	22.44			
20	500,000	UP		0	44	0.00	100.00	0.00	297.54	0.00	100.00	0	2	0.00	100.00	0.00	66.77	0.00	100.00	0.00	22.44			
				44					297.54					2					66.77					22.44



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2452 BLANKETS WEAVING MILSS AND CARPET MANUFACTURES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.01	1.01	0.04	0.04	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	6	2.02	3.03	1.25	1.29	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	7	0.51	3.54	0.17	1.47	0.02	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	8	0.51	4.04	0.57	2.04	0.06	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	10	1.01	5.05	4.15	6.19	0.41	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	12	1.01	6.06	1.78	7.97	0.18	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	0.51	6.57	2.26	10.23	0.22	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	15	1.01	7.58	8.73	18.96	0.87	1.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	16	0.51	8.08	7.90	26.85	0.79	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	17	0.51	8.59	7.07	33.93	0.70	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	21	2.02	10.61	5.35	39.28	0.53	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	28	3.54	14.14	8.78	48.05	0.87	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	35	3.54	17.68	21.67	69.72	2.16	6.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	51	8.08	25.76	54.97	124.70	5.47	12.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	58	3.54	29.29	33.94	158.63	3.38	15.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	45	103	22.73	52.02	372.51	531.14	37.07	52.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	31	134	15.66	67.68	148.27	679.41	14.76	67.61	1	1	100.00	100.00	1.03	1.03	100.00	100.00	0.70	0.15			
18	50,000	100,000	75,000	23	157	11.62	79.29	119.54	798.95	11.90	79.51	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.13			
19	100,000	500,000	300,000	11	168	5.56	84.85	97.94	896.89	9.75	89.26	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.12			
20	500,000	UP		30	198	15.15	100.00	107.96	1,004.85	10.74	100.00	0	1	0.00	100.00	0.00	1.03	0.00	100.00	0.00	0.10			
				198					1,004.85					1					1.03					0.10



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 24522 CARPET MANUFACTURERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	5.88	5.88	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.88	11.76	0.04	0.04	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.88	17.65	0.63	0.67	1.21	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.88	23.53	4.24	3.57	8.15	6.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.88	29.41	0.92	2.65	1.77	5.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.88	35.29	1.30	1.35	2.51	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.88	41.18	3.43	2.08	6.58	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.88	47.06	13.47	15.55	25.88	29.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.88	52.94	16.43	31.98	31.57	61.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.88	58.82	5.21	37.19	10.01	71.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.88	64.71	3.75	40.94	7.20	78.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	5.88	70.59	1.97	42.91	3.79	82.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	5.88	76.47	1.75	44.66	3.37	85.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	5.88	82.35	1.30	45.96	2.50	88.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	5.88	88.24	2.38	48.34	4.58	92.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	5.88	94.12	2.13	50.47	4.09	96.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	17	5.88	100.00	1.57	52.05	3.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					52.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2458 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	4.35	4.35	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	4.35	8.70	0.10	0.10	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	4.35	13.04	0.22	0.32	0.29	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	7	17.39	30.43	1.59	1.91	2.05	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	4.35	34.78	0.78	2.69	1.01	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	8.70	43.48	3.15	5.85	4.07	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	4.35	47.83	1.70	7.54	2.19	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	4.35	52.17	2.08	9.62	2.69	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	4.35	56.52	13.28	22.90	17.15	29.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	4.35	60.87	9.92	32.83	12.81	42.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	4.35	65.22	0.19	33.02	0.25	42.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	4.35	69.57	1.10	34.12	1.42	44.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	4.35	73.91	0.94	35.05	1.21	45.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	4.35	78.26	11.00	46.05	14.20	59.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	4.35	82.61	13.64	59.69	17.61	77.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	22	13.04	95.65	14.23	73.92	18.37	95.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	23	4.35	100.00	3.52	77.45	4.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	23	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	23	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	77.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					77.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 246 KNITTING MILLS KNITWEAR FACTORIES STOCKINGS FACTORIES GLOVES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	6.70	6.70	76.41	76.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	2.07	8.77	23.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	8.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					8.77					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2461 KNITING MILLS KNITWEAR FACTORIES STOCKING FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	16	16	1.65	1.65	188.28	188.28	2.17	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	23	0.72	2.38	2.36	190.64	0.03	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	31	0.83	3.21	7.82	198.46	0.09	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	43	1.24	4.45	5.05	203.52	0.06	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	66	2.38	6.83	19.53	223.04	0.22	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	75	0.93	7.76	15.20	238.25	0.18	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	35	110	3.62	11.38	52.81	291.05	0.61	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	57	167	5.89	17.27	165.56	456.61	1.91	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	42	209	4.34	21.61	209.06	665.67	2.41	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	34	243	3.52	25.13	138.78	804.45	1.60	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	297	5.58	30.71	243.89	1,048.34	2.81	12.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	87	384	9.00	39.71	368.18	1,416.53	4.24	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	41	425	4.24	43.95	299.17	1,715.70	3.45	19.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	103	528	10.65	54.60	941.12	2,656.82	10.84	30.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	73	601	7.55	62.15	768.63	3,425.46	8.86	39.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	140	741	14.48	76.63	1,904.76	5,330.22	21.95	61.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	118	859	12.20	88.83	2,086.16	7,416.38	24.04	85.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	58	917	6.00	94.83	703.28	8,119.65	8.10	93.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	48	965	4.96	99.79	557.42	8,677.08	6.42	99.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	967	0.21	100.00	2.06	8,679.14	0.02	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				967					8,679.14					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2462 CLOTHING AND UNDERWEAR MANUFACTURESSEWING WORKSFURRIERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	91	91	5.00	5.00	84.81	84.81	0.82	0.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	23	114	1.26	6.26	3.07	87.88	0.03	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	27	141	1.48	7.75	11.69	99.57	0.11	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	33	174	1.81	9.56	10.49	110.06	0.10	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	52	226	2.86	12.42	13.07	123.14	0.13	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	36	262	1.98	14.40	24.21	147.35	0.23	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	38	300	2.09	16.48	40.95	188.30	0.39	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	69	369	3.79	20.27	58.50	246.81	0.56	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	52	421	2.86	23.13	67.90	314.71	0.65	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	47	468	2.58	25.71	102.72	417.43	0.99	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	44	512	2.42	28.13	97.36	514.79	0.94	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	50	562	2.75	30.88	154.25	669.04	1.49	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	56	618	3.08	33.96	173.95	842.98	1.68	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	80	698	4.40	38.35	298.71	1,141.69	2.88	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	105	803	5.77	44.12	584.68	1,726.37	5.63	16.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	238	1,041	13.08	57.20	1,783.92	3,510.29	17.18	33.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	303	1,344	16.65	73.85	2,242.97	5,753.26	21.61	55.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	224	1,568	12.31	86.15	1,948.53	7,701.79	18.77	74.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	233	1,801	12.80	98.96	2,601.41	10,303.19	25.06	99.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		19	1,820	1.04	100.00	78.17	10,381.36	0.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,820				10,381.36				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2463

UMBRELLA FACTORIES FELT GOODS FACTORIES LACE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	1.71	1.71	7.40	7.40	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	27	34	6.59	8.29	5.12	12.51	0.33	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	33	67	8.05	16.34	9.48	22.00	0.61	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	75	142	18.29	34.63	26.92	48.91	1.74	3.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	38	180	9.27	43.90	24.80	73.72	1.61	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	200	4.88	48.78	21.88	95.60	1.42	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	27	227	6.59	55.37	44.93	140.53	2.91	9.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	35	262	8.54	63.90	70.34	210.88	4.56	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	284	5.37	69.27	43.88	254.75	2.84	16.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	309	6.10	75.37	79.52	334.27	5.15	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	13	322	3.17	78.54	56.47	390.74	3.66	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	341	4.63	83.17	98.81	489.55	6.40	31.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	349	1.95	85.12	63.91	553.46	4.14	35.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	365	3.90	89.02	173.61	727.07	11.25	47.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	370	1.22	90.24	41.84	768.91	2.71	49.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	399	7.07	97.32	533.76	1,302.67	34.60	84.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	408	2.20	99.51	196.89	1,499.57	12.76	97.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	409	0.24	99.76	43.27	1,542.83	2.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	410	0.24	100.00	0.00	1,542.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	410	0.00	100.00	0.00	1,542.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				410					1,542.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2464 BATIK ESTABLISHMENTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.88	4.88	11.16	11.16	2.56	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	16	4.88	9.76	0.62	11.79	0.14	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.61	10.37	0.13	11.91	0.03	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	27	6.10	16.46	2.53	14.44	0.58	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	23	50	14.02	30.49	7.27	21.71	1.67	4.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	61	6.71	37.20	5.68	27.40	1.30	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	64	1.83	39.02	3.04	30.44	0.70	6.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	8	72	4.88	43.90	6.97	37.41	1.60	8.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	76	2.44	46.34	4.16	41.57	0.95	9.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	89	7.93	54.27	23.60	65.18	5.41	14.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	97	4.88	59.15	17.71	82.89	4.06	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	102	3.05	62.20	27.74	110.63	6.36	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	107	3.05	65.24	17.99	128.61	4.12	29.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	120	7.93	73.17	51.16	179.78	11.72	41.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	140	12.20	85.37	65.54	245.32	15.01	56.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	144	2.44	87.80	20.34	265.66	4.66	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	150	3.66	91.46	106.66	372.32	24.43	85.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	152	1.22	92.68	23.42	395.74	5.36	90.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	12	164	7.32	100.00	40.78	436.52	9.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	164	0.00	100.00	0.00	436.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				164					436.52					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 24642 BATIK CETAK / BATIK CAP

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	5.52	5.52	155.68	155.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	1.18	4.34	33.36	122.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	3.22	1.12	90.71	31.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	3.04	4.16	85.73	117.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	1.92	6.09	54.24	171.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	9.64	3.55	271.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	3.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					3.55					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2465 GARMENT FACTORIES (KONPEKSI)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	278	278	5.65	5.65	397.58	397.58	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	237	515	4.82	10.47	67.73	465.31	0.43	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	384	899	7.80	18.27	194.55	659.85	1.25	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	269	1,168	5.47	23.74	186.13	845.98	1.19	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	499	1,667	10.14	33.88	496.82	1,342.81	3.19	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	481	2,148	9.78	43.66	666.97	2,009.78	4.28	12.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	484	2,632	9.84	53.50	918.71	2,928.49	5.89	18.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	453	3,085	9.21	62.70	1,023.48	3,951.97	6.56	25.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	355	3,440	7.22	69.92	1,077.69	5,029.66	6.91	32.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	251	3,691	5.10	75.02	818.90	5,848.56	5.25	37.51	2	2	100.00	100.00	4.35	4.35	100.00	100.00	0.53	0.07			
11	2,500	3,000	2,750	165	3,856	3.35	78.37	724.22	6,572.78	4.64	42.16	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.07			
12	3,000	4,000	3,500	224	4,080	4.55	82.93	1,278.96	7,851.74	8.20	50.36	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.06			
13	4,000	5,000	4,500	116	4,196	2.36	85.28	774.49	8,626.23	4.97	55.33	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.05			
14	5,000	7,500	6,250	188	4,384	3.82	89.11	1,491.08	10,117.32	9.56	64.89	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.04			
15	7,500	10,000	8,750	120	4,504	2.44	91.54	1,067.38	11,184.70	6.85	71.74	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.04			
16	10,000	20,000	15,000	154	4,658	3.13	94.67	1,974.53	13,159.23	12.66	84.40	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.03			
17	20,000	50,000	35,000	127	4,785	2.58	97.26	1,480.58	14,639.81	9.50	93.90	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.03			
18	50,000	100,000	75,000	51	4,836	1.04	98.29	489.63	15,129.44	3.14	97.04	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.03			
19	100,000	500,000	300,000	65	4,901	1.32	99.61	403.78	15,533.22	2.59	99.63	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.03			
20	500,000	UP		19	4,920	0.39	100.00	58.29	15,591.51	0.37	100.00	0	2	0.00	100.00	0.00	4.35	0.00	100.00	0.00	0.03			
				4,920					15,591.51					2					4.35					0.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2466 ZIPPER FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	1.22	1.22	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	3.71	4.92	3.98	5.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	1.25	6.17	1.34	6.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	7.57	13.74	8.11	14.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	4.02	17.76	4.31	19.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	13.63	31.39	14.61	33.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	61.86	93.25	66.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	93.25	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					93.25					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2468 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.72	1.72	29.64	29.64	4.77	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.72	3.45	0.40	30.05	0.07	4.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	8	3.45	6.90	0.45	30.50	0.07	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.86	7.76	0.00	30.50	0.00	4.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.86	8.62	0.87	31.37	0.14	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.86	9.48	0.90	32.27	0.14	5.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	14	2.59	12.07	4.05	36.32	0.65	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	20	5.17	17.24	9.13	45.45	1.47	7.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	24	3.45	20.69	13.84	59.29	2.23	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	28	3.45	24.14	11.35	70.64	1.83	11.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	32	3.45	27.59	9.49	80.14	1.53	12.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	33	0.86	28.45	0.80	80.94	0.13	13.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	46	11.21	39.66	38.76	119.70	6.24	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	51	4.31	43.97	26.15	145.85	4.21	23.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	61	8.62	52.59	44.41	190.27	7.15	30.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	78	14.66	67.24	199.65	389.92	32.15	62.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	95	14.66	81.90	119.79	509.71	19.29	82.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	20	115	17.24	99.14	111.31	621.03	17.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	116	0.86	100.00	0.00	621.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	116	0.00	100.00	0.00	621.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				116					621.03					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 247 UPSHOLSTERY CUSHIONMAKERS AND SADDLERS WORKSHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.78	0.78	1.11	1.11	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	4	2.34	3.13	0.86	1.97	0.08	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	12	6.25	9.38	2.26	4.23	0.22	0.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	13	0.78	10.16	0.61	4.84	0.06	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	18	3.91	14.06	6.27	11.11	0.60	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	24	4.69	18.75	10.95	22.06	1.05	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	25	0.78	19.53	3.30	25.36	0.32	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	30	3.91	23.44	11.19	36.56	1.08	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	33	2.34	25.78	21.78	58.34	2.09	5.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	35	1.56	27.34	12.68	71.02	1.22	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	38	2.34	29.69	16.35	87.37	1.57	8.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	12	50	9.38	39.06	41.38	128.75	3.98	12.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	65	11.72	50.78	62.29	191.04	5.99	18.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	9	74	7.03	57.81	34.45	225.49	3.31	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	78	3.13	60.94	11.06	236.55	1.06	22.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	11	89	8.59	69.53	278.07	514.62	26.74	49.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	121	25.00	94.53	438.87	953.49	42.21	91.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	123	1.56	96.09	19.35	972.84	1.86	93.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	128	3.91	100.00	66.92	1,039.76	6.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	128	0.00	100.00	0.00	1,039.76	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				128					1,039.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 248 COTTON WOOL AND CAPOC FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	4	4	8.16	8.16	0.89	0.89	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	7	6.12	14.29	1.00	1.90	0.43	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	8	2.04	16.33	0.48	2.38	0.21	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	8	16	16.33	32.65	6.09	8.47	2.61	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	3	19	6.12	38.78	1.69	10.16	0.72	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	20	2.04	40.82	3.92	14.09	1.68	6.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	21	2.04	42.86	3.22	17.31	1.38	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	9	30	18.37	61.22	27.74	45.05	11.87	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	5	35	10.20	71.43	14.20	59.25	6.07	25.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	36	2.04	73.47	0.67	59.92	0.29	25.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	2	38	4.08	77.55	12.82	72.74	5.49	31.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	39	2.04	79.59	3.67	76.42	1.57	32.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	3	42	6.12	85.71	19.38	95.80	8.29	40.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	2	44	4.08	89.80	34.68	130.47	14.83	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	45	2.04	91.84	41.03	171.51	17.55	73.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	4	49	8.16	100.00	62.28	233.78	26.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	49	0.00	100.00	0.00	233.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	49	0.00	100.00	0.00	233.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	49	0.00	100.00	0.00	233.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	49	0.00	100.00	0.00	233.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				49				233.78					0				0.00						0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	3.23	3.23	47.31	47.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.09	4.32	16.00	63.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	0.47	4.79	6.93	70.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	2.03	6.82	29.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	6.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					6.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2491 LAUNDRIES AND PRESSERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	134	134	14.33	14.33	56.00	56.00	2.59	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	91	225	9.73	24.06	29.53	85.53	1.37	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	119	344	12.73	36.79	81.77	167.30	3.78	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	73	417	7.81	44.60	77.71	245.01	3.59	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	118	535	12.62	57.22	164.46	409.47	7.61	18.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	91	626	9.73	66.95	183.92	593.39	8.51	27.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	106	732	11.34	78.29	256.47	849.86	11.86	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	57	789	6.10	84.39	198.35	1,048.21	9.17	48.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	38	827	4.06	88.45	180.97	1,229.18	8.37	56.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	28	855	2.99	91.44	133.42	1,362.60	6.17	63.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	864	0.96	92.41	32.23	1,394.83	1.49	64.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	885	2.25	94.65	180.66	1,575.49	8.36	72.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	900	1.60	96.26	67.86	1,643.35	3.14	76.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	18	918	1.93	98.18	298.94	1,942.29	13.83	89.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	923	0.53	98.72	74.80	2,017.08	3.46	93.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	929	0.64	99.36	48.13	2,065.21	2.23	95.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	933	0.43	99.79	91.80	2,157.01	4.25	99.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	934	0.11	99.89	4.00	2,161.01	0.18	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	935	0.11	100.00	0.84	2,161.85	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	935	0.00	100.00	0.00	2,161.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				935					2,161.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2492 DRY (CHEMICAL) CLEANING

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.56	5.56	0.06	0.06	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	5.56	11.11	0.35	0.41	0.19	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	5	2.78	13.89	0.28	0.70	0.16	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	8	8.33	22.22	1.57	2.26	0.87	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	11	8.33	30.56	7.38	9.65	4.08	5.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	2.78	33.33	0.71	10.35	0.39	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	16	11.11	44.44	8.64	18.99	4.77	10.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	17	2.78	47.22	3.13	22.12	1.73	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	20	8.33	55.56	23.54	45.66	13.01	25.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	21	2.78	58.33	9.46	55.12	5.23	30.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	22	2.78	61.11	5.05	60.17	2.79	33.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	23	2.78	63.89	5.41	65.58	2.99	36.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	29	16.67	80.56	5.59	71.17	3.09	39.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	33	11.11	91.67	38.64	109.81	21.35	60.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	36	8.33	100.00	71.17	180.98	39.32	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	180.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	180.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	180.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	180.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	36	0.00	100.00	0.00	180.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				36					180.98					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2493 CLEANING OF FEATHERS AND DOWN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2498 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	3.23	3.23	0.42	0.42	0.52	0.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	3.23	6.45	0.67	1.09	0.83	1.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	5	9.68	16.13	2.66	3.75	3.31	4.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	7	6.45	22.58	3.20	6.94	3.98	8.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	12	16.13	38.71	7.18	14.12	8.94	17.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	24	38.71	77.42	20.51	34.63	25.53	43.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	26	6.45	83.87	4.03	38.66	5.02	48.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	27	3.23	87.10	5.64	44.30	7.02	55.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	28	3.23	90.32	7.46	51.76	9.28	64.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	29	3.23	93.55	0.00	51.76	0.00	64.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	30	3.23	96.77	16.88	68.64	21.02	85.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	31	3.23	100.00	11.68	80.31	14.54	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	31	0.00	100.00	0.00	80.31	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				31					80.31					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 25 PAPER LEATHER RUBBER

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	0.71	0.71	3.36	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	1.07	1.78	5.03	8.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	1.47	3.25	6.96	15.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	3.58	6.82	16.89	32.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	6.28	13.10	29.67	61.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	2.13	15.23	10.07	71.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	2.74	17.97	12.93	84.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	3.20	21.17	15.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	21.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8				21.17				0				0.00					0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2501 WOOD PULP AND CELLULOSE BASED ON WOOD PULP

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	1.10	1.10	1.93	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	2.22	3.32	3.92	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	2.22	5.55	3.92	9.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	0.05	5.60	0.09	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	0.01	5.61	0.02	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	0.02	5.63	0.04	9.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	39.36	44.99	69.33	79.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	3.16	48.15	5.57	84.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	2.67	50.82	4.70	89.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	5.95	56.77	10.47	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	56.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					56.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2502 LINO FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 251 PAPER CARDBOARD AND HARDBOARD FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	5.45	5.45	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	5.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					5.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2511 PAPER MANUFACTURE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	2.13	2.13	8.81	8.81	0.38	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	17	0.46	2.58	0.44	9.26	0.02	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	20	0.46	3.04	0.13	9.39	0.01	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	23	0.46	3.50	0.50	9.88	0.02	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	26	0.46	3.95	0.82	10.70	0.04	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	28	0.30	4.26	1.35	12.05	0.06	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	38	1.52	5.78	15.12	27.17	0.65	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	44	0.91	6.69	6.15	33.32	0.26	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	14	58	2.13	8.81	28.35	61.67	1.21	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	61	0.46	9.27	6.57	68.24	0.28	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	69	1.22	10.49	39.71	107.95	1.70	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	78	1.37	11.85	22.21	130.16	0.95	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	89	1.67	13.53	101.61	231.77	4.35	9.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	14	103	2.13	15.65	101.45	333.22	4.35	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	122	2.89	18.54	66.21	399.43	2.84	17.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	98	220	14.89	33.43	453.44	852.87	19.43	36.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	284	9.73	43.16	205.57	1,058.44	8.81	45.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	76	360	11.55	54.71	240.99	1,299.43	10.33	55.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	152	512	23.10	77.81	613.93	1,913.36	26.31	82.00	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		146	658	22.19	100.00	420.01	2,333.37	18.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				658					2,333.37					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2512 MANUFACTURE OF CARDBOARD AND HARDBOARD

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	2.86	2.86	0.07	0.07	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	2.86	5.71	0.60	0.53	0.17	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	2.86	8.57	1.84	2.37	0.51	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	2.86	11.43	3.09	5.46	0.86	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	2.86	14.29	0.84	6.30	0.23	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	2.86	17.14	0.72	7.02	0.20	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	2.86	20.00	3.54	10.57	0.98	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	2.86	22.86	0.00	10.57	0.00	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	2.86	25.71	6.44	17.01	1.79	4.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	11	5.71	31.43	21.40	38.41	5.94	10.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	2.86	34.29	2.25	40.66	0.62	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	17	14.29	48.57	33.58	74.24	9.32	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	19	5.71	54.29	18.28	92.52	5.07	25.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	22	8.57	62.86	54.38	146.91	15.09	40.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	23	2.86	65.71	35.72	182.63	9.91	50.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	32	25.71	91.43	94.01	276.64	26.08	76.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	33	2.86	94.29	34.12	310.75	9.46	86.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	34	2.86	97.14	47.88	358.64	13.28	99.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	35	2.86	100.00	1.83	360.47	0.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					360.47					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2518 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	4	4	12.50	12.50	0.19	0.19	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	5	3.13	15.63	0.00	0.19	0.00	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	8	9.38	25.00	0.50	0.69	0.28	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	3.13	28.13	0.23	0.92	0.13	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	3.13	31.25	0.32	1.23	0.18	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	3.13	34.38	2.37	3.61	1.33	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	3.13	37.50	17.03	20.64	9.58	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	3.13	40.63	0.00	20.64	0.00	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	3.13	43.75	11.76	32.39	6.61	18.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	3.13	46.88	1.56	33.96	0.88	19.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	3.13	50.00	1.15	35.10	0.64	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	3.13	53.13	20.44	55.54	11.50	31.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	3.13	56.25	1.61	57.14	0.90	32.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	3.13	59.38	10.60	67.74	5.96	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	3.13	62.50	1.94	69.67	1.09	39.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	21	3.13	65.63	1.92	71.59	1.08	40.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	24	9.38	75.00	28.66	100.25	16.12	56.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	28	12.50	87.50	23.07	123.33	12.98	69.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	31	9.38	96.88	52.81	176.14	29.71	99.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	32	3.13	100.00	1.61	177.75	0.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				32				177.75				0					0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2521 CARTON MANUFACTURE (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.20	1.20	1.33	1.33	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	1.99	3.19	2.45	3.78	0.10	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	11	1.20	4.38	0.58	4.36	0.02	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	13	0.80	5.18	1.10	5.47	0.05	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	20	2.79	7.97	13.59	19.05	0.57	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	23	1.20	9.16	6.70	25.75	0.28	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	26	1.20	10.36	12.65	38.40	0.53	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	38	4.78	15.14	48.30	86.71	2.04	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	43	1.99	17.13	26.65	113.35	1.13	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	47	1.59	18.73	30.10	143.46	1.27	6.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	63	6.37	25.10	37.34	180.80	1.58	7.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	73	3.98	29.08	56.25	237.05	2.38	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	86	5.18	34.26	85.90	322.95	3.63	13.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	17	103	6.77	41.04	148.37	471.32	6.27	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	121	7.17	48.21	191.75	663.07	8.11	28.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	49	170	19.52	67.73	757.73	1,420.80	32.04	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	21	191	8.37	76.10	201.96	1,622.76	8.54	68.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	32	223	12.75	88.84	232.96	1,855.72	9.85	78.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	22	245	8.76	97.61	300.88	2,156.59	12.72	91.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		6	251	2.39	100.00	208.70	2,365.29	8.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				251					2,365.29					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2522 PAPER GOODS AND OR CARTON GOODS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	31	31	2.91	2.91	409.55	409.55	4.49	4.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	8	39	0.75	3.66	32.57	442.11	0.36	4.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	6	45	0.56	4.22	2.50	444.61	0.03	4.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	11	56	1.03	5.25	14.46	459.07	0.16	5.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	29	85	2.72	7.97	38.48	497.55	0.42	5.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	100	1.41	9.38	27.25	524.80	0.30	5.75	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	34	134	3.19	12.57	76.94	601.74	0.84	6.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	33	167	3.10	15.67	80.23	681.97	0.88	7.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	40	207	3.75	19.42	168.67	850.64	1.85	9.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	28	235	2.63	22.05	120.90	971.54	1.32	10.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	35	270	3.28	25.33	209.82	1,181.36	2.30	12.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	60	330	5.63	30.96	349.00	1,530.36	3.82	16.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	43	373	4.03	34.99	199.36	1,729.72	2.18	18.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	71	444	6.66	41.65	599.54	2,329.26	6.57	25.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	67	511	6.29	47.94	671.11	3,000.37	7.35	32.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	137	648	12.85	60.79	1,328.23	4,328.60	14.55	47.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	169	817	15.85	76.64	1,336.54	5,665.14	14.64	62.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	121	938	11.35	87.99	796.82	6,461.96	8.73	70.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	119	1,057	11.16	99.16	663.92	7,125.88	7.27	78.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		9	1,066	0.84	100.00	2,003.99	9,129.87	21.95	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,066				9,129.87				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2523 BOOKBINDERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	1.99	1.99	30.74	30.74	2.84	2.84	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	1.32	3.31	0.41	31.15	0.04	2.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.66	3.97	0.53	31.68	0.05	2.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	9	1.99	5.96	2.60	34.28	0.24	3.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	14	3.31	9.27	9.99	44.27	0.92	4.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	18	2.65	11.92	4.65	48.92	0.43	4.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	25	4.64	16.56	8.30	57.22	0.77	5.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	30	3.31	19.87	9.00	66.22	0.83	6.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	7	37	4.64	24.50	24.29	90.51	2.25	8.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	14	51	9.27	33.77	31.16	121.67	2.88	11.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	53	1.32	35.10	17.29	138.96	1.60	12.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	70	11.26	46.36	58.78	197.74	5.44	18.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	5	75	3.31	49.67	38.75	236.49	3.58	21.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	97	14.57	64.24	117.74	354.22	10.89	32.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	101	2.65	66.89	74.25	428.47	6.87	39.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	113	7.95	74.83	198.82	627.29	18.39	58.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	145	21.19	96.03	332.85	960.14	30.78	88.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	148	1.99	98.01	70.76	1,030.91	6.54	95.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	151	1.99	100.00	50.49	1,081.40	4.67	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	151	0.00	100.00	0.00	1,081.40	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				151					1,081.40					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2528 MIXED

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	6.25	6.25	4.27	4.27	4.53	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	6.25	12.50	18.66	22.93	19.78	24.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	6.25	18.75	0.19	23.12	0.20	24.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	6.25	25.00	0.19	23.30	0.20	24.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	6.25	31.25	0.34	23.64	0.36	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	6.25	37.50	0.34	23.98	0.36	25.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	6.25	43.75	0.37	24.35	0.40	25.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	6.25	50.00	0.37	24.72	0.40	26.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	6.25	56.25	0.77	25.49	0.82	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	6.25	62.50	0.00	25.49	0.00	27.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	6.25	68.75	3.37	28.87	3.58	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	6.25	75.00	0.00	28.87	0.00	30.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	6.25	81.25	55.99	84.85	59.34	89.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	6.25	87.50	8.54	93.39	9.05	98.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	6.25	93.75	0.48	93.87	0.50	99.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	6.25	100.00	0.48	94.34	0.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	94.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	94.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	16	0.00	100.00	0.00	94.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				16				94.34				0				0.00				0.00			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 253 NEWSPAPER PRINTERS OTHER PRINTERS ART PRINTING WORKS LITHOGR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	12.50	12.50	10.49	10.49	19.38	19.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	12.50	25.00	1.64	12.13	3.02	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	12.50	37.50	14.85	26.98	27.42	49.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	12.50	50.00	22.14	49.12	40.88	90.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	12.50	62.50	1.20	50.31	2.21	92.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	12.50	75.00	2.69	53.00	4.97	97.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	12.50	87.50	0.61	53.62	1.13	99.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	12.50	100.00	0.54	54.15	0.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	8	0.00	100.00	0.00	54.15	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				8					54.15					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2531 NEWSPAPER PRINTERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.68	0.68	3.12	3.12	0.66	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	21	6.48	7.17	0.20	3.32	0.04	0.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	30	3.07	10.24	0.74	4.05	0.16	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	32	0.68	10.92	0.21	4.26	0.04	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	39	2.39	13.31	2.62	6.88	0.56	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	46	2.39	15.70	3.49	10.36	0.74	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	55	3.07	18.77	4.48	14.84	0.95	3.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	69	4.78	23.55	3.11	17.95	0.66	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	75	2.05	25.60	11.37	29.31	2.41	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	76	0.34	25.94	0.01	29.32	0.00	6.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	78	0.68	26.62	6.47	35.79	1.37	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	96	6.14	32.76	28.96	64.75	6.15	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	7	103	2.39	35.15	5.39	70.14	1.14	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	46	149	15.70	50.85	48.19	118.33	10.23	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	35	184	11.95	62.80	87.20	205.54	18.51	43.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	205	7.17	69.97	54.38	259.92	11.54	55.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	41	246	13.99	83.96	119.54	379.46	25.37	80.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	255	3.07	87.03	6.74	386.21	1.43	81.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	284	9.90	96.93	58.26	444.47	12.37	94.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	293	3.07	100.00	26.64	471.11	5.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				293					471.11					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2532 OTHER PRINTERS ART PRINTING WORKSLITHOGRAPHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	186	186	4.16	4.16	164.69	164.69	1.15	1.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	101	287	2.26	6.41	49.08	213.77	0.34	1.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	192	479	4.29	10.70	97.88	311.65	0.68	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	194	673	4.33	15.04	116.70	428.35	0.81	2.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	289	962	6.46	21.49	235.25	663.60	1.64	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	236	1,198	5.27	26.76	264.32	927.92	1.84	6.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	319	1,517	7.13	33.89	455.94	1,383.85	3.18	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	322	1,839	7.19	41.09	556.30	1,940.15	3.88	13.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	304	2,143	6.79	47.88	630.95	2,571.10	4.40	17.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	160	2,303	3.57	51.45	451.46	3,022.56	3.15	21.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	172	2,475	3.84	55.29	548.12	3,570.68	3.82	24.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	237	2,712	5.29	60.59	898.19	4,468.87	6.26	31.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	187	2,899	4.18	64.77	591.25	5,060.11	4.12	35.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	342	3,241	7.64	72.41	1,424.63	6,484.75	9.93	45.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	184	3,425	4.11	76.52	1,073.21	7,557.96	7.48	52.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	402	3,827	8.98	85.50	2,981.56	10,539.51	20.78	73.46	1	1	11.11	11.11	0.26	0.26	3.37	3.37	0.01	0.01	0.00	0.00	
17	20,000	50,000	35,000	355	4,182	7.93	93.43	2,374.74	12,914.26	16.55	90.01	1	1	0.00	11.11	0.00	0.26	0.00	3.37	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	118	4,300	2.64	96.07	757.83	13,672.09	5.28	95.30	5	6	55.56	66.67	6.63	6.90	85.36	88.73	0.88	0.88	0.05	0.05	
19	100,000	500,000	300,000	144	4,444	3.22	99.29	485.84	14,157.93	3.39	98.68	2	8	22.22	88.89	0.60	7.50	7.78	96.51	0.12	0.12	0.05	0.05	
20	500,000	UP		32	4,476	0.71	100.00	188.91	14,346.84	1.32	100.00	1	9	11.11	100.00	0.27	7.77	3.49	100.00	0.14	0.14	0.05	0.05	
				4,476					14,346.84					9					7.77					0.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2533 TYPEPLATE WORKSHOPSBLOCK WORKSHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.03	3.03	2.75	2.75	1.36	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	3	6.06	9.09	0.33	3.08	0.16	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	3.03	12.12	0.76	3.83	0.38	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	3.03	15.15	1.22	5.06	0.61	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	3.03	18.18	1.87	6.93	0.93	3.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	3.03	21.21	0.91	7.83	0.45	3.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	3.03	24.24	2.85	10.68	1.41	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	11	9.09	33.33	12.94	23.62	6.42	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	15	12.12	45.45	14.64	38.26	7.26	18.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	16	3.03	48.48	1.53	39.79	0.76	19.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	17	3.03	51.52	1.12	40.92	0.56	20.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	21	12.12	63.64	27.80	68.72	13.80	34.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	22	3.03	66.67	11.44	80.16	5.68	39.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	26	12.12	78.79	44.13	124.30	21.90	61.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	27	3.03	81.82	14.13	138.43	7.01	68.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	29	6.06	87.88	14.13	152.55	7.01	75.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	3	32	9.09	96.97	48.94	201.49	24.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	33	3.03	100.00	0.00	201.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	201.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	33	0.00	100.00	0.00	201.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				33					201.49					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2534 PHOTOGRAVURE WORKSHOP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	9	9	7.32	7.32	14.63	14.63	4.47	4.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	4	13	3.25	10.57	0.68	15.31	0.21	4.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	9	22	7.32	17.89	2.55	17.86	0.78	5.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	6	28	4.88	22.76	3.14	21.00	0.96	6.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	8	36	6.50	29.27	6.56	27.56	2.01	8.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	4	40	3.25	32.52	2.71	30.27	0.83	9.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	9	49	7.32	39.84	13.66	43.93	4.18	13.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	4	53	3.25	43.09	8.19	52.12	2.51	15.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	57	3.25	46.34	15.95	68.07	4.88	20.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	2	59	1.63	47.97	7.11	75.19	2.17	22.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	8	67	6.50	54.47	25.92	101.11	7.93	30.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	68	0.81	55.28	0.78	101.89	0.24	31.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	4	72	3.25	58.54	37.15	139.04	11.36	42.52	1	1	100.00	100.00	17.10	17.10	100.00	100.00	46.03	46.03	12.30	12.30
14	5,000	7,500	6,250	9	81	7.32	65.85	51.98	191.02	15.90	58.42	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	8.95	8.95	8.95
15	7,500	10,000	8,750	2	83	1.63	67.48	4.41	195.43	1.35	59.76	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	8.75	8.75	8.75
16	10,000	20,000	15,000	7	90	5.69	73.17	11.18	206.61	3.42	63.18	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	8.28	8.28	8.28
17	20,000	50,000	35,000	22	112	17.89	91.06	94.36	300.98	28.86	92.04	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	5.68	5.68	5.68
18	50,000	100,000	75,000	2	114	1.63	92.68	2.57	303.55	0.79	92.83	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	5.63	5.63	5.63
19	100,000	500,000	300,000	9	123	7.32	100.00	23.45	327.00	7.17	100.00	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	5.23	5.23	5.23
20	500,000	UP		0	123	0.00	100.00	0.00	327.00	0.00	100.00	0	1	0.00	100.00	0.00	17.10	0.00	100.00	0.00	5.23	5.23	5.23
				123				327.00				1				17.10				5.23			





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2538 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	5	5	4.20	4.20	29.89	29.89	5.04	5.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	9	3.36	7.56	1.24	31.13	0.21	5.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	4.20	11.76	3.98	35.11	0.67	5.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	19	4.20	15.97	5.41	40.52	0.91	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	27	6.72	22.69	3.24	43.75	0.55	7.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	37	8.40	31.09	16.79	60.55	2.83	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	42	4.20	35.29	11.53	72.08	1.94	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	48	5.04	40.34	17.29	89.37	2.91	15.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	53	4.20	44.54	29.92	119.29	5.04	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	56	2.52	47.06	4.66	123.95	0.79	20.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	61	4.20	51.26	26.56	150.51	4.48	25.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	64	2.52	53.78	23.48	173.99	3.96	29.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	75	9.24	63.03	41.71	215.71	7.03	36.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	85	8.40	71.43	27.69	243.40	4.66	41.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	89	3.36	74.79	41.06	284.45	6.92	47.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	94	4.20	78.99	95.10	379.56	16.02	63.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	112	15.13	94.12	167.45	547.01	28.21	92.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	113	0.84	94.96	0.01	547.02	0.00	92.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	119	5.04	100.00	46.52	593.54	7.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	119	0.00	100.00	0.00	593.54	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				119					593.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 254 COLOURED PAPER AND WALLPAPER PRINTING WORKS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	14.63	14.63	1.09	1.09	0.31	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	18	7.32	21.95	2.59	3.68	0.74	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	22	4.88	26.83	3.46	7.14	0.98	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	24	2.44	29.27	1.26	8.40	0.36	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	29	6.10	35.37	12.51	20.91	3.55	5.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	35	7.32	42.68	8.90	29.81	2.53	8.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	43	9.76	52.44	15.48	45.29	4.39	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	49	7.32	59.76	10.50	55.79	2.98	15.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	51	2.44	62.20	6.89	62.68	1.96	17.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	53	2.44	64.63	11.98	74.66	3.40	21.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	54	1.22	65.85	1.24	75.90	0.35	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	59	6.10	71.95	18.50	94.40	5.25	26.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	61	2.44	74.39	4.55	98.96	1.29	28.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	67	7.32	81.71	54.38	153.34	15.44	43.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	71	4.88	86.59	35.42	188.76	10.06	53.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	79	9.76	96.34	98.86	287.62	28.07	81.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	82	3.66	100.00	64.55	352.17	18.33	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	82	0.00	100.00	0.00	352.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	82	0.00	100.00	0.00	352.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	82	0.00	100.00	0.00	352.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				82					352.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 255 STRAW AND RUSH GOODS FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 256 LEATHER PRODUCTION AND TANNERIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	1.69	1.69	0.05	0.05	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	1.69	3.39	0.36	0.41	0.05	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	6	1.69	5.08	48.76	49.17	7.07	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.85	5.93	2.35	51.51	0.34	7.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.85	6.78	1.07	52.58	0.15	7.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.85	7.63	0.87	53.45	0.13	7.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	11	1.69	9.32	4.15	57.60	0.60	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	14	2.54	11.86	6.32	63.92	0.92	9.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	23	7.63	19.49	21.36	85.28	3.10	12.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	26	2.54	22.03	2.95	88.22	0.43	12.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	14	40	11.86	33.90	15.82	104.04	2.29	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	45	4.24	38.14	35.21	139.25	5.10	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	53	6.78	44.92	40.41	179.66	5.86	26.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	60	5.93	50.85	27.88	207.54	4.04	30.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	70	8.47	59.32	25.14	232.68	3.65	33.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	82	10.17	69.49	118.89	351.57	17.24	50.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	110	23.73	93.22	270.88	622.45	39.27	90.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	118	6.78	100.00	67.30	689.75	9.76	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	118	0.00	100.00	0.00	689.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	118	0.00	100.00	0.00	689.75	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				118					689.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 257 SHOE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	0.37	0.37	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	0.27	0.64	0.31	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	1.98	2.62	2.27	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	1.86	4.49	2.14	5.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	1.30	5.79	1.49	6.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	0.19	5.98	0.22	6.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	4.64	10.62	5.32	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	8.29	18.91	9.51	21.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.88	52.94	4.94	23.85	5.67	27.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.88	58.82	0.69	24.54	0.79	28.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.88	64.71	1.38	25.91	1.58	29.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.88	70.59	1.86	27.77	2.13	31.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.88	76.47	1.95	29.72	2.24	34.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.88	82.35	18.94	48.66	21.72	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.88	88.24	2.79	51.45	3.20	59.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	5.88	94.12	30.88	82.33	35.41	94.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	17	5.88	100.00	4.87	87.19	5.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	87.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	87.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					87.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2571 LEATHER

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	2.74	2.74	0.25	0.25	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.68	3.42	0.62	0.87	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	2.74	6.16	9.09	9.96	0.54	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	2.05	8.22	3.22	13.18	0.19	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	16	2.74	10.96	13.62	26.80	0.80	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	28	8.22	19.18	34.97	61.77	2.06	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	35	4.79	23.97	33.59	95.36	1.98	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	45	6.85	30.82	58.40	153.76	3.44	9.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	56	7.53	38.36	78.03	231.80	4.60	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	62	4.11	42.47	55.55	287.35	3.27	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	66	2.74	45.21	17.53	304.88	1.03	17.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	67	0.68	45.89	6.42	311.30	0.38	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	70	2.05	47.95	44.34	355.64	2.61	20.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	83	8.90	56.85	210.16	565.80	12.39	33.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	98	10.27	67.12	138.97	704.77	8.19	41.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	31	129	21.23	88.36	380.05	1,084.82	22.41	63.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	13	142	8.90	97.26	398.49	1,483.32	23.49	87.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	143	0.68	97.95	87.25	1,570.57	5.14	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	146	2.05	100.00	125.63	1,696.20	7.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	146	0.00	100.00	0.00	1,696.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				146					1,696.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2572 RUBBER AND/OR CANVAS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.63	2.63	31.53	31.53	0.57	0.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	22	0.77	3.40	4.29	35.82	0.08	0.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	27	0.77	4.17	9.11	44.93	0.17	0.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	31	0.62	4.79	6.42	51.35	0.12	0.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	41	1.55	6.34	19.57	70.93	0.36	1.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	50	1.39	7.73	26.45	97.37	0.48	1.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	17	67	2.63	10.36	45.04	142.41	0.82	2.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	26	93	4.02	14.37	71.55	213.97	1.30	3.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	34	127	5.26	19.63	109.61	323.58	2.00	5.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	29	156	4.48	24.11	59.06	382.63	1.08	6.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	21	177	3.25	27.36	100.05	482.69	1.82	8.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	41	218	6.34	33.69	145.57	628.26	2.65	11.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	32	250	4.95	38.64	215.00	843.25	3.92	15.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	47	297	7.26	45.90	259.37	1,102.62	4.72	20.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	22	319	3.40	49.30	417.58	1,520.20	7.61	27.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	65	384	10.05	59.35	958.31	2,478.51	17.46	45.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	137	521	21.17	80.53	1,001.23	3,479.75	18.24	63.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	39	560	6.03	86.55	771.86	4,251.61	14.06	77.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	55	615	8.50	95.05	1,002.53	5,254.14	18.26	95.70	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		32	647	4.95	100.00	235.91	5,490.05	4.30	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				647					5,490.05					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2578

OTHER MATERIALS OR MIXTURE OF ABOVEMENTIONED MATERIALS&OTHER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	1.83	1.83	1.56	1.56	0.03	0.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	11	0.69	2.52	2.39	3.96	0.05	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	17	1.37	3.89	4.41	8.37	0.10	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	19	0.46	4.35	4.70	13.07	0.10	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	29	2.29	6.64	20.88	33.94	0.46	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	15	44	3.43	10.07	66.07	100.02	1.44	2.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	5	49	1.14	11.21	30.44	130.45	0.67	2.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	62	2.97	14.19	101.45	231.91	2.22	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	73	2.52	16.70	51.43	283.34	1.12	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	80	1.60	18.31	24.32	307.66	0.53	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	88	1.83	20.14	57.43	365.08	1.26	7.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	91	0.69	20.82	31.53	396.61	0.69	8.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	94	0.69	21.51	78.31	474.92	1.71	10.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	12	106	2.75	24.26	225.55	700.47	4.93	15.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	17	123	3.89	28.15	218.46	918.93	4.78	20.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	103	226	23.57	51.72	545.75	1,464.68	11.93	32.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	149	375	34.10	85.81	1,475.75	2,940.43	32.27	64.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	33	408	7.55	93.36	367.95	3,308.38	8.05	72.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	14	422	3.20	96.57	448.72	3,757.09	9.81	82.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		15	437	3.43	100.00	816.09	4,573.18	17.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				437					4,573.18					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 258 LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	0.71	0.71	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.71					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2581 LEATHER GOODS FACTORIES (LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.59	1.59	0.28	0.28	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.59	3.17	0.47	0.74	0.17	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.59	4.76	0.56	1.30	0.21	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.59	6.35	0.73	2.03	0.27	0.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.59	7.94	1.07	3.10	0.39	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	1.59	9.52	3.01	6.11	1.11	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	11	7.94	17.46	6.68	12.79	2.46	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	1.59	19.05	1.24	14.03	0.46	5.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	1.59	20.63	5.04	19.07	1.85	7.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	15	3.17	23.81	0.29	19.36	0.11	7.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	1.59	25.40	0.03	19.39	0.01	7.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	20	6.35	31.75	11.94	31.33	4.40	11.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	25	7.94	39.68	10.40	41.73	3.83	15.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	31	9.52	49.21	0.57	42.30	0.21	15.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	34	4.76	53.97	25.80	68.10	9.50	25.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	41	11.11	65.08	162.58	230.68	59.89	84.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	49	12.70	77.78	8.24	238.92	3.04	88.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	63	22.22	100.00	32.55	271.48	11.99	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	63	0.00	100.00	0.00	271.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				63					271.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2582 IMITATION LEATHER GOODS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.41	1.41	1.37	1.37	0.20	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.41	2.82	2.10	3.47	0.30	0.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.41	4.23	0.89	4.36	0.13	0.63	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	12	12.68	16.90	17.10	21.46	2.47	3.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	19	9.86	26.76	9.54	31.00	1.38	4.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	23	5.63	32.39	4.93	35.93	0.71	5.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	8	31	11.27	43.66	2.70	38.63	0.39	5.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	32	1.41	45.07	5.37	44.00	0.78	6.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	38	8.45	53.52	15.17	59.18	2.20	8.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	39	1.41	54.93	11.57	70.74	1.67	10.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	43	5.63	60.56	25.75	96.49	3.73	13.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	47	5.63	66.20	8.01	104.50	1.16	15.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	51	5.63	71.83	81.23	185.73	11.75	26.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	56	7.04	78.87	65.87	251.60	9.53	36.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	63	9.86	88.73	109.89	361.49	15.90	52.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	5	68	7.04	95.77	258.88	620.37	37.45	89.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	71	4.23	100.00	70.80	691.17	10.24	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	71	0.00	100.00	0.00	691.17	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	71	0.00	100.00	0.00	691.17	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				71					691.17					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2588 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	5.88	5.88	0.16	0.16	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.94	8.82	0.25	0.40	0.06	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	6	8.82	17.65	2.32	2.72	0.57	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.94	20.59	0.75	3.47	0.18	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	10	8.82	29.41	3.41	6.89	0.84	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	2.94	32.35	2.85	9.74	0.70	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	2.94	35.29	3.00	12.73	0.73	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	14	5.88	41.18	4.77	17.50	1.17	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	16	5.88	47.06	12.34	29.84	3.02	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	2.94	50.00	2.70	32.55	0.66	7.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	19	5.88	55.88	16.84	49.38	4.12	12.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	23	11.76	67.65	29.31	78.70	7.18	19.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	27	11.76	79.41	29.51	108.21	7.22	26.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	29	5.88	85.29	41.21	149.41	10.09	36.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	2.94	88.24	26.10	175.51	6.39	42.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	31	2.94	91.18	67.45	242.97	16.51	59.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	34	8.82	100.00	165.52	408.49	40.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	34	0.00	100.00	0.00	408.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	34	0.00	100.00	0.00	408.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	34	0.00	100.00	0.00	408.49	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					408.49					0					0.00					0.00



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	7.14	7.14	1.21	1.21	14.82	14.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	7.14	14.29	0.01	1.22	0.07	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	7.14	21.43	0.00	1.22	0.00	14.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	7.14	28.57	0.01	1.22	0.07	14.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	7.14	35.71	0.01	1.23	0.07	15.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	7.14	42.86	6.11	7.34	74.77	89.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	7.14	50.00	0.03	7.37	0.36	90.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	7.14	57.14	0.01	7.38	0.14	90.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	7.14	64.29	0.02	7.40	0.29	90.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	7.14	71.43	0.04	7.44	0.50	91.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	7.14	78.57	0.11	7.55	1.36	92.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	7.14	85.71	0.05	7.61	0.64	93.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	7.14	92.86	0.19	7.79	2.28	95.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	7.14	100.00	0.38	8.17	4.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	14	0.00	100.00	0.00	8.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				14					8.17					0					0.00			0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2591 RUBBER GOODS FACTORIES (EXCLUDING FOAMED RUBBER)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	36	36	5.38	5.38	92.35	92.35	0.68	0.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	24	60	3.59	8.97	0.97	93.31	0.01	0.69	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	70	1.49	10.46	0.67	93.99	0.01	0.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	77	1.05	11.51	2.85	96.84	0.02	0.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	88	1.64	13.15	8.90	105.74	0.07	0.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	7	95	1.05	14.20	5.57	111.31	0.04	0.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	107	1.79	15.99	24.31	135.61	0.18	1.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	25	132	3.74	19.73	74.13	209.75	0.55	1.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	19	151	2.84	22.57	50.97	260.72	0.38	1.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	23	174	3.44	26.01	96.58	357.30	0.72	2.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	16	190	2.39	28.40	49.83	407.14	0.37	3.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	36	226	5.38	33.78	198.74	605.87	1.47	4.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	31	257	4.63	38.42	150.94	756.82	1.12	5.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	34	291	5.08	43.50	214.30	971.12	1.59	7.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	54	345	8.07	51.57	458.17	1,429.29	3.40	10.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	51	396	7.62	59.19	845.28	2,274.58	6.27	16.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	93	489	13.90	73.09	1,174.45	3,449.02	8.71	25.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	69	558	10.31	83.41	589.45	4,038.48	4.37	29.94	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	84	642	12.56	95.96	9,403.10	13,441.58	69.72	99.67	2	2	100.00	100.00	0.34	0.34	100.00	100.00	0.00	0.00	0.00	0.00	
20	500,000	UP		27	669	4.04	100.00	44.74	13,486.32	0.33	100.00	0	0	2	2	0.00	100.00	0.00	0.34	0.00	100.00	0.00	0.00	
				669					13,486.32					2					0.34					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2592 FOAMED RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	5.43	5.43	0.42	0.42	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.78	6.20	0.03	0.39	0.00	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	0.78	6.98	0.23	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	0.78	7.75	0.54	0.71	0.03	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	0.78	8.53	5.88	6.59	0.32	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.78	9.30	8.69	15.28	0.47	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	0.78	10.08	9.16	24.45	0.49	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	18	3.88	13.95	8.44	32.88	0.45	1.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	34	12.40	26.36	68.97	101.85	3.69	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	38	3.10	29.46	32.62	134.47	1.75	7.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	41	2.33	31.78	8.95	143.41	0.48	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	43	1.55	33.33	31.75	175.16	1.70	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	59	12.40	45.74	125.39	300.55	6.72	16.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	74	11.63	57.36	199.54	500.10	10.69	26.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	83	6.98	64.34	195.44	695.54	10.47	37.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	103	15.50	79.84	201.89	897.43	10.82	48.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	117	10.85	90.70	543.79	1,441.23	29.13	77.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	118	0.78	91.47	73.45	1,514.68	3.93	81.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	128	7.75	99.22	339.77	1,854.45	18.20	99.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	129	0.78	100.00	12.30	1,866.75	0.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				129					1,866.75					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2593 TYRE FACTORIES VULCANIZING WORKS RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.55	2.55	5.07	5.07	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	11	2.13	4.68	0.89	5.96	0.09	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	13	0.85	5.53	0.46	6.42	0.05	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	17	1.70	7.23	1.79	8.21	0.18	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	27	4.26	11.49	6.07	14.28	0.61	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	12	39	5.11	16.60	9.56	23.83	0.95	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	47	3.40	20.00	8.27	32.10	0.82	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	54	2.98	22.98	11.47	43.57	1.14	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	59	2.13	25.11	7.50	51.07	0.75	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	61	0.85	25.96	3.11	54.18	0.31	5.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	70	3.83	29.79	36.02	90.19	3.59	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	85	6.38	36.17	50.88	141.07	5.07	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	101	6.81	42.98	63.79	204.86	6.36	20.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	22	123	9.36	52.34	72.63	277.48	7.24	27.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	10	133	4.26	56.60	80.41	357.90	8.02	35.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	162	12.34	68.94	130.47	488.37	13.01	48.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	174	5.11	74.04	75.42	563.78	7.52	56.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	186	5.11	79.15	127.69	691.48	12.73	68.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	27	213	11.49	90.64	228.98	920.46	22.84	91.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		22	235	9.36	100.00	82.26	1,002.72	8.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				235					1,002.72					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.28	3.28	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	0.82	4.10	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	0.82	4.92	0.03	0.05	0.02	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	0.82	5.74	0.09	0.13	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	0.82	6.56	0.15	0.28	0.12	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	9	0.82	7.38	0.01	0.29	0.00	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	0.82	8.20	0.00	0.29	0.00	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	0.82	9.02	0.00	0.29	0.00	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	0.82	9.84	0.00	0.29	0.00	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	0.82	10.66	0.01	0.29	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	0.82	11.48	0.00	0.29	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	0.82	12.30	0.00	0.29	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	16	0.82	13.11	0.35	0.64	0.30	0.54	1	1	100.00	100.00	0.61	0.61	100.00	100.00	174.91	95.49			
14	5,000	7,500	6,250	1	17	0.82	13.93	0.14	0.78	0.12	0.66	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	78.38			
15	7,500	10,000	8,750	1	18	0.82	14.75	0.00	0.78	0.00	0.66	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	78.41			
16	10,000	20,000	15,000	1	19	0.82	15.57	0.01	0.79	0.00	0.67	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	77.83			
17	20,000	50,000	35,000	4	23	3.28	18.85	1.27	2.06	1.08	1.75	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	29.70			
18	50,000	100,000	75,000	19	42	15.57	34.43	3.01	5.07	2.56	4.31	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	12.07			
19	100,000	500,000	300,000	35	77	28.69	63.11	14.89	19.96	12.66	16.97	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	3.06			
20	500,000	UP		45	122	36.89	100.00	97.65	117.61	83.03	100.00	0	1	0.00	100.00	0.00	0.61	0.00	100.00	0.00	0.52			
				122					117.61					1					0.61					0.52



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2594 REMILLING FACTORIES

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	9.09	9.09	1.31	1.31	2.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.55	13.64	0.13	1.44	0.28	3.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.55	18.18	0.39	1.83	0.83	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.55	22.73	0.13	1.96	0.28	4.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.55	27.27	0.30	2.27	0.65	4.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	8	9.09	36.36	1.22	3.48	2.59	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	4.55	40.91	3.95	7.44	8.38	15.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	16	31.82	72.73	12.05	19.48	25.56	41.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	17	4.55	77.27	6.14	25.63	13.04	54.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	18	4.55	81.82	1.70	27.33	3.60	57.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	19	4.55	86.36	5.10	32.42	10.81	68.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	21	9.09	95.45	6.80	39.22	14.42	83.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	4.55	100.00	7.91	47.13	16.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	22	0.00	100.00	0.00	47.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				22					47.13					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2595 SMOKE HOUSES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.26	1.26	5.13	5.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	18.00	19.26	73.23	78.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	5.32	24.58	21.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	24.58	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					24.58					0					0.00					0.00



IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2596 CRUMB RUBBER FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	7	7	1.08	1.08	129.76	129.76	3.37	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	18	25	2.77	3.85	0.38	130.14	0.01	3.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	26	0.15	4.00	0.64	130.79	0.02	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	19	45	2.92	6.92	0.94	131.72	0.02	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	21	66	3.23	10.15	10.24	141.96	0.27	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	67	0.15	10.31	2.90	144.87	0.08	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	33	100	5.08	15.38	9.90	154.76	0.26	4.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	145	6.92	22.31	23.45	178.21	0.61	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	152	1.08	23.38	11.18	189.39	0.29	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	157	0.77	24.15	18.79	208.19	0.49	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	163	0.92	25.08	52.50	260.69	1.36	6.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	23	186	3.54	28.62	81.17	341.86	2.11	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	18	204	2.77	31.38	71.91	413.77	1.87	10.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	219	2.31	33.69	180.22	593.99	4.68	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	42	261	6.46	40.15	207.31	801.30	5.38	20.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	62	323	9.54	49.69	463.49	1,264.79	12.03	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	89	412	13.69	63.38	905.46	2,170.25	23.51	56.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	61	473	9.38	72.77	732.93	2,903.18	19.03	75.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	88	561	13.54	86.31	677.80	3,580.98	17.60	92.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		89	650	13.69	100.00	270.67	3,851.65	7.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				650					3,851.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2598 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	1.77	1.77	3.92	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	43.30	45.06	96.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	45.06	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					45.06					0					0.00					0.00		



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 26 WOOD BAMBOOS AND RATTAN

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	10.00	10.00	0.23	0.23	0.91	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	10.00	20.00	0.39	0.62	1.53	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	10.00	30.00	0.44	1.06	1.76	4.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	10.00	40.00	1.57	2.63	6.21	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	10.00	50.00	1.70	4.33	6.73	17.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	10.00	60.00	1.47	5.80	5.81	22.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	10.00	70.00	5.60	11.40	22.16	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	10.00	80.00	0.00	11.40	0.00	45.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	10.00	90.00	10.50	21.90	41.57	86.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	10.00	100.00	3.36	25.27	13.31	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	10	0.00	100.00	0.00	25.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				10					25.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	54.84	54.84	59.70	59.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	37.02	91.86	40.30	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	91.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					91.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	120	120	13.62	13.62	168.09	168.09	3.19	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	96	216	10.90	24.52	89.99	258.08	1.71	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	78	294	8.85	33.37	126.34	384.41	2.40	7.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	55	349	6.24	39.61	114.54	498.95	2.18	9.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	48	397	5.45	45.06	177.13	676.08	3.37	12.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	37	434	4.20	49.26	117.83	793.92	2.24	15.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	30	464	3.41	52.67	147.94	941.85	2.81	17.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	39	503	4.43	57.09	100.52	1,042.38	1.91	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	29	532	3.29	60.39	209.69	1,252.07	3.98	23.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	557	2.84	63.22	135.19	1,387.25	2.57	26.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	575	2.04	65.27	217.68	1,604.93	4.14	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	21	596	2.38	67.65	310.53	1,915.46	5.90	36.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	41	637	4.65	72.30	315.20	2,230.66	5.99	42.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	59	696	6.70	79.00	424.12	2,654.78	8.06	50.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	24	720	2.72	81.73	418.20	3,072.99	7.95	58.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	72	792	8.17	89.90	872.58	3,945.56	16.58	74.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	68	860	7.72	97.62	1,204.25	5,149.81	22.88	97.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	12	872	1.36	98.98	3.76	5,146.05	0.07	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	881	1.02	100.00	117.66	5,263.71	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	881	0.00	100.00	0.00	5,263.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				881					5,263.71					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2602 CARPENTERS SHOPS PARQUET FACTORIES SAWING AND CUTTING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.32	5.32	61.58	61.58	2.00	2.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	14	39	2.98	8.30	5.32	66.90	0.17	2.17	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	10	49	2.13	10.43	4.91	71.81	0.16	2.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	7	56	1.49	11.91	6.82	78.63	0.22	2.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	9	65	1.91	13.83	9.17	87.80	0.30	2.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	26	91	5.53	19.36	99.30	187.11	3.22	6.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	19	110	4.04	23.40	23.15	210.26	0.75	6.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	128	3.83	27.23	47.86	258.11	1.55	8.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	24	152	5.11	32.34	77.30	335.41	2.50	10.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	25	177	5.32	37.66	99.37	434.78	3.22	14.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	14	191	2.98	40.64	67.60	502.39	2.19	16.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	200	1.91	42.55	44.70	547.09	1.45	17.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	211	2.34	44.89	104.49	651.57	3.39	21.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	34	245	7.23	52.13	257.93	909.50	8.36	29.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	29	274	6.17	58.30	254.62	1,164.13	8.25	37.72	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	57	331	12.13	70.43	675.10	1,839.23	21.88	59.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	79	410	16.81	87.23	708.32	2,547.55	22.95	82.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	45	455	9.57	96.81	430.64	2,978.19	13.95	96.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	460	1.06	97.87	10.50	2,988.69	0.34	96.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		10	470	2.13	100.00	97.33	3,086.01	3.15	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				470					3,086.01					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2603 BADMINTONTABLE TENNIS AND TENNIS RACKET FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	2.20	2.20	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	2.20	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					2.20					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	1.25	1.25	0.45	0.45	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.25	2.50	1.99	2.44	0.24	0.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.25	3.75	2.40	4.84	0.29	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	1.25	5.00	2.28	7.11	0.28	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	1.25	6.25	4.02	11.13	0.49	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	1.25	7.50	7.64	18.78	0.94	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	8	2.50	10.00	2.37	21.15	0.29	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	9	1.25	11.25	0.73	20.42	0.09	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	10	1.25	12.50	1.00	21.42	0.12	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	11	1.25	13.75	1.21	22.62	0.15	2.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	17	28	21.25	35.00	26.95	49.57	3.31	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	29	1.25	36.25	32.63	82.20	4.00	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	11	40	13.75	50.00	87.58	169.78	10.75	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	42	2.50	52.50	75.90	245.69	9.31	30.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	18	60	22.50	75.00	92.52	338.21	11.35	41.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	78	22.50	97.50	385.27	723.48	47.27	88.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	79	1.25	98.75	24.94	748.42	3.06	91.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	80	1.25	100.00	66.63	815.05	8.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	80	0.00	100.00	0.00	815.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				80					815.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2605 TOOTHPICKCHOPSTICKS FACTORIES

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	14.29	14.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	14.29	28.57	4.14	4.14	4.35	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	14.29	42.86	4.14	8.27	4.35	8.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	14.29	57.14	4.14	12.41	4.35	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	14.29	71.43	20.68	33.09	21.77	34.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	14.29	85.71	4.14	37.23	4.35	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	14.29	100.00	57.75	94.98	60.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	94.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					94.98					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2606 RATTAN DRYING & PEELING MILLS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	1.70	1.70	0.74	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	1.13	2.83	0.49	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	2.75	5.58	1.19	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	3.85	15.38	0.64	6.21	0.28	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	6	7.69	23.08	0.64	6.85	0.28	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	9	11.54	34.62	11.47	18.32	4.97	7.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	11	7.69	42.31	8.55	26.87	3.70	11.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.85	46.15	6.01	32.88	2.60	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	3.85	50.00	9.47	42.34	4.10	18.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	16	11.54	61.54	25.89	68.24	11.22	29.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	3.85	65.38	4.98	73.22	2.16	31.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	22	19.23	84.62	36.31	109.54	15.73	47.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	24	7.69	92.31	43.16	152.69	18.70	66.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	25	3.85	96.15	10.03	162.72	4.34	70.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	26	3.85	100.00	68.09	230.81	29.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	230.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	230.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	230.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	230.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					230.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 261 FURNITURE MANUFACTURE CABINETMAKERS WOODEN BOAT BUILDERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	355	355	9.34	9.34	323.75	323.75	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	237	592	6.24	15.58	126.42	450.17	0.57	2.01	1	1	100.00	100.00	19.69	19.69	0.00	0.00	15.57	4.37			
3	100	200	150	248	840	6.53	22.11	240.14	690.31	1.07	3.09	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	2.85			
4	200	300	250	160	1,000	4.21	26.32	210.13	900.44	0.94	4.03	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	2.19			
5	300	500	400	189	1,189	4.97	31.30	407.13	1,307.57	1.82	5.85	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	1.51			
6	500	750	625	150	1,339	3.95	35.25	291.38	1,598.94	1.30	7.15	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	1.23			
7	750	1,000	875	183	1,522	4.82	40.06	409.75	2,008.69	1.83	8.99	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.98			
8	1,000	1,500	1,250	250	1,772	6.58	46.64	790.80	2,799.49	3.54	12.52	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.70			
9	1,500	2,000	1,750	152	1,924	4.00	50.64	724.70	3,524.19	3.24	15.77	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.56			
10	2,000	2,500	2,250	113	2,037	2.97	53.62	705.65	4,229.84	3.16	18.92	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.47			
11	2,500	3,000	2,750	100	2,137	2.63	56.25	621.40	4,851.24	2.78	21.70	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.41			
12	3,000	4,000	3,500	213	2,350	5.61	61.86	1,275.44	6,126.67	5.71	27.41	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.32			
13	4,000	5,000	4,500	179	2,529	4.71	66.57	1,291.77	7,418.44	5.78	33.19	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.27			
14	5,000	7,500	6,250	230	2,759	6.05	72.62	2,225.37	9,643.81	9.96	43.14	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.20			
15	7,500	10,000	8,750	158	2,917	4.16	76.78	1,601.25	11,245.06	7.16	50.31	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.18			
16	10,000	20,000	15,000	371	3,288	9.77	86.55	5,061.75	16,306.81	22.64	72.95	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.12			
17	20,000	50,000	35,000	243	3,531	6.40	92.95	3,405.65	19,712.46	15.24	88.19	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.10			
18	50,000	100,000	75,000	159	3,690	4.19	97.13	1,637.70	21,350.16	7.33	95.51	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.09			
19	100,000	500,000	300,000	98	3,788	2.58	99.71	963.77	22,313.92	4.31	99.83	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.09			
20	500,000	<b>UP</b>		11	3,799	0.29	100.00	39.01	22,352.93	0.17	100.00	0	1	0.00	100.00	0.00	19.69	0.00	100.00	0.00	0.09			
				3,799					22,352.93					1					19.69					0.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.28	0.28	0.51	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.33	0.62	0.60	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	2.82	3.44	5.06	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	11.66	15.09	20.91	27.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	4.29	19.38	7.69	34.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	5.00	24.38	8.97	43.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	2.01	26.39	3.61	47.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	4.29	30.68	7.70	55.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	8.75	39.44	15.71	70.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	6.55	45.99	11.75	82.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	9.75	55.73	17.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	55.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					55.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2621 MANUFACTURE OF FIBREBOARDHARBOARDMASONITE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	3.39	3.39	2.08	2.08	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.69	5.08	0.39	2.47	0.13	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.69	6.78	0.30	2.77	0.10	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	6	3.39	10.17	1.10	3.87	0.36	1.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	9	5.08	15.25	2.34	6.21	0.77	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	1.69	16.95	1.61	7.82	0.53	2.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	12	3.39	20.34	4.31	12.13	1.42	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.69	22.03	2.40	14.53	0.79	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.69	23.73	1.55	16.08	0.51	5.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.69	25.42	4.86	20.94	1.60	6.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	17	3.39	28.81	0.01	20.95	0.00	6.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	5	22	8.47	37.29	20.03	40.98	6.58	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	4	26	6.78	44.07	17.14	58.12	5.63	19.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	29	5.08	49.15	8.20	66.32	2.70	21.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	33	6.78	55.93	16.77	83.09	5.51	27.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	2	35	3.39	59.32	29.64	112.73	9.74	37.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	43	13.56	72.88	76.75	189.47	25.23	62.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	49	10.17	83.05	50.83	240.31	16.71	78.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	55	10.17	93.22	53.99	294.29	17.75	96.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	59	6.78	100.00	9.92	304.21	3.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				59					304.21					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	2.47	2.47	104.01	104.01	5.82	5.82	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	9	1.23	3.70	1.30	105.31	0.07	5.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	11	0.82	4.53	0.57	105.88	0.03	5.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	14	1.23	5.76	3.24	109.12	0.18	6.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	20	2.47	8.23	10.00	119.12	0.56	6.67	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	21	0.41	8.64	0.64	119.76	0.04	6.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	22	0.41	9.05	18.51	138.27	1.04	7.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	29	2.88	11.93	20.69	158.97	1.16	8.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	31	0.82	12.76	10.36	169.33	0.58	9.48	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	34	1.23	13.99	18.10	187.43	1.01	10.50	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	37	1.23	15.23	18.34	205.77	1.03	11.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	9	46	3.70	18.93	19.68	225.45	1.10	12.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	60	5.76	24.69	48.47	273.92	2.71	15.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	13	73	5.35	30.04	102.80	376.72	5.76	21.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	33	106	13.58	43.62	220.97	597.69	12.37	33.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	27	133	11.11	54.73	380.62	978.31	21.31	54.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	76	209	31.28	86.01	476.04	1,454.35	26.66	81.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	24	233	9.88	95.88	237.25	1,691.61	13.29	94.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	7	240	2.88	98.77	24.59	1,716.20	1.38	96.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	243	1.23	100.00	69.55	1,785.75	3.89	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				243					1,785.75					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2623

MANUFACTURE OF PLAYWOOD PROVIDED CARRIED OUT IN THE PLYWOOD

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	63	63	4.44	4.44	157.65	157.65	1.13	1.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	20	83	1.41	5.85	17.89	175.55	0.13	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	113	2.12	7.97	23.80	199.34	0.17	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	136	1.62	9.59	34.59	233.94	0.25	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	161	1.76	11.35	52.83	286.77	0.38	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	197	2.54	13.89	84.62	371.39	0.61	2.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	228	2.19	16.08	111.32	482.71	0.80	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	275	3.31	19.39	167.81	650.52	1.20	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	307	2.26	21.65	147.20	797.72	1.06	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	33	340	2.33	23.98	226.62	1,024.34	1.63	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	27	367	1.90	25.88	125.71	1,150.05	0.90	8.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	406	2.75	28.63	217.83	1,367.89	1.56	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	63	469	4.44	33.07	324.37	1,692.26	2.33	12.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	134	603	9.45	42.52	930.00	2,622.26	6.68	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	109	712	7.69	50.21	1,103.76	3,726.02	7.93	26.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	200	912	14.10	64.32	3,013.69	6,739.71	21.64	48.39	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	234	1,146	16.50	80.82	4,040.59	10,780.30	29.01	77.40	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	139	1,285	9.80	90.62	1,562.86	12,343.16	11.22	88.62	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	111	1,396	7.83	98.45	1,439.15	13,782.31	10.33	98.96	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		22	1,418	1.55	100.00	145.27	13,927.58	1.04	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,418					13,927.58					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2628 MIXED (DISCOUNT/LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.33	3.33	1.26	1.26	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.33	6.67	2.48	3.74	1.15	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.33	10.00	1.11	4.85	0.52	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.33	13.33	1.75	6.61	0.82	3.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.33	16.67	1.17	7.77	0.54	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.33	20.00	0.74	8.52	0.34	3.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	3.33	23.33	6.56	15.08	3.05	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	3.33	26.67	6.92	22.00	3.22	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	3.33	30.00	6.36	28.36	2.96	13.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	3.33	33.33	1.37	29.73	0.64	13.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	3.33	36.67	0.36	30.09	0.17	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	3.33	40.00	4.43	34.52	2.06	16.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	3.33	43.33	6.38	40.90	2.97	19.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	3.33	46.67	21.72	62.62	10.10	29.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	3.33	50.00	17.87	80.49	8.31	37.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	16	3.33	53.33	1.76	82.25	0.82	38.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	2	18	6.67	60.00	26.77	109.02	12.45	50.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	12	30	40.00	100.00	105.98	215.00	49.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	30	0.00	100.00	0.00	215.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				30					215.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 263 TUNERS SHOPCOACBUILDERS SHAOPPIPESWALKING STICKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	1.49	1.49	0.26	0.26	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3	0.75	2.24	0.49	0.75	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	5	8	3.73	5.97	2.34	3.09	0.28	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	3	11	2.24	8.21	2.32	5.41	0.27	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	3	14	2.24	10.45	8.60	14.01	1.01	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	2	16	1.49	11.94	2.24	16.25	0.26	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	6	22	4.48	16.42	9.46	25.71	1.12	3.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	4	26	2.99	19.40	5.89	31.59	0.69	3.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	28	1.49	20.90	9.04	40.64	1.07	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	5	33	3.73	24.63	11.88	52.51	1.40	6.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	5	38	3.73	28.36	22.74	75.25	2.68	8.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	5	43	3.73	32.09	9.87	85.12	1.16	10.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	14	57	10.45	42.54	81.76	166.88	9.65	19.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	2	59	1.49	44.03	39.30	206.18	4.64	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	15	74	11.19	55.22	152.59	358.78	18.00	42.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	33	107	24.63	79.85	367.44	726.21	43.35	85.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	6	113	4.48	84.33	36.76	762.97	4.34	90.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	21	134	15.67	100.00	84.59	847.56	9.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	134	0.00	100.00	0.00	847.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				134					847.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	50.00	50.00	0.05	0.05	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	50.00	100.00	2.47	2.52	98.15	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	2.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					2.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	2	25.00	25.00	5.27	5.27	4.67	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	12.50	37.50	3.11	8.38	2.76	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	12.50	50.00	6.35	14.73	5.63	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	12.50	62.50	12.03	26.76	10.66	23.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	12.50	75.00	21.12	47.88	18.71	42.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	12.50	87.50	30.87	78.75	27.35	69.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	12.50	100.00	34.11	112.86	30.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	112.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					112.86					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	13.43	13.43	41.02	41.02	13.00	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	13	5.97	19.40	0.75	41.77	0.24	13.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	16	4.48	23.88	1.97	43.74	0.62	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	17	1.49	25.37	0.45	44.19	0.14	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	18	1.49	26.87	0.75	44.94	0.24	14.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	23	7.46	34.33	3.90	48.85	1.24	15.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	1.49	35.82	1.89	50.73	0.60	16.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	26	2.99	38.81	6.23	56.97	1.98	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	35	13.43	52.24	5.72	62.68	1.81	19.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	37	2.99	55.22	3.48	66.16	1.10	20.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	39	2.99	58.21	1.87	68.03	0.59	21.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	43	5.97	64.18	2.37	70.40	0.75	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	45	2.99	67.16	25.48	95.88	8.07	30.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	51	8.96	76.12	42.23	138.11	13.38	43.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	58	10.45	86.57	52.58	190.69	16.66	60.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	66	11.94	98.51	82.52	273.21	26.15	86.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	67	1.49	100.00	42.40	315.61	13.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	67	0.00	100.00	0.00	315.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	67	0.00	100.00	0.00	315.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	67	0.00	100.00	0.00	315.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					315.61					0					0.00					0.00







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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 268 WOODEN MUSICAL INSTRUMENTS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	9.09	9.09	0.31	0.31	0.10	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	7	6.82	15.91	0.49	0.79	0.16	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	12	11.36	27.27	1.90	2.69	0.61	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	14	4.55	31.82	5.99	8.68	1.94	2.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	17	6.82	38.64	3.26	11.94	1.05	3.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	18	2.27	40.91	1.28	13.22	0.41	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	19	2.27	43.18	2.16	15.38	0.70	4.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	2	21	4.55	47.73	4.64	20.02	1.50	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	23	4.55	52.27	7.81	27.83	2.52	8.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	24	2.27	54.55	7.86	35.70	2.54	11.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	25	2.27	56.82	15.73	51.43	5.08	16.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	26	2.27	59.09	17.70	69.13	5.71	22.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	27	2.27	61.36	51.33	120.46	16.57	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	28	2.27	63.64	5.75	126.21	1.86	40.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	29	2.27	65.91	2.87	129.08	0.93	41.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	30	2.27	68.18	11.66	140.74	3.76	45.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	31	2.27	70.45	11.66	152.40	3.76	49.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	38	15.91	86.36	70.50	222.90	22.76	71.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	40	4.55	90.91	63.14	286.04	20.38	92.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		4	44	9.09	100.00	23.77	309.81	7.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44					309.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	3.91	3.91	14.51	14.51	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	11	0.87	4.78	1.95	16.46	0.11	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	14	1.30	6.09	0.82	17.29	0.05	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	17	1.30	7.39	3.16	20.44	0.18	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	11	28	4.78	12.17	11.15	31.59	0.65	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	33	2.17	14.35	8.60	40.19	0.50	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	7	40	3.04	17.39	22.33	62.52	1.30	3.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	58	7.83	25.22	36.48	99.00	2.12	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	60	0.87	26.09	21.45	120.45	1.25	7.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	8	68	3.48	29.57	26.31	146.77	1.53	8.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	77	3.91	33.48	49.45	196.22	2.88	11.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	15	92	6.52	40.00	69.68	265.90	4.06	15.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	10	102	4.35	44.35	66.63	332.53	3.88	19.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	24	126	10.43	54.78	233.76	566.29	13.60	32.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	144	7.83	62.61	194.32	760.61	11.31	44.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	160	6.96	69.57	275.85	1,036.46	16.05	60.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	53	213	23.04	92.61	321.96	1,358.43	18.74	79.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	217	1.74	94.35	192.80	1,551.23	11.22	90.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	12	229	5.22	99.57	88.70	1,639.93	5.16	95.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	230	0.43	100.00	78.40	1,718.33	4.56	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				230					1,718.33					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2699

OTHER INDUSTRIES IN MAIN CATEGORY 26 (DISCOUNTS/LOADINGS)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	6.67	6.67	1.54	1.54	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	6.67	13.33	6.86	8.40	4.47	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	6.67	20.00	1.14	9.54	0.74	6.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	6.67	26.67	3.10	12.64	2.02	8.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	6.67	33.33	10.08	22.71	6.56	14.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	6.67	40.00	21.84	44.56	14.22	29.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	6.67	46.67	27.34	71.90	17.80	46.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	6.67	53.33	28.20	100.10	18.36	65.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	6.67	60.00	2.47	102.57	1.61	66.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	6.67	66.67	3.87	106.44	2.52	69.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	6.67	73.33	3.87	110.31	2.52	71.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	6.67	80.00	9.76	120.06	6.35	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	13	6.67	86.67	6.09	126.16	3.97	82.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	14	6.67	93.33	3.87	130.03	2.52	84.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	1	15	6.67	100.00	23.56	153.59	15.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	153.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	153.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	153.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	15	0.00	100.00	0.00	153.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				15					153.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27 NUTRITIONAL DRINKS AND TOBACCO

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.85	3.85	0.29	0.29	0.36	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	3.85	7.69	0.35	0.64	0.44	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	3.85	11.54	0.30	0.94	0.38	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	5	7.69	19.23	1.60	2.54	2.02	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	8	11.54	30.77	1.35	3.89	1.71	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.85	34.62	1.00	4.89	1.27	6.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.85	38.46	2.72	7.61	3.45	9.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	13	11.54	50.00	7.81	15.42	9.88	19.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	15	7.69	57.69	4.13	19.55	5.22	24.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.85	61.54	2.53	22.08	3.20	27.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	3.85	65.38	6.07	28.15	7.68	35.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	3.85	69.23	10.46	38.60	13.23	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	3.85	73.08	14.62	53.22	18.49	67.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	3.85	76.92	6.42	59.64	8.12	75.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	22	7.69	84.62	10.44	70.08	13.21	88.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	25	11.54	96.15	4.51	74.59	5.71	94.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	26	3.85	100.00	4.44	79.03	5.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	79.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	79.03	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					79.03					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 270 CORN MILLS PADDY ( RICE ) GAMBIR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	0.42	0.42	3.63	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	2.01	2.43	17.19	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	3.57	6.01	30.56	51.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	5.68	11.69	48.62	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	11.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					11.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2701 CORN MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.08	1.08	26.61	26.61	3.31	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.54	1.62	0.21	26.83	0.03	3.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.54	2.16	0.32	27.15	0.04	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.54	2.70	0.24	27.39	0.03	3.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	11	3.24	5.95	0.52	27.91	0.07	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	0.54	6.49	1.66	29.57	0.21	3.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	0.54	7.03	0.95	30.52	0.12	3.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	15	1.08	8.11	3.10	33.62	0.39	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	19	2.16	10.27	2.27	35.90	0.28	4.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	23	2.16	12.43	6.45	42.35	0.80	5.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	30	3.78	16.22	27.99	70.34	3.48	8.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	36	3.24	19.46	8.59	78.93	1.07	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	44	4.32	23.78	15.61	94.54	1.94	11.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	78	18.38	42.16	109.22	203.77	13.58	25.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	96	9.73	51.89	39.67	243.43	4.93	30.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	119	12.43	64.32	204.33	447.76	25.40	55.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	33	152	17.84	82.16	211.96	659.72	26.35	82.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	19	171	10.27	92.43	109.70	769.41	13.64	95.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	185	7.57	100.00	35.11	804.52	4.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	185	0.00	100.00	0.00	804.52	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				185					804.52					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2702 FODDER MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	1.86	1.86	4.01	4.01	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	15	0.68	2.53	2.12	6.13	0.10	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	20	0.84	3.38	2.61	8.74	0.12	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	23	0.51	3.89	2.20	10.93	0.10	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	31	1.35	5.24	0.96	11.90	0.04	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	34	0.51	5.74	5.89	17.79	0.27	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	37	0.51	6.25	2.83	20.62	0.13	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	13	50	2.20	8.45	28.95	49.57	1.31	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	80	5.07	13.51	11.59	61.16	0.53	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	4	84	0.68	14.19	13.29	74.46	0.60	3.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	86	0.34	14.53	9.98	84.44	0.45	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	13	99	2.20	16.72	24.41	108.85	1.11	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	7	106	1.18	17.91	35.04	143.89	1.59	6.52	3	3	75.00	75.00	9.37	9.37	6.05	6.05	26.73	6.51	0.00	6.51	
14	5,000	7,500	6,250	20	126	3.38	21.28	70.21	214.11	3.18	9.70	0	3	0.00	75.00	0.00	9.37	0.00	6.05	0.00	4.37	0.00	4.37	
15	7,500	10,000	8,750	13	139	2.20	23.48	83.48	297.59	3.78	13.49	1	4	25.00	100.00	145.55	154.92	93.95	100.00	174.35	52.06	0.00	52.06	
16	10,000	20,000	15,000	31	170	5.24	28.72	273.18	570.77	12.38	25.87	0	4	0.00	100.00	0.00	154.92	0.00	100.00	0.00	0.00	0.00	27.14	
17	20,000	50,000	35,000	94	264	15.88	44.59	530.79	1,101.57	24.06	49.93	0	4	0.00	100.00	0.00	154.92	0.00	100.00	0.00	0.00	0.00	14.06	
18	50,000	100,000	75,000	76	340	12.84	57.43	180.09	1,281.66	8.16	58.09	0	4	0.00	100.00	0.00	154.92	0.00	100.00	0.00	0.00	0.00	12.09	
19	100,000	500,000	300,000	237	577	40.03	97.47	819.95	2,101.61	37.16	95.26	0	4	0.00	100.00	0.00	154.92	0.00	100.00	0.00	0.00	0.00	7.37	
20	500,000	UP		15	592	2.53	100.00	104.66	2,206.28	4.74	100.00	0	4	0.00	100.00	0.00	154.92	0.00	100.00	0.00	0.00	0.00	7.02	
				592					2,206.28					4					154.92					7.02



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2703 GAPLEK MILLS

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.00	4.00	3.15	3.15	1.99	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	2.00	6.00	0.05	3.20	0.03	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	7	8.00	14.00	0.37	3.57	0.23	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	9	4.00	18.00	0.48	4.05	0.30	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	12	6.00	24.00	0.83	4.87	0.52	3.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	17	10.00	34.00	3.57	8.45	2.26	5.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	20	6.00	40.00	1.32	9.76	0.83	6.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	5	25	10.00	50.00	5.76	15.52	3.64	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	26	2.00	52.00	3.78	19.31	2.39	12.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	27	2.00	54.00	0.82	20.13	0.52	12.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	28	2.00	56.00	0.83	20.96	0.53	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	4	32	8.00	64.00	13.17	34.13	8.32	21.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	33	2.00	66.00	2.63	36.76	1.66	23.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	37	8.00	74.00	17.08	53.84	10.79	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	39	4.00	78.00	12.08	65.92	7.63	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	40	2.00	80.00	0.00	65.92	0.00	41.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	49	18.00	98.00	48.84	114.76	30.86	72.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	50	2.00	100.00	43.51	158.27	27.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	50	0.00	100.00	0.00	158.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	50	0.00	100.00	0.00	158.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				50					158.27					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2704 GAMBIR FACTORIES

(DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	1.83	1.83	1.53	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	1.81	3.63	1.51	3.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	15.75	19.39	13.18	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	36.29	55.68	30.37	46.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	63.82	119.50	53.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	119.50	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					119.50					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2705 FLOUR MILLS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.31	2.31	11.07	11.07	0.73	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	10	0.99	3.30	0.17	11.23	0.01	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	18	2.64	5.94	1.37	12.61	0.09	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	20	0.66	6.60	0.29	12.89	0.02	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	11	31	3.63	10.23	4.82	17.71	0.32	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	32	0.33	10.56	0.37	18.08	0.02	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	37	1.65	12.21	2.84	20.92	0.19	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	44	2.31	14.52	6.97	27.89	0.46	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	54	3.30	17.82	11.57	39.46	0.76	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	64	3.30	21.12	21.95	61.41	1.44	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	70	1.98	23.10	7.13	68.54	0.47	4.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	79	2.97	26.07	42.99	111.54	2.83	7.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	91	3.96	30.03	42.50	154.03	2.79	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	15	106	4.95	34.98	63.03	217.06	4.14	14.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	119	4.29	39.27	41.56	258.62	2.73	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	47	166	15.51	54.79	312.00	570.63	20.51	37.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	230	21.12	75.91	440.82	1,011.45	28.98	66.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	42	272	13.86	89.77	215.46	1,226.91	14.16	80.65	1	1	100.00	100.00	6.08	6.08	100.00	100.00	2.82	0.50			
19	100,000	500,000	300,000	17	289	5.61	95.38	185.84	1,412.75	12.22	92.87	0	1	0.00	100.00	0.00	6.08	0.00	100.00	0.00	0.43			
20	500,000	UP		14	303	4.62	100.00	108.48	1,521.23	7.13	100.00	0	1	0.00	100.00	0.00	6.08	0.00	100.00	0.00	0.40			
				303					1,521.23					1					6.08					0.40



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## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2708 MIXED (DISCOUNTS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.17	2.17	0.22	0.22	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	8	15.22	17.39	3.02	3.24	0.61	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	2.17	19.57	0.69	3.93	0.14	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	11	4.35	23.91	0.07	3.86	0.01	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	12	2.17	26.09	1.64	5.50	0.33	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	13	2.17	28.26	2.45	7.95	0.50	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	14	2.17	30.43	1.66	9.62	0.34	1.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	15	2.17	32.61	2.07	11.69	0.42	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	17	4.35	36.96	13.27	24.96	2.69	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	21	8.70	45.65	20.06	45.02	4.07	9.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	22	2.17	47.83	32.82	77.84	6.66	15.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	23	2.17	50.00	11.83	89.67	2.40	18.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	6	29	13.04	63.04	53.03	142.70	10.76	28.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	30	2.17	65.22	4.10	146.80	0.83	29.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	37	15.22	80.43	140.06	286.86	28.43	58.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	39	4.35	84.78	65.12	351.98	13.22	71.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	40	2.17	86.96	19.24	371.22	3.90	75.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	4	44	8.70	95.65	118.23	489.44	24.00	99.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	46	4.35	100.00	3.21	492.65	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				46					492.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2709 PADDY & HULLING MILLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	201	201	8.17	8.17	105.48	105.48	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	236	437	9.59	17.76	44.63	150.11	0.79	2.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	336	773	13.65	31.41	106.71	256.81	1.88	4.52	1	1	20.00	20.00	17.23	17.23	13.87	13.87	16.15	6.71			
4	200	300	250	230	1,003	9.35	40.76	94.78	351.60	1.67	6.19	0	1	0.00	20.00	0.00	17.23	0.00	13.87	0.00	4.90			
5	300	500	400	252	1,255	10.24	51.00	169.39	520.99	2.98	9.17	1	2	20.00	40.00	42.60	59.83	34.29	48.16	25.15	11.48			
6	500	750	625	169	1,424	6.87	57.86	170.96	691.95	3.01	12.18	1	3	20.00	60.00	0.00	59.83	0.00	48.16	0.00	8.65			
7	750	1,000	875	93	1,517	3.78	61.64	122.74	814.69	2.16	14.34	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	7.34			
8	1,000	1,500	1,250	110	1,627	4.47	66.11	153.31	968.00	2.70	17.04	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	6.18			
9	1,500	2,000	1,750	105	1,732	4.27	70.38	158.70	1,126.70	2.79	19.83	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	5.31			
10	2,000	2,500	2,250	78	1,810	3.17	73.55	152.24	1,278.94	2.68	22.51	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	4.68			
11	2,500	3,000	2,750	70	1,880	2.84	76.39	182.73	1,461.67	3.22	25.73	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	4.09			
12	3,000	4,000	3,500	93	1,973	3.78	80.17	302.42	1,764.09	5.32	31.05	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	3.39			
13	4,000	5,000	4,500	83	2,056	3.37	83.54	315.82	2,079.91	5.56	36.61	0	3	0.00	60.00	0.00	59.83	0.00	48.16	0.00	2.88			
14	5,000	7,500	6,250	92	2,148	3.74	87.28	491.32	2,571.22	8.65	45.25	1	4	20.00	80.00	63.90	123.73	51.43	99.59	13.01	4.81			
15	7,500	10,000	8,750	56	2,204	2.28	89.56	458.65	3,029.88	8.07	53.33	0	4	0.00	80.00	0.00	123.73	0.00	99.59	0.00	4.08			
16	10,000	20,000	15,000	137	2,341	5.57	95.12	1,224.19	4,254.07	21.55	74.87	0	4	0.00	80.00	0.00	123.73	0.00	99.59	0.00	2.91			
17	20,000	50,000	35,000	76	2,417	3.09	98.21	1,020.76	5,274.83	17.97	92.84	1	5	20.00	100.00	0.51	124.24	0.41	100.00	0.05	2.36			
18	50,000	100,000	75,000	23	2,440	0.93	99.15	227.43	5,502.26	4.00	96.84	0	5	0.00	100.00	0.00	124.24	0.00	100.00	0.00	2.26			
19	100,000	500,000	300,000	18	2,458	0.73	99.88	122.57	5,624.83	2.16	99.00	0	5	0.00	100.00	0.00	124.24	0.00	100.00	0.00	2.21			
20	500,000	UP		3	2,461	0.12	100.00	56.81	5,681.64	1.00	100.00	0	5	0.00	100.00	0.00	124.24	0.00	100.00	0.00	2.19			
				2,461					5,681.64					5					124.24					2.19



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 271 SUGAR MILLS CHOCOLATE FACTORIES SWEETS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	5	5	11.11	11.11	13.93	13.93	12.71	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	2.22	13.33	6.13	20.07	5.60	18.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	2.22	15.56	7.90	27.97	7.21	25.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.22	17.78	0.73	28.70	0.67	26.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	9	2.22	20.00	0.48	29.18	0.44	26.63	3	3	60.00	60.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	10	2.22	22.22	0.54	29.72	0.49	27.12	1	4	20.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	2.22	24.44	0.82	30.55	0.75	27.88	0	4	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	2.22	26.67	0.39	30.94	0.35	28.23	0	4	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	2.22	28.89	0.68	31.61	0.62	28.85	0	4	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.22	31.11	0.71	32.33	0.65	29.50	0	4	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.22	33.33	0.37	32.69	0.34	29.84	0	4	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	2.22	35.56	0.64	33.33	0.58	30.42	1	5	20.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	2.22	37.78	0.97	34.30	0.89	31.31	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	2.22	40.00	0.46	34.77	0.42	31.73	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	2.22	42.22	0.43	35.20	0.39	32.12	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	2.22	44.44	0.66	35.86	0.60	32.72	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	2.22	46.67	1.39	37.25	1.27	33.99	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	2.22	48.89	2.12	39.36	1.93	35.92	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	31	20.00	68.89	29.52	68.88	26.94	62.86	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	45	31.11	100.00	40.70	109.58	37.14	100.00	0	5	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					109.58					5					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 27111 SUGAR MILLS EXCLUDING SPONTANEOUS CUMBUSTION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	4.21	4.21	0.34	0.34	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	7	15	3.68	7.89	0.76	1.10	0.18	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	24	4.74	12.63	1.29	2.39	0.30	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	34	5.26	17.89	1.51	3.90	0.35	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	46	6.32	24.21	33.97	37.87	7.96	8.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	55	4.74	28.95	14.28	52.15	3.35	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	59	2.11	31.05	5.10	57.25	1.20	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	69	5.26	36.32	8.29	65.54	1.94	15.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	75	3.16	39.47	4.94	70.48	1.16	16.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	76	0.53	40.00	8.95	79.43	2.10	18.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	82	3.16	43.16	21.03	100.46	4.93	23.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	84	1.05	44.21	9.43	109.89	2.21	25.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	87	1.58	45.79	11.10	120.99	2.60	28.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	90	1.58	47.37	12.41	133.41	2.91	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	98	4.21	51.58	12.64	146.05	2.96	34.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	102	2.11	53.68	27.34	173.39	6.41	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	117	7.89	61.58	37.02	210.41	8.67	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	123	3.16	64.74	22.61	233.02	5.30	54.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	157	17.89	82.63	99.20	332.22	23.25	77.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		33	190	17.37	100.00	94.48	426.71	22.14	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				190					426.71					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27112 SUGAR MILLS INCLUDING SPONTANEOUS COMBUSTION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	5.02	5.02	3.50	3.50	0.21	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	3	15	1.26	6.28	0.21	3.71	0.01	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	6	21	2.51	8.79	0.88	4.59	0.05	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	5	26	2.09	10.88	1.24	5.83	0.08	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	39	5.44	16.32	3.64	9.47	0.22	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	43	1.67	17.99	1.80	11.27	0.11	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	45	0.84	18.83	0.57	11.84	0.03	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	46	0.42	19.25	0.06	11.90	0.00	0.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	54	3.35	22.59	55.31	67.21	3.39	4.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	59	2.09	24.69	2.52	69.73	0.15	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	7	66	2.93	27.62	17.69	87.42	1.08	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	11	77	4.60	32.22	38.59	126.01	2.36	7.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	83	2.51	34.73	9.49	135.50	0.58	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	97	5.86	40.59	93.07	228.57	5.70	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	104	2.93	43.51	27.76	256.33	1.70	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	16	120	6.69	50.21	82.65	338.98	5.06	20.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	24	144	10.04	60.25	308.63	647.62	18.91	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	34	178	14.23	74.48	345.15	992.77	21.14	60.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	36	214	15.06	89.54	331.86	1,324.63	20.33	81.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		25	239	10.46	100.00	307.90	1,632.52	18.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				239					1,632.52					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 27113 CHOCOLATE AND SWEETS FACTORIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	3.29	3.29	27.39	27.39	2.15	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	6	0.66	3.95	0.68	28.07	0.05	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	7	0.66	4.61	0.81	28.88	0.06	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	0.66	5.26	0.40	29.28	0.03	2.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	11	1.97	7.24	1.38	30.65	0.11	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	16	3.29	10.53	4.42	35.07	0.35	2.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	19	1.97	12.50	2.45	37.52	0.19	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	23	2.63	15.13	6.45	43.97	0.51	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	24	0.66	15.79	1.17	45.15	0.09	3.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	30	3.95	19.74	13.79	58.94	1.08	4.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	35	3.29	23.03	16.21	75.15	1.27	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	45	6.58	29.61	39.93	115.09	3.13	9.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	46	0.66	30.26	2.99	118.08	0.23	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	13	59	8.55	38.82	52.72	170.80	4.14	13.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	70	7.24	46.05	104.93	275.73	8.23	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	94	15.79	61.84	242.74	518.47	19.04	40.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	109	9.87	71.71	87.63	606.10	6.87	47.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	122	8.55	80.26	287.98	894.08	22.59	70.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	137	9.87	90.13	278.48	1,172.56	21.85	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		15	152	9.87	100.00	102.23	1,274.79	8.02	100.00	4	4	100.00	100.00	0.22	0.22	100.00	100.00	0.22	0.02			
				152					1,274.79					4					0.22					0.02





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2721 ALIMENTARY PASTE PRODUCERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	4	4	6.25	6.25	0.62	0.62	0.33	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	5	1.56	7.81	0.06	0.68	0.03	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	14	14.06	21.88	1.86	2.54	1.00	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	19	7.81	29.69	2.08	4.62	1.11	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	22	4.69	34.38	3.67	8.28	1.96	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	29	10.94	45.31	5.44	13.72	2.91	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	30	1.56	46.88	1.12	14.84	0.60	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	34	6.25	53.13	10.22	25.05	5.47	13.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	39	7.81	60.94	10.47	35.52	5.61	19.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	40	1.56	62.50	0.84	36.37	0.45	19.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	41	1.56	64.06	4.85	41.22	2.60	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	42	1.56	65.63	5.13	46.35	2.75	24.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	43	1.56	67.19	10.48	56.83	5.61	30.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	44	1.56	68.75	7.33	64.15	3.93	34.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	55	17.19	85.94	66.67	130.83	35.72	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	60	7.81	93.75	50.38	181.21	26.99	97.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	64	6.25	100.00	5.43	186.64	2.91	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	64	0.00	100.00	0.00	186.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	64	0.00	100.00	0.00	186.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	64	0.00	100.00	0.00	186.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				64					186.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2722 BAKERIES AND BISCUIT WORKS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	90	90	4.25	4.25	984.87	984.87	18.61	18.61	2	2	33.33	33.33	0.90	0.90	0.14	0.14	0.09	0.09			
2	50	100	75	57	147	2.69	6.94	6.41	991.28	0.12	18.73	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.09	0.09		
3	100	200	150	99	246	4.67	11.61	18.72	1,010.00	0.35	19.09	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.09	0.09		
4	200	300	250	191	437	9.01	20.62	52.11	1,062.11	0.98	20.07	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.09	0.09		
5	300	500	400	275	712	12.98	33.60	103.44	1,165.55	1.95	22.03	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.08	0.08		
6	500	750	625	275	987	12.98	46.58	154.55	1,320.10	2.92	24.95	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.07	0.07		
7	750	1,000	875	159	1,146	7.50	54.08	127.62	1,447.72	2.41	27.36	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.06	0.06		
8	1,000	1,500	1,250	206	1,352	9.72	63.80	224.47	1,672.19	4.24	31.60	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.05	0.05		
9	1,500	2,000	1,750	130	1,482	6.13	69.94	205.52	1,877.72	3.88	35.48	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.05	0.05		
10	2,000	2,500	2,250	71	1,553	3.35	73.29	151.43	2,029.15	2.86	38.34	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.04	0.04		
11	2,500	3,000	2,750	36	1,589	1.70	74.99	108.91	2,138.06	2.06	40.40	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.04	0.04		
12	3,000	4,000	3,500	64	1,653	3.02	78.01	192.52	2,330.58	3.64	44.04	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.04	0.04		
13	4,000	5,000	4,500	49	1,702	2.31	80.32	196.93	2,527.50	3.72	47.76	0	2	0.00	33.33	0.00	0.90	0.00	0.14	0.00	0.04	0.04		
14	5,000	7,500	6,250	86	1,788	4.06	84.38	400.56	2,928.07	7.57	55.33	2	4	33.33	66.67	664.85	665.75	99.82	99.95	165.98	22.74	22.74		
15	7,500	10,000	8,750	45	1,833	2.12	86.50	309.26	3,237.33	5.84	61.18	0	4	0.00	66.67	0.00	665.75	0.00	99.95	0.00	20.56	20.56		
16	10,000	20,000	15,000	83	1,916	3.92	90.42	751.50	3,988.83	14.20	75.38	0	4	0.00	66.67	0.00	665.75	0.00	99.95	0.00	16.69	16.69		
17	20,000	50,000	35,000	71	1,987	3.35	93.77	602.48	4,591.31	11.39	86.76	0	4	0.00	66.67	0.00	665.75	0.00	99.95	0.00	14.50	14.50		
18	50,000	100,000	75,000	73	2,060	3.45	97.22	480.55	5,071.86	9.08	95.84	2	6	33.33	100.00	0.30	666.05	0.05	100.00	0.06	13.13	13.13		
19	100,000	500,000	300,000	42	2,102	1.98	99.20	193.72	5,265.58	3.66	99.50	0	6	0.00	100.00	0.00	666.05	0.00	100.00	0.00	12.65	12.65		
20	500,000	<b>UP</b>		17	2,119	0.80	100.00	26.27	5,291.85	0.50	100.00	0	6	0.00	100.00	0.00	666.05	0.00	100.00	0.00	12.59	12.59		
				2,119					5,291.85					6					666.05					12.59



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2723

PROCESSED FOOD FACTORIES (BIHUNMIELOMIEKERUPUK) ATC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	149	149	10.61	10.61	85.91	85.91	1.79	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	89	238	6.34	16.95	16.96	102.87	0.35	2.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	113	351	8.05	25.00	63.31	166.18	1.32	3.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	92	443	6.55	31.55	53.52	219.70	1.11	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	105	548	7.48	39.03	97.41	317.11	2.02	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	51	599	3.63	42.66	60.46	377.57	1.26	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	57	656	4.06	46.72	91.03	468.60	1.89	9.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	91	747	6.48	53.21	160.04	628.64	3.33	13.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	46	793	3.28	56.48	128.89	757.53	2.68	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	52	845	3.70	60.19	136.57	894.09	2.84	18.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	23	868	1.64	61.82	111.96	1,006.06	2.33	20.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	65	933	4.63	66.45	243.73	1,249.79	5.07	25.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	37	970	2.64	69.09	228.30	1,478.09	4.74	30.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	66	1,036	4.70	73.79	409.07	1,887.16	8.50	39.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	57	1,093	4.06	77.85	485.38	2,372.53	10.09	49.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	116	1,209	8.26	86.11	1,206.86	3,579.39	25.08	74.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	109	1,318	7.76	93.87	802.72	4,382.11	16.68	91.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	47	1,365	3.35	97.22	238.11	4,620.23	4.95	96.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	34	1,399	2.42	99.64	189.99	4,810.21	3.95	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		5	1,404	0.36	100.00	1.72	4,811.94	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,404					4,811.94					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2728 MIXED

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	41	41	13.53	13.53	6.27	6.27	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22	63	7.26	20.79	3.02	9.28	0.29	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	36	99	11.88	32.67	12.30	21.58	1.18	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	15	114	4.95	37.62	8.81	30.39	0.84	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	134	6.60	44.22	16.02	46.41	1.53	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	16	150	5.28	49.50	14.67	61.08	1.41	5.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	162	3.96	53.47	16.66	77.74	1.60	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	184	7.26	60.73	30.21	107.95	2.89	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	189	1.65	62.38	17.27	125.22	1.65	12.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	197	2.64	65.02	29.03	154.26	2.78	14.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	4	201	1.32	66.34	24.05	178.30	2.30	17.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	214	4.29	70.63	57.54	235.84	5.51	22.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	13	227	4.29	74.92	76.51	312.35	7.33	29.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	246	6.27	81.19	131.35	443.69	12.58	42.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	262	5.28	86.47	128.86	572.55	12.35	54.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	17	279	5.61	92.08	181.39	753.94	17.38	72.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	11	290	3.63	95.71	153.18	907.12	14.67	86.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	295	1.65	97.36	93.09	1,000.20	8.92	95.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	303	2.64	100.00	43.61	1,043.82	4.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	303	0.00	100.00	0.00	1,043.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				303					1,043.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	0.92	0.92	0.29	0.29	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	0.61	1.53	0.38	0.09	0.03	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	6	0.31	1.84	0.71	0.81	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	8	14	2.45	4.29	3.11	3.91	0.20	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	8	22	2.45	6.75	5.07	8.99	0.33	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	27	1.53	8.28	5.50	14.49	0.36	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	29	0.61	8.90	2.34	16.83	0.15	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	36	2.15	11.04	9.32	26.15	0.61	1.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	30	66	9.20	20.25	30.79	56.94	2.02	3.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	11	77	3.37	23.62	26.55	83.49	1.74	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	8	85	2.45	26.07	15.37	98.86	1.01	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	19	104	5.83	31.90	40.96	139.83	2.69	9.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	13	117	3.99	35.89	38.32	178.14	2.52	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	15	132	4.60	40.49	78.33	256.48	5.15	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	5	137	1.53	42.02	43.94	300.41	2.89	19.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	35	172	10.74	52.76	342.31	642.73	22.50	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	55	227	16.87	69.63	341.67	984.40	22.46	64.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	35	262	10.74	80.37	252.87	1,237.27	16.62	81.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	35	297	10.74	91.10	179.68	1,416.95	11.81	93.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		29	326	8.90	100.00	104.52	1,521.47	6.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				326					1,521.47					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2732 MEATMEAT PRODUCTS AND FISH PRODUCTS FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	38	38	4.11	4.11	36.60	36.60	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	28	66	3.03	7.14	6.00	42.60	0.13	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	27	93	2.92	10.06	7.66	50.26	0.17	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	41	134	4.44	14.50	11.33	61.59	0.25	1.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	24	158	2.60	17.10	17.03	78.62	0.38	1.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	27	185	2.92	20.02	17.37	95.98	0.38	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	26	211	2.81	22.84	26.83	122.81	0.59	2.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	17	228	1.84	24.68	25.36	148.17	0.56	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	21	249	2.27	26.95	48.71	196.88	1.08	4.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	262	1.41	28.35	40.14	237.02	0.89	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	13	275	1.41	29.76	39.60	276.62	0.87	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	24	299	2.60	32.36	59.99	336.61	1.32	7.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	15	314	1.62	33.98	45.56	382.17	1.01	8.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	65	379	7.03	41.02	148.77	530.94	3.28	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	40	419	4.33	45.35	304.20	835.14	6.71	18.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	91	510	9.85	55.19	675.21	1,510.35	14.90	33.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	161	671	17.42	72.62	1,413.16	2,923.51	31.19	64.53	1	1	25.00	25.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	125	796	13.53	86.15	825.31	3,748.82	18.22	82.75	1	2	25.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	125	921	13.53	99.68	748.32	4,497.14	16.52	99.27	2	4	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	924	0.32	100.00	33.27	4,530.41	0.73	100.00	0	4	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				924					4,530.41					4					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2733 SOYA BEANTOMATO AND HOT PEPPER SAUCE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	13.60	13.60	26.13	26.13	6.27	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	23	54	10.09	23.68	1.68	27.81	0.40	6.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	37	91	16.23	39.91	6.91	34.72	1.66	8.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	109	7.89	47.81	5.14	39.86	1.23	9.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	131	9.65	57.46	7.09	46.95	1.70	11.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	9	140	3.95	61.40	4.58	51.53	1.10	12.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	148	3.51	64.91	4.60	56.13	1.10	13.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	160	5.26	70.18	15.54	71.67	3.73	17.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	13	173	5.70	75.88	29.45	101.11	7.07	24.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	177	1.75	77.63	13.22	114.33	3.17	27.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	184	3.07	80.70	13.86	128.19	3.33	30.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	194	4.39	85.09	16.95	145.15	4.07	34.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	196	0.88	85.96	9.59	154.74	2.30	37.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	203	3.07	89.04	26.30	181.04	6.31	43.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	211	3.51	92.54	49.91	230.95	11.98	55.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	8	219	3.51	96.05	34.96	265.91	8.39	63.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	225	2.63	98.68	97.30	363.21	23.36	87.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	227	0.88	99.56	44.07	407.28	10.58	97.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	228	0.44	100.00	9.33	416.61	2.24	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	228	0.00	100.00	0.00	416.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				228					416.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2734 POULTRY FARMS :

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,335	1,335	6.18	6.18	96.54	96.54	0.81	0.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,034	2,369	4.79	10.97	181.98	278.52	1.52	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,488	3,857	6.89	17.87	380.52	659.04	3.18	5.50	2	2	50.00	50.00	44.80	44.80	100.00	100.00	11.77	6.80			
4	200	300	250	1,280	5,137	5.93	23.80	335.53	994.58	2.80	8.30	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	4.50			
5	300	500	400	1,896	7,033	8.78	32.58	569.75	1,564.33	4.76	13.06	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	2.86			
6	500	750	625	1,392	8,425	6.45	39.03	492.76	2,057.09	4.11	17.18	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	2.18			
7	750	1,000	875	1,694	10,119	7.85	46.88	464.52	2,521.61	3.88	21.06	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	1.78			
8	1,000	1,500	1,250	1,661	11,780	7.69	54.57	519.45	3,041.07	4.34	25.39	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	1.47			
9	1,500	2,000	1,750	1,160	12,940	5.37	59.95	527.66	3,568.72	4.41	29.80	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	1.26			
10	2,000	2,500	2,250	1,494	14,434	6.92	66.87	460.20	4,028.93	3.84	33.64	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	1.11			
11	2,500	3,000	2,750	1,014	15,448	4.70	71.56	393.89	4,422.82	3.29	36.93	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	1.01			
12	3,000	4,000	3,500	2,468	17,916	11.43	83.00	835.74	5,258.56	6.98	43.91	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.85			
13	4,000	5,000	4,500	567	18,483	2.63	85.62	735.07	5,993.63	6.14	50.05	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.75			
14	5,000	7,500	6,250	976	19,459	4.52	90.15	862.58	6,856.22	7.20	57.25	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.65			
15	7,500	10,000	8,750	238	19,697	1.10	91.25	622.67	7,478.89	5.20	62.45	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.60			
16	10,000	20,000	15,000	837	20,534	3.88	95.13	1,732.36	9,211.25	14.46	76.91	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.49			
17	20,000	50,000	35,000	682	21,216	3.16	98.29	1,962.07	11,173.32	16.38	93.30	0	2	0.00	50.00	0.00	44.80	0.00	100.00	0.00	0.40			
18	50,000	100,000	75,000	249	21,465	1.15	99.44	663.47	11,836.79	5.54	98.84	2	4	50.00	100.00	0.00	44.80	0.00	100.00	0.00	0.38			
19	100,000	500,000	300,000	112	21,577	0.52	99.96	134.31	11,971.10	1.12	99.96	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0.00	0.37			
20	500,000	<b>UP</b>		9	21,586	0.04	100.00	5.16	11,976.26	0.04	100.00	0	4	0.00	100.00	0.00	44.80	0.00	100.00	0.00	0.37			
				21,586					11,976.26					4					44.80					0.37





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27341

POULTRY FARMS: USING ELECTRICAL LIGHTING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	7.14	7.14	0.10	0.10	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	7.14	14.29	0.10	0.19	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	4	14.29	28.57	2.48	2.67	10.17	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	8	28.57	57.14	1.78	4.45	7.31	18.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	14.29	71.43	3.70	8.15	15.17	33.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	7.14	78.57	1.63	9.78	6.68	40.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	7.14	85.71	4.18	13.96	17.12	57.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	7.14	92.86	1.11	15.07	4.55	61.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	7.14	100.00	9.32	24.39	38.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	24.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					24.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27342 POULTRY FARMS: USING KEROSENE LIGHTING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	0.22	0.22	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.22					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2735 OTHER FARMS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	419	419	18.78	18.78	59.75	59.75	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	331	750	14.84	33.62	50.38	110.13	2.35	5.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	348	1,098	15.60	49.22	118.33	228.45	5.53	10.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	238	1,336	10.67	59.88	124.72	353.17	5.83	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	276	1,612	12.37	72.25	203.12	556.29	9.49	25.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	183	1,795	8.20	80.46	181.92	738.21	8.50	34.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	108	1,903	4.84	85.30	149.29	887.50	6.98	41.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	100	2,003	4.48	89.78	182.30	1,069.80	8.52	49.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	54	2,057	2.42	92.20	111.59	1,181.39	5.21	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	29	2,086	1.30	93.50	83.62	1,265.01	3.91	59.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	2,105	0.85	94.35	58.83	1,323.84	2.75	61.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	20	2,125	0.90	95.25	79.47	1,403.31	3.71	65.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	2,136	0.49	95.74	57.98	1,461.29	2.71	68.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	2,146	0.45	96.19	50.08	1,511.38	2.34	70.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	2,156	0.45	96.64	98.40	1,609.78	4.60	75.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	2,177	0.94	97.58	113.32	1,723.10	5.30	80.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	40	2,217	1.79	99.37	240.91	1,964.01	11.26	91.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	2,223	0.27	99.64	144.46	2,108.47	6.75	98.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	2,231	0.36	100.00	31.61	2,140.08	1.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	2,231	0.00	100.00	0.00	2,140.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,231					2,140.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2736 HATCHERIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	21	21	3.44	3.44	19.38	19.38	2.07	2.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	26	47	4.26	7.69	0.10	19.48	0.01	2.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	50	0.49	8.18	0.36	19.83	0.04	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	52	0.33	8.51	0.74	20.58	0.08	2.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	3	55	0.49	9.00	0.40	20.98	0.04	2.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	24	79	3.93	12.93	2.60	23.57	0.28	2.52	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	81	0.33	13.26	3.72	27.29	0.40	2.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	85	0.65	13.91	4.16	31.45	0.45	3.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	26	111	4.26	18.17	3.50	34.95	0.37	3.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	117	0.98	19.15	5.75	40.70	0.62	4.35	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	22	139	3.60	22.75	3.29	43.99	0.35	4.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	140	0.16	22.91	7.11	51.10	0.76	5.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	141	0.16	23.08	2.29	53.39	0.24	5.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	7	148	1.15	24.22	49.05	102.44	5.25	10.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	23	171	3.76	27.99	7.65	110.09	0.82	11.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	59	230	9.66	37.64	162.28	272.37	17.36	29.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	319	549	52.21	89.85	556.97	829.34	59.58	88.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	57	606	9.33	99.18	91.06	920.40	9.74	98.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	5	611	0.82	100.00	14.46	934.87	1.55	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	611	0.00	100.00	0.00	934.87	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				611					934.87					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2737 FISH HATCHERIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	88	88	31.32	31.32	9.33	9.33	2.40	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	47	135	16.73	48.04	6.43	15.76	1.66	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	34	169	12.10	60.14	10.81	26.57	2.79	6.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	27	196	9.61	69.75	10.07	36.64	2.59	9.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	209	4.63	74.38	14.19	50.82	3.66	13.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	9	218	3.20	77.58	12.11	62.94	3.12	16.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	224	2.14	79.72	9.02	71.96	2.33	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	7	231	2.49	82.21	13.36	85.32	3.44	21.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	233	0.71	82.92	1.31	86.62	0.34	22.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	234	0.36	83.27	3.42	90.04	0.88	23.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	2	236	0.71	83.99	7.58	97.62	1.95	25.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	6	242	2.14	86.12	23.38	120.99	6.02	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	244	0.71	86.83	8.90	129.89	2.29	33.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	248	1.42	88.26	58.97	188.87	15.20	48.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	266	6.41	94.66	44.57	233.43	11.48	60.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	271	1.78	96.44	69.54	302.97	17.92	78.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	10	281	3.56	100.00	85.12	388.10	21.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	281	0.00	100.00	0.00	388.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	281	0.00	100.00	0.00	388.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	281	0.00	100.00	0.00	388.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				281					388.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	50.00	50.00	3.00	3.00	37.28	37.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	5.05	8.05	62.72	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	8.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					8.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2741 EDIBLE FATS PRODUCERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	4.17	4.17	0.35	0.35	0.13	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.17	8.33	12.03	12.38	4.51	4.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.17	12.50	8.58	20.96	3.22	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.17	16.67	5.66	26.62	2.12	9.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.17	20.83	5.66	32.28	2.12	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.17	25.00	5.66	37.94	2.12	14.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.17	29.17	5.66	43.59	2.12	16.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.17	33.33	5.66	49.25	2.12	18.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.17	37.50	11.95	61.20	4.48	22.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.17	41.67	5.66	66.86	2.12	25.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.17	45.83	11.10	77.96	4.16	29.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.17	50.00	18.68	96.64	7.00	36.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.17	54.17	2.65	99.29	0.99	37.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.17	58.33	14.30	113.59	5.36	42.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	17	12.50	70.83	33.79	147.38	12.66	55.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	22	20.83	91.67	62.04	209.43	23.25	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	23	4.17	95.83	31.26	240.69	11.72	90.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	24	4.17	100.00	26.12	266.81	9.79	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	24	0.00	100.00	0.00	266.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				24					266.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	162	162	5.66	5.66	185.36	185.36	1.15	1.15	1	1	10.00	10.00	4.11	4.11	9.98	9.98	2.22	2.22			
2	50	100	75	105	267	3.67	9.33	4.58	189.94	0.03	1.18	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	2.16			
3	100	200	150	72	339	2.52	11.85	7.17	197.11	0.04	1.22	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	2.09			
4	200	300	250	51	390	1.78	13.63	10.86	207.97	0.07	1.29	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	1.98			
5	300	500	400	110	500	3.84	17.48	47.12	255.08	0.29	1.58	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	1.61			
6	500	750	625	53	553	1.85	19.33	198.53	453.61	1.23	2.81	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.91			
7	750	1,000	875	44	597	1.54	20.87	15.71	469.32	0.10	2.91	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.88			
8	1,000	1,500	1,250	86	683	3.01	23.87	69.77	539.09	0.43	3.34	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.76			
9	1,500	2,000	1,750	52	735	1.82	25.69	107.77	646.86	0.67	4.01	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.64			
10	2,000	2,500	2,250	46	781	1.61	27.30	79.93	726.79	0.50	4.51	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.57			
11	2,500	3,000	2,750	28	809	0.98	28.28	51.97	778.76	0.32	4.83	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.53			
12	3,000	4,000	3,500	79	888	2.76	31.04	181.60	960.36	1.13	5.96	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.43			
13	4,000	5,000	4,500	38	926	1.33	32.37	89.00	1,049.36	0.55	6.51	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.39			
14	5,000	7,500	6,250	149	1,075	5.21	37.57	403.14	1,452.50	2.50	9.01	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.28			
15	7,500	10,000	8,750	110	1,185	3.84	41.42	442.01	1,894.51	2.74	11.75	0	1	0.00	10.00	0.00	4.11	0.00	9.98	0.00	0.22			
16	10,000	20,000	15,000	184	1,369	6.43	47.85	1,013.31	2,907.82	6.28	18.03	1	2	10.00	20.00	0.68	4.79	1.65	11.63	0.07	0.16			
17	20,000	50,000	35,000	249	1,618	8.70	56.55	2,392.35	5,300.17	14.84	32.87	1	3	10.00	30.00	30.25	35.03	73.46	85.09	1.26	0.66			
18	50,000	100,000	75,000	372	1,990	13.00	69.56	4,255.91	9,556.08	26.39	59.26	1	4	10.00	40.00	0.00	35.03	0.00	85.09	0.00	0.37			
19	100,000	500,000	300,000	758	2,748	26.49	96.05	6,243.20	15,799.27	38.72	97.98	3	7	30.00	70.00	4.49	39.53	10.92	96.01	0.07	0.25			
20	500,000	<b>UP</b>		113	2,861	3.95	100.00	325.53	16,124.81	2.02	100.00	3	10	30.00	100.00	1.64	41.17	3.99	100.00	0.51	0.26			
				2,861					16,124.81					10					41.17					0.26





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2743

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.34	1.34	0.16	0.16	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.67	2.01	0.35	0.51	0.04	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.67	2.68	0.83	1.34	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.67	3.36	1.44	2.79	0.15	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.67	4.03	0.00	2.79	0.00	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.67	4.70	1.26	4.05	0.13	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	9	1.34	6.04	4.53	8.58	0.48	0.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	16	4.70	10.74	1.21	9.79	0.13	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	32	10.74	21.48	6.76	16.54	0.71	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	38	4.03	25.50	17.86	34.40	1.87	3.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	41	2.01	27.52	8.50	42.90	0.89	4.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	54	8.72	36.24	40.25	83.15	4.22	8.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	58	2.68	38.93	20.44	103.59	2.14	10.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	64	4.03	42.95	20.05	123.63	2.10	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	65	0.67	43.62	0.00	123.63	0.00	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	84	12.75	56.38	180.76	304.39	18.95	31.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	46	130	30.87	87.25	544.77	849.16	57.12	89.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	137	4.70	91.95	65.07	914.23	6.82	95.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	145	5.37	97.32	35.74	949.97	3.75	99.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	149	2.68	100.00	3.68	953.65	0.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				149					953.65					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2748 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.58	0.58	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.58	1.16	0.81	0.81	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.58	1.73	1.06	1.87	0.18	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.58	2.31	0.00	1.87	0.00	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	5	0.58	2.89	1.79	3.66	0.31	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	6	0.58	3.47	2.19	5.85	0.38	1.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	7	0.58	4.05	3.95	9.80	0.68	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	8	0.58	4.62	2.00	11.80	0.34	2.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	3	11	1.73	6.36	6.22	18.02	1.07	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	13	1.16	7.51	1.45	19.47	0.25	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	0.58	8.09	0.03	19.50	0.01	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	0.58	8.67	0.00	19.51	0.00	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	18	1.73	10.40	0.16	19.66	0.03	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	20	1.16	11.56	11.79	31.45	2.03	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	0.58	12.14	0.22	31.67	0.04	5.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	19	40	10.98	23.12	175.40	207.07	30.24	35.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	18	58	10.40	33.53	72.70	279.77	12.53	48.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	21	79	12.14	45.66	30.65	310.42	5.28	53.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	92	171	53.18	98.84	256.53	566.95	44.23	97.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		2	173	1.16	100.00	13.09	580.04	2.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				173					580.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2751 DAIRIES AND DAIRY PRODUCTS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	5	5	3.88	3.88	3.86	3.86	0.56	0.56	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	1.55	5.43	10.45	14.32	1.53	2.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	1.55	6.98	0.18	14.50	0.03	2.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	13	3.10	10.08	0.48	14.99	0.07	2.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	15	1.55	11.63	0.76	15.74	0.11	2.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	20	3.88	15.50	12.51	28.26	1.83	4.13	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	24	3.10	18.60	2.86	31.12	0.42	4.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	26	1.55	20.16	2.25	33.37	0.33	4.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	32	4.65	24.81	5.23	38.60	0.76	5.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	33	0.78	25.58	1.19	39.79	0.17	5.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	35	1.55	27.13	2.52	42.31	0.37	6.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	36	0.78	27.91	3.44	45.75	0.50	6.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	37	0.78	28.68	0.26	45.49	0.04	6.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	47	7.75	36.43	27.87	73.36	4.07	10.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	54	5.43	41.86	53.40	126.76	7.80	18.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	11	65	8.53	50.39	98.75	225.50	14.42	32.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	72	5.43	55.81	125.80	351.30	18.37	51.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	78	4.65	60.47	52.59	403.89	7.68	58.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	32	110	24.81	85.27	194.18	598.08	28.35	87.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		19	129	14.73	100.00	86.84	684.92	12.68	100.00	3	3	100.00	100.00	0.01	0.01	100.00	100.00	0.01	0.01	0.01	0.01			
				129					684.92					3					0.01					0.01		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2752

DAIRIES AND DAIRY PRODUCTS INCLUDING DESICCATED MILK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.35	4.35	0.76	0.76	0.35	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	4.35	8.70	1.12	1.88	0.51	0.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	4.35	13.04	6.16	8.05	2.80	3.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	4.35	17.39	6.27	14.32	2.85	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	4.35	21.74	1.65	15.97	0.75	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	4.35	26.09	0.33	16.30	0.15	7.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	4.35	30.43	4.97	21.26	2.25	9.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	4.35	34.78	6.39	27.65	2.90	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	4.35	39.13	12.52	40.17	5.68	18.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	4.35	43.48	0.67	40.84	0.30	18.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	4.35	47.83	0.67	41.51	0.30	18.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	4.35	52.17	12.73	54.24	5.78	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	4.35	56.52	11.20	65.43	5.08	29.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	4.35	60.87	13.64	79.07	6.19	35.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	4.35	65.22	18.88	97.96	8.57	44.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	17	8.70	73.91	35.26	133.22	16.01	60.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	18	4.35	78.26	13.04	146.26	5.92	66.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	23	21.74	100.00	74.01	220.26	33.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	23	0.00	100.00	0.00	220.26	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				23					220.26					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2761 COFFEE ROASTING PLANTS/COFFEE EXTRACT FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	5.53	5.53	12.77	12.77	0.62	0.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	6	31	1.33	6.86	0.86	13.62	0.04	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	38	1.55	8.41	1.66	15.29	0.08	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	44	1.33	9.73	2.83	18.12	0.14	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	57	2.88	12.61	8.93	27.05	0.43	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	62	1.11	13.72	21.83	48.87	1.06	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	15	77	3.32	17.04	16.27	65.15	0.79	3.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	97	4.42	21.46	22.74	87.89	1.10	4.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	10	107	2.21	23.67	14.16	102.05	0.69	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	7	114	1.55	25.22	19.31	121.36	0.94	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	6	120	1.33	26.55	10.41	131.77	0.50	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	21	141	4.65	31.19	41.86	173.64	2.03	8.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	21	162	4.65	35.84	53.25	226.89	2.58	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	191	6.42	42.26	166.30	393.19	8.06	19.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	6	197	1.33	43.58	72.26	465.45	3.50	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	35	232	7.74	51.33	284.55	750.00	13.80	36.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	74	306	16.37	67.70	648.64	1,398.64	31.45	67.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	81	387	17.92	85.62	384.04	1,782.69	18.62	86.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	58	445	12.83	98.45	242.23	2,024.91	11.74	98.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		7	452	1.55	100.00	37.73	2,062.64	1.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				452					2,062.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2762 MALTINGS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	16.67	16.67	2.39	2.39	11.33	11.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	16.67	33.33	5.31	7.70	25.12	36.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	16.67	50.00	2.86	10.56	13.53	49.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	16.67	66.67	2.80	13.36	13.25	63.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	16.67	83.33	4.54	17.91	21.50	84.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	16.67	100.00	3.23	21.14	15.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	21.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					21.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2763 TEA SHEDS AND TEA FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM					
1	0	50	25	56	56	12.23	12.23	2.63	2.63	0.17	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	43	99	9.39	21.62	7.38	10.01	0.48	0.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	52	151	11.35	32.97	18.25	28.27	1.19	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	184	7.21	40.17	18.59	46.86	1.22	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	47	231	10.26	50.44	41.17	88.03	2.69	5.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	261	6.55	56.99	39.61	127.65	2.59	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	275	3.06	60.04	24.64	152.29	1.61	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	290	3.28	63.32	34.83	187.11	2.28	12.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	317	5.90	69.21	73.02	260.14	4.78	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	15	332	3.28	72.49	56.83	316.97	3.72	20.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	334	0.44	72.93	13.35	330.32	0.87	21.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	351	3.71	76.64	94.05	424.36	6.15	27.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	363	2.62	79.26	95.90	520.27	6.27	34.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	45	408	9.83	89.08	421.91	942.18	27.59	61.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	415	1.53	90.61	89.22	1,031.40	5.84	67.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	23	438	5.02	95.63	195.42	1,226.82	12.78	80.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	18	456	3.93	99.56	282.81	1,509.62	18.50	98.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	457	0.22	99.78	19.34	1,528.96	1.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	458	0.22	100.00	0.00	1,528.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	458	0.00	100.00	0.00	1,528.96	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				458					1,528.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2768 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	20.00	20.00	1.30	1.30	2.35	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	20.00	40.00	5.34	6.64	9.63	11.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	20.00	60.00	3.13	9.77	5.63	17.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	20.00	80.00	16.92	26.68	30.49	48.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	20.00	100.00	28.79	55.47	51.90	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	5	0.00	100.00	0.00	55.47	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				5					55.47					0					0.00					0.00





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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 277 COLD STORES ICE FACTORIES ABATTOIRS BUTCHERS DRYING INSTALLA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	9.09	9.09	0.96	0.96	2.60	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	9.09	18.18	1.61	2.57	4.33	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	9.09	27.27	1.73	4.31	4.67	11.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	9.09	36.36	1.74	6.04	4.68	16.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	9.09	45.45	1.83	7.87	4.93	21.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	9.09	54.55	3.42	11.29	9.23	30.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	9.09	63.64	5.32	16.61	14.35	44.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	9.09	72.73	0.99	17.60	2.66	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	9.09	81.82	7.11	24.71	19.17	66.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	9.09	90.91	5.98	30.69	16.12	82.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	9.09	100.00	6.41	37.09	17.27	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	11	0.00	100.00	0.00	37.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				11					37.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2771 COLD STORES AND ICE FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	44	44	2.73	2.73	142.10	142.10	2.13	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	25	69	1.55	4.29	3.24	145.35	0.05	2.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	49	118	3.04	7.33	10.10	155.45	0.15	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	30	148	1.86	9.19	11.09	166.54	0.17	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	63	211	3.91	13.11	29.39	195.93	0.44	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	64	275	3.98	17.08	32.10	228.03	0.48	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	95	370	5.90	22.98	91.60	319.63	1.37	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	121	491	7.52	30.50	99.55	419.17	1.49	6.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	91	582	5.65	36.15	112.96	532.13	1.69	7.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	69	651	4.29	40.43	88.81	620.95	1.33	9.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	87	738	5.40	45.84	185.79	806.73	2.78	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	143	881	8.88	54.72	384.91	1,191.64	5.76	17.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	95	976	5.90	60.62	333.41	1,525.05	4.99	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	115	1,091	7.14	67.76	563.96	2,089.01	8.43	31.24	1	1	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	89	1,180	5.53	73.29	632.67	2,721.68	9.46	40.71	0	1	0.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	111	1,291	6.89	80.19	1,001.07	3,722.75	14.97	55.68	1	2	50.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	132	1,423	8.20	88.39	1,332.17	5,054.92	19.92	75.60	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	76	1,499	4.72	93.11	787.58	5,842.50	11.78	87.38	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	102	1,601	6.34	99.44	772.49	6,614.99	11.55	98.94	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	1,610	0.56	100.00	71.04	6,686.04	1.06	100.00	0	2	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,610					6,686.04					2					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2772 ABATTOIRS AND BUTCHERS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	11.96	11.96	3.76	3.76	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	14	39	6.70	18.66	2.77	6.53	0.44	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22	61	10.53	29.19	7.09	13.62	1.12	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	20	81	9.57	38.76	12.64	26.26	1.99	4.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	95	6.70	45.45	6.17	32.43	0.97	5.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	106	5.26	50.72	10.34	42.77	1.63	6.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	112	2.87	53.59	10.92	53.68	1.72	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	123	5.26	58.85	25.49	79.18	4.02	12.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	126	1.44	60.29	7.26	86.43	1.15	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	131	2.39	62.68	9.77	96.21	1.54	15.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	132	0.48	63.16	3.02	99.23	0.48	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	139	3.35	66.51	31.53	130.76	4.97	20.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	149	4.78	71.29	62.96	193.72	9.93	30.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	154	2.39	73.68	51.95	245.67	8.20	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	158	1.91	75.60	29.34	275.01	4.63	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	18	176	8.61	84.21	165.41	440.42	26.10	69.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	191	7.18	91.39	59.39	499.81	9.37	78.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	201	4.78	96.17	66.02	565.83	10.42	89.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	209	3.83	100.00	67.98	633.81	10.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	209	0.00	100.00	0.00	633.81	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				209					633.81					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2773 DRYING INSTALLATIONS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	8.33	8.33	6.82	6.82	5.73	5.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	8.33	16.67	13.64	20.46	11.46	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	8.33	25.00	3.84	24.30	3.23	20.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	8.33	33.33	1.92	26.22	1.61	22.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	8.33	41.67	2.88	29.10	2.42	24.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	8.33	50.00	1.92	31.02	1.61	26.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	8.33	58.33	31.55	62.57	26.51	52.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	8.33	66.67	27.92	90.49	23.45	76.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	8.33	75.00	5.19	95.68	4.36	80.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	8.33	83.33	5.19	100.87	4.36	84.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	8.33	91.67	10.38	111.25	8.72	93.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	8.33	100.00	7.79	119.04	6.54	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	12	0.00	100.00	0.00	119.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				12					119.04					0					0.00					0.00



IndonesiaRe

PT. REASURANSI INDONESIA UTAMA (PERSERO)  
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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2778 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	4	4	5.97	5.97	0.40	0.40	0.12	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	8	5.97	11.94	0.88	1.28	0.26	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	18	14.93	26.87	4.49	5.77	1.33	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	23	7.46	34.33	2.76	8.53	0.82	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	30	10.45	44.78	6.46	15.00	1.92	4.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	31	1.49	46.27	1.08	16.07	0.32	4.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	32	1.49	47.76	2.69	18.76	0.80	5.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	34	2.99	50.75	6.01	24.77	1.78	7.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	41	10.45	61.19	10.70	35.47	3.17	10.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	44	4.48	65.67	12.19	47.66	3.62	14.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	45	1.49	67.16	3.50	51.16	1.04	15.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	48	4.48	71.64	23.70	74.86	7.03	22.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	49	1.49	73.13	5.20	80.06	1.54	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	56	10.45	83.58	50.20	130.25	14.89	38.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	61	7.46	91.04	71.43	201.69	21.19	59.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	62	1.49	92.54	20.00	221.69	5.93	65.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	65	4.48	97.01	35.44	257.13	10.51	76.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	66	1.49	98.51	51.75	308.88	15.35	91.61	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	67	1.49	100.00	28.28	337.15	8.39	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	67	0.00	100.00	0.00	337.15	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				67					337.15					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2781 BREWERIES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.30	0.30	1.81	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.68	0.99	4.08	5.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	11.66	12.65	69.68	75.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	4.09	16.73	24.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	16.73	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					16.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2782 PRODUCERS OF WINESFRUIT JUICES AND MINERAL WATER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	31	31	3.92	3.92	2.75	2.75	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	57	3.29	7.21	3.05	5.80	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	58	115	7.33	14.54	18.93	24.73	0.48	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	35	150	4.42	18.96	23.31	48.04	0.60	1.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	71	221	8.98	27.94	66.61	114.64	1.70	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	30	251	3.79	31.73	74.39	189.03	1.90	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	38	289	4.80	36.54	49.67	238.70	1.27	6.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	41	330	5.18	41.72	56.01	294.71	1.43	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	32	362	4.05	45.76	67.56	362.27	1.73	9.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	24	386	3.03	48.80	51.33	413.60	1.31	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	397	1.39	50.19	40.87	454.47	1.05	11.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	31	428	3.92	54.11	127.23	581.70	3.25	14.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	37	465	4.68	58.79	110.59	692.29	2.83	17.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	40	505	5.06	63.84	259.33	951.62	6.63	24.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	30	535	3.79	67.64	271.00	1,222.62	6.93	31.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	71	606	8.98	76.61	643.06	1,865.68	16.44	47.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	89	695	11.25	87.86	865.30	2,730.98	22.13	69.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	740	5.69	93.55	770.79	3,501.77	19.71	89.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	40	780	5.06	98.61	331.58	3,833.35	8.48	98.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	791	1.39	100.00	77.27	3,910.62	1.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				791					3,910.62					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2783

PRODUCERS OF SPIRITS AND LIQUORS AND DISTILLERIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	10.00	10.00	0.05	0.05	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	10.00	20.00	9.40	9.44	27.23	27.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	10.00	30.00	5.04	14.48	14.61	41.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	10.00	40.00	3.13	17.62	9.08	51.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	10.00	50.00	2.52	20.14	7.30	58.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	10.00	60.00	6.26	26.40	18.15	76.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	10.00	70.00	2.78	29.18	8.04	84.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	10.00	80.00	2.78	31.95	8.04	92.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	10.00	90.00	1.47	33.42	4.26	96.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	10.00	100.00	1.09	34.51	3.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	10	0.00	100.00	0.00	34.51	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				10					34.51					0					0.00					0.00





IndonesiaRe

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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27831 PRODUCERS OF SPIRITS AND LIQUORS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.04	2.04	0.58	0.58	4.40	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.04	4.08	0.42	1.00	3.17	7.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	4	4.08	8.16	0.86	1.86	6.50	14.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	10.20	18.37	0.21	2.07	1.60	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	10	2.04	20.41	0.96	3.03	7.22	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	11	2.04	22.45	0.64	3.67	4.81	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	12	2.04	24.49	0.00	3.67	0.00	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	13	2.04	26.53	1.93	5.59	14.55	42.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	14	2.04	28.57	6.19	11.78	46.74	88.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	15	2.04	30.61	6.19	17.97	46.74	135.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	16	2.04	32.65	6.65	24.61	50.21	185.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	18	4.08	36.73	12.53	37.14	94.65	280.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	2	20	4.08	40.82	17.54	54.69	132.51	413.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	21	2.04	42.86	0.00	54.69	0.00	413.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	12	33	24.49	67.35	33.96	88.65	256.55	669.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	13	46	26.53	93.88	73.28	15.37	553.57	116.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	2	48	4.08	97.96	1.17	16.54	8.85	124.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	1	49	2.04	100.00	3.30	13.24	24.93	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	49	0.00	100.00	0.00	13.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				49					13.24					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 27832 DISTILERIES PRODUCING ALCOHOL FROM NON PETROCHEMICAL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	10.93	10.93	0.84	0.84	0.64	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	72	28.42	39.34	5.86	6.71	4.41	5.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	92	10.93	50.27	4.84	11.55	3.64	8.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	116	13.11	63.39	8.26	19.81	6.22	14.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	132	8.74	72.13	8.33	28.14	6.27	21.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	142	5.46	77.60	8.66	36.80	6.52	27.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	159	9.29	86.89	22.22	59.02	16.73	44.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	171	6.56	93.44	21.65	80.67	16.30	60.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	175	2.19	95.63	8.90	89.57	6.70	67.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	176	0.55	96.17	3.63	93.20	2.74	70.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	181	2.73	98.91	19.41	112.61	14.61	84.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	182	0.55	99.45	8.65	121.26	6.51	91.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	183	0.55	100.00	11.57	132.83	8.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	183	0.00	100.00	0.00	132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				183					132.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2784 VINAGER (ACID LIQUOR) FACTORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.10	0.10	0.46	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	0.00	0.10	0.00	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	2.74	2.84	12.85	13.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	18.46	21.29	86.68	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	21.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					21.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2788 MIXED

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	20.00	20.00	6.51	6.51	38.88	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	10.00	30.00	0.57	7.07	3.38	42.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	10.00	40.00	0.00	7.07	0.00	42.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	10.00	50.00	2.50	9.57	14.94	57.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	10.00	60.00	4.65	14.22	27.76	84.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	10.00	70.00	0.14	14.36	0.84	85.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	10.00	80.00	0.14	14.50	0.84	86.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	10.00	90.00	1.12	15.62	6.69	93.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	10.00	100.00	1.12	16.74	6.69	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	10	0.00	100.00	0.00	16.74	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				10					16.74					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 279 TOBACCO, CIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	50.00	50.00	4.79	4.79	47.45	47.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	50.00	100.00	5.31	10.09	52.55	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	10.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					10.09					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2790

TOBACCOCIGARS AND CIGARETTES MANUFACTURE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	18	18	5.41	5.41	28.85	28.85	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	19	0.30	5.71	0.12	28.96	0.01	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	20	0.30	6.01	0.33	29.29	0.02	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	21	0.30	6.31	0.22	29.51	0.01	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	23	0.60	6.91	0.33	29.84	0.02	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	26	0.90	7.81	1.71	31.55	0.10	1.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	35	2.70	10.51	5.53	37.08	0.31	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	46	3.30	13.81	7.28	44.36	0.41	2.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	66	6.01	19.82	27.94	72.30	1.59	4.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	76	3.00	22.82	19.81	92.11	1.12	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	83	2.10	24.92	13.72	105.84	0.78	6.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	100	5.11	30.03	72.13	177.96	4.09	10.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	114	4.20	34.23	19.95	197.91	1.13	11.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	32	146	9.61	43.84	109.12	307.03	6.19	17.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	166	6.01	49.85	126.69	433.71	7.19	24.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	222	16.82	66.67	397.02	830.73	22.54	47.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	267	13.51	80.18	379.02	1,209.75	21.51	68.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	284	5.11	85.29	130.49	1,340.24	7.41	76.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	35	319	10.51	95.80	319.65	1,659.89	18.14	94.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	333	4.20	100.00	101.87	1,761.76	5.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				333					1,761.76					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2791 DRYING SHEDS/SMOKE HOUSES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	3	3	2.88	2.88	0.45	0.45	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	4	0.96	3.85	0.08	0.53	0.02	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	5	9	4.81	8.65	11.36	11.89	3.39	3.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	2	11	1.92	10.58	0.38	12.27	0.11	3.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	4	15	3.85	14.42	20.20	32.47	6.03	9.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	2	17	1.92	16.35	1.10	33.57	0.33	10.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	18	0.96	17.31	0.30	33.87	0.09	10.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	19	0.96	18.27	0.29	34.15	0.09	10.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	20	0.96	19.23	0.58	34.73	0.17	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	21	0.96	20.19	1.17	35.90	0.35	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	22	0.96	21.15	3.88	39.78	1.16	11.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	23	0.96	22.12	0.12	39.91	0.04	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	9	32	8.65	30.77	13.99	53.90	4.18	16.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	24	56	23.08	53.85	66.83	120.73	19.95	36.04	1	1	100.00	100.00	5.42	5.42	100.00	100.00	8.12	4.49	0.00	0.00
15	7,500	10,000	8,750	33	89	31.73	85.58	98.97	219.70	29.55	65.59	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	2.47	0.00	0.00
16	10,000	20,000	15,000	4	93	3.85	89.42	27.10	246.80	8.09	73.68	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	2.20	0.00	0.00
17	20,000	50,000	35,000	6	99	5.77	95.19	48.43	295.23	14.46	88.14	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	1.84	0.00	0.00
18	50,000	100,000	75,000	5	104	4.81	100.00	39.74	334.97	11.86	100.00	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	1.62	0.00	0.00
19	100,000	500,000	300,000	0	104	0.00	100.00	0.00	334.97	0.00	100.00	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	1.62	0.00	0.00
20	500,000	UP		0	104	0.00	100.00	0.00	334.97	0.00	100.00	0	1	0.00	100.00	0.00	5.42	0.00	100.00	0.00	1.62	0.00	0.00
				104				334.97				1				5.42				1.62			



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2792 OVEN

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	7	7	13.73	13.73	0.27	0.27	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	1.96	15.69	0.67	0.94	0.17	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	9	1.96	17.65	1.28	2.23	0.32	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	10	1.96	19.61	2.47	4.69	0.62	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	11	1.96	21.57	0.00	4.69	0.00	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	12	1.96	23.53	1.58	6.27	0.39	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	13	1.96	25.49	0.57	6.84	0.14	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	16	29	31.37	56.86	41.95	48.79	10.50	12.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	34	9.80	66.67	56.52	105.32	14.14	26.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	37	5.88	72.55	72.60	177.92	18.17	44.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	38	1.96	74.51	66.46	244.38	16.63	61.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	39	1.96	76.47	9.66	254.05	2.42	63.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	40	1.96	78.43	6.81	260.85	1.70	65.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	43	5.88	84.31	16.70	277.55	4.18	69.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	49	11.76	96.08	38.17	315.72	9.55	79.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	51	3.92	100.00	83.95	399.66	21.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	51	0.00	100.00	0.00	399.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	51	0.00	100.00	0.00	399.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	51	0.00	100.00	0.00	399.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	51	0.00	100.00	0.00	399.66	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				51					399.66					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2793 TOBACCO ESTABLISHMENT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.41	1.41	0.16	0.16	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	6	2.82	4.23	0.37	0.53	0.04	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	8	1.41	5.63	0.52	1.05	0.06	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	10	1.41	7.04	1.41	2.46	0.15	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	14	2.82	9.86	0.18	2.64	0.02	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	33	13.38	23.24	20.43	23.08	2.20	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	42	6.34	29.58	12.19	35.27	1.31	3.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	49	4.93	34.51	18.38	53.65	1.98	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	52	2.11	36.62	9.67	63.32	1.04	6.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	60	5.63	42.25	50.00	113.32	5.39	12.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	71	7.75	50.00	50.19	163.50	5.41	17.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	78	4.93	54.93	36.14	199.64	3.90	21.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	11	89	7.75	62.68	66.29	265.93	7.15	28.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	12	101	8.45	71.13	90.39	356.32	9.75	38.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	16	117	11.27	82.39	93.55	449.87	10.09	48.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	130	9.15	91.55	211.11	660.98	22.76	71.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	138	5.63	97.18	210.46	871.45	22.69	93.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	140	1.41	98.59	55.37	926.82	5.97	99.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	141	0.70	99.30	0.16	926.97	0.02	99.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	142	0.70	100.00	0.40	927.37	0.04	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				142					927.37					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 28 POWER AND HEATING

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	4.00	4.00	0.34	0.34	0.29	0.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	4.00	8.00	0.39	0.74	0.33	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	4.00	12.00	0.56	1.30	0.48	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	4.00	16.00	3.17	4.47	2.70	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	4.00	20.00	0.00	4.47	0.00	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	4.00	24.00	11.54	16.01	9.83	13.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	4.00	28.00	3.46	19.47	2.95	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	4.00	32.00	0.00	19.47	0.00	16.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	9	4.00	36.00	28.74	48.21	24.49	41.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	10	4.00	40.00	1.29	49.50	1.10	42.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	1	11	4.00	44.00	12.38	61.88	10.55	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	1	12	4.00	48.00	6.53	68.41	5.56	58.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	1	13	4.00	52.00	12.60	55.81	10.74	47.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	1	14	4.00	56.00	12.60	68.41	10.74	58.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	15	4.00	60.00	6.64	75.06	5.66	63.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	16	4.00	64.00	6.64	81.70	5.66	69.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	17	4.00	68.00	14.04	67.66	11.96	57.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	1	18	4.00	72.00	7.40	75.06	6.31	63.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		7	25	28.00	100.00	42.32	117.38	36.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				25				117.38				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	1.06	1.06	0.17	0.17	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.06	2.13	0.24	0.41	0.08	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	1.06	3.19	0.21	0.62	0.07	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	1.06	4.26	0.79	1.41	0.25	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	1.06	5.32	1.35	2.76	0.43	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	1.06	6.38	1.00	3.76	0.32	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	1.06	7.45	0.91	4.67	0.29	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	1.06	8.51	3.19	7.87	1.03	2.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	1.06	9.57	4.32	12.18	1.39	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	1.06	10.64	8.80	20.98	2.83	6.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	1.06	11.70	9.30	30.28	2.99	9.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	1.06	12.77	0.24	30.52	0.08	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	1.06	13.83	2.40	32.92	0.77	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	1.06	14.89	1.70	34.62	0.55	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	1.06	15.96	0.48	35.10	0.16	11.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	1.06	17.02	17.36	52.47	5.58	16.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	21	5.32	22.34	40.85	93.32	13.13	29.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	17	38	18.09	40.43	63.52	156.84	20.41	50.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	45	83	47.87	88.30	107.98	264.82	34.69	85.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		11	94	11.70	100.00	46.44	311.25	14.92	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				94					311.25					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2801 CONVENTIONAL HYDRO

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	3.90	3.90	1.82	1.82	0.71	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	4	1.30	5.19	0.29	2.11	0.12	0.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	5	1.30	6.49	0.40	2.51	0.16	0.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	6	1.30	7.79	0.04	2.54	0.01	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	7	1.30	9.09	0.95	3.49	0.37	1.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	8	1.30	10.39	0.74	4.23	0.29	1.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	10	2.60	12.99	2.05	6.28	0.80	2.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	11	1.30	14.29	8.80	15.08	3.44	5.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	12	1.30	15.58	9.30	24.37	3.64	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	13	1.30	16.88	0.65	25.03	0.26	9.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	14	1.30	18.18	0.41	25.44	0.16	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	15	1.30	19.48	0.02	25.45	0.01	9.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	16	1.30	20.78	0.02	25.47	0.01	9.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	17	1.30	22.08	0.33	25.80	0.13	10.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	18	1.30	23.38	0.64	26.43	0.25	10.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	19	1.30	24.68	0.36	26.79	0.14	10.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	12	31	15.58	40.26	38.28	65.08	14.97	25.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	12	43	15.58	55.84	12.28	77.36	4.80	30.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	10	53	12.99	68.83	11.03	88.39	4.31	34.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		24	77	31.17	100.00	167.31	255.70	65.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				77					255.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2802 MICRO HYDRO ELECTRIC POWER

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	5	5	1.47	1.47	5.78	5.78	0.48	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	0.59	2.05	0.24	6.02	0.02	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	10	0.88	2.93	0.77	6.79	0.06	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	0.29	3.23	2.97	3.82	0.25	0.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	0.29	3.52	1.82	5.64	0.15	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	0.29	3.81	2.56	8.20	0.21	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	14	0.29	4.11	0.16	8.04	0.01	0.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	15	0.29	4.40	5.25	13.29	0.44	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	16	0.29	4.69	0.00	13.29	0.00	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	17	0.29	4.99	0.60	13.89	0.05	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	18	0.29	5.28	0.30	14.19	0.03	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	19	0.29	5.57	0.00	14.19	0.00	1.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	21	0.59	6.16	9.47	23.67	0.79	1.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	22	0.29	6.45	7.22	30.88	0.60	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	26	1.17	7.62	19.82	50.70	1.66	4.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	28	0.59	8.21	0.66	51.35	0.05	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	36	64	10.56	18.77	257.60	308.95	21.56	25.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	66	130	19.35	38.12	186.83	495.78	15.63	41.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	185	315	54.25	92.38	635.88	1,131.66	53.21	94.70	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		26	341	7.62	100.00	63.32	1,194.99	5.30	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				341					1,194.99					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 281 CONVENTIONAL POWER STATION BUILDINGS WITH BOILER HOUSES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.69	1.69	8.85	8.85	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	0.85	2.54	0.58	9.42	0.11	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	0.85	3.39	1.42	10.84	0.26	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	0.85	4.24	0.02	10.86	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	0.85	5.08	0.02	10.88	0.00	1.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	0.85	5.93	0.02	10.90	0.00	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	9	1.69	7.63	0.22	11.13	0.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	0.85	8.47	2.71	13.84	0.50	2.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	12	1.69	10.17	0.70	14.54	0.13	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	15	2.54	12.71	4.06	18.60	0.74	3.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	0.85	13.56	6.77	25.37	1.24	4.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	20	3.39	16.95	16.69	42.06	3.06	7.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	22	1.69	18.64	21.74	63.80	3.99	11.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	28	5.08	23.73	38.59	102.39	7.07	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	30	1.69	25.42	2.87	105.26	0.53	19.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	39	7.63	33.05	77.98	183.24	14.29	33.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	51	10.17	43.22	28.54	211.79	5.23	38.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	56	4.24	47.46	25.26	237.05	4.63	43.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	26	82	22.03	69.49	143.74	380.79	26.35	69.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		36	118	30.51	100.00	164.78	545.56	30.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				118					545.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2811 PLTU

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	33.33	66.67	0.23	0.23	8.76	8.76	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	33.33	100.00	2.42	2.66	91.24	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	3	0.00	100.00	0.00	2.66	0.00	100.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				3					2.66					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 28111 PLTU USING STEAM BOILER

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.39	3.39	0.03	0.03	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	7	0.56	3.95	0.29	0.32	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	8	0.56	4.52	13.20	13.52	1.21	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	9	0.56	5.08	0.67	14.19	0.06	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	10	0.56	5.65	0.87	15.07	0.08	1.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	11	0.56	6.21	16.26	31.33	1.49	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	12	0.56	6.78	0.02	31.35	0.00	2.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	13	0.56	7.34	0.11	31.46	0.01	2.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	14	0.56	7.91	1.12	31.58	0.01	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	15	0.56	8.47	0.03	31.61	0.00	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	0.56	9.04	0.02	31.64	0.00	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	17	0.56	9.60	0.06	31.69	0.01	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	0.56	10.17	0.04	31.74	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	0.56	10.73	0.05	31.79	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	20	0.56	11.30	0.01	31.80	0.00	2.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	21	0.56	11.86	0.06	31.86	0.01	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	30	5.08	16.95	16.10	47.96	1.48	4.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	36	3.39	20.34	21.24	69.20	1.95	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	31	67	17.51	37.85	135.69	204.89	12.47	18.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		110	177	62.15	100.00	883.53	1,088.42	81.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				177					1,088.42					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 28112 PLTU USING GEOTHERMAL

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	14.08	14.08	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	14.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					14.08					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2812 PLTG

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	0.57	0.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	0.57	1.14	3.22	3.22	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	0.57	1.71	3.80	7.02	0.31	0.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	0.57	2.29	4.58	11.60	0.38	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	0.57	2.86	2.32	13.91	0.19	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	0.57	3.43	6.87	20.78	0.56	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	0.57	4.00	6.87	27.65	0.56	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	0.57	4.57	9.15	36.80	0.75	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	0.57	5.14	16.67	53.47	1.37	4.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	0.57	5.71	37.98	91.45	3.11	7.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	0.57	6.29	24.79	116.24	2.03	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	0.57	6.86	11.15	127.39	0.91	10.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	0.57	7.43	20.86	148.25	1.71	12.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	0.57	8.00	7.82	156.07	0.64	12.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	0.57	8.57	7.82	163.89	0.64	13.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	17	1.14	9.71	52.15	216.04	4.28	17.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	64	81	36.57	46.29	365.94	581.98	30.01	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	31	112	17.71	64.00	7.99	589.97	0.66	48.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	24	136	13.71	77.71	444.17	1,034.14	36.42	84.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		39	175	22.29	100.00	185.34	1,219.48	15.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				175					1,219.48					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2813 PLTGU (COMBINED CYCLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	8.77	8.77	0.39	0.39	0.22	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	7	3.51	12.28	0.39	0.78	0.22	0.43	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	8	1.75	14.04	0.76	1.54	0.42	0.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	9	1.75	15.79	5.59	7.13	3.08	3.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	10	1.75	17.54	9.75	16.89	5.37	9.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	11	1.75	19.30	15.59	32.47	8.58	17.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	12	1.75	21.05	0.08	32.55	0.04	17.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	13	1.75	22.81	0.00	32.55	0.00	17.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	14	1.75	24.56	0.22	32.77	0.12	18.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	15	1.75	26.32	0.00	32.77	0.00	18.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	16	1.75	28.07	0.28	33.05	0.15	18.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	17	1.75	29.82	0.35	33.40	0.19	18.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	18	1.75	31.58	0.00	33.40	0.00	18.40	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	19	1.75	33.33	0.57	33.97	0.31	18.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	20	1.75	35.09	0.00	33.97	0.00	18.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	21	1.75	36.84	1.63	35.61	0.90	19.61	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	22	1.75	38.60	1.40	37.01	0.77	20.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	23	1.75	40.35	1.57	38.58	0.87	21.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	29	10.53	50.88	22.85	61.43	12.59	33.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		28	57	49.12	100.00	120.14	181.57	66.17	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					181.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2814 PLTD

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	4.64	4.64	0.15	0.15	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	8	0.66	5.30	0.41	0.56	0.06	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	18	6.62	11.92	2.41	2.97	0.38	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	22	2.65	14.57	3.88	6.85	0.62	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	27	3.31	17.88	6.09	12.94	0.97	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	28	0.66	18.54	1.20	14.14	0.19	2.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	12	40	7.95	26.49	4.07	18.21	0.65	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	41	0.66	27.15	2.60	20.82	0.41	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	45	2.65	29.80	4.84	25.66	0.77	4.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	46	0.66	30.46	5.34	30.99	0.85	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	47	0.66	31.13	8.57	39.57	1.36	6.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	48	0.66	31.79	10.42	49.98	1.66	7.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	51	1.99	33.77	22.14	72.12	3.52	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	61	6.62	40.40	23.12	95.24	3.68	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	12	73	7.95	48.34	61.74	156.98	9.82	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	28	101	18.54	66.89	180.62	337.60	28.72	53.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	21	122	13.91	80.79	102.38	439.98	16.28	69.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	126	2.65	83.44	27.85	467.83	4.43	74.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	149	15.23	98.68	139.58	607.41	22.19	96.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	151	1.32	100.00	21.53	628.94	3.42	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				151					628.94					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2815 OTHER

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	9	9	14.52	14.52	0.96	0.96	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	13	6.45	20.97	1.25	2.21	0.36	0.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	14	1.61	22.58	0.24	2.45	0.07	0.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	15	1.61	24.19	0.89	3.34	0.26	0.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	16	1.61	25.81	3.18	6.52	0.92	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	18	3.23	29.03	2.65	9.18	0.77	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	26	12.90	41.94	14.14	23.31	4.08	6.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	6	32	9.68	51.61	13.47	36.78	3.89	10.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	36	6.45	58.06	18.75	55.53	5.41	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	42	9.68	67.74	24.26	79.80	7.00	23.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	46	6.45	74.19	19.99	99.78	5.77	28.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	48	3.23	77.42	15.36	115.14	4.43	33.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	51	4.84	82.26	24.52	139.66	7.08	40.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	52	1.61	83.87	10.72	150.38	3.09	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	2	54	3.23	87.10	38.37	188.75	11.07	54.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	57	4.84	91.94	99.91	288.66	28.83	83.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	58	1.61	93.55	29.82	318.48	8.60	91.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	59	1.61	95.16	6.63	325.11	1.91	93.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	3	62	4.84	100.00	21.48	346.59	6.20	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	62	0.00	100.00	0.00	346.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				62					346.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 283 OVERHEAD POWER TRANSMISSION LINES AND NET WORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.14	7.14	1.18	1.18	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.14	14.29	1.11	2.30	0.48	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.14	21.43	0.08	2.38	0.04	1.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.14	28.57	3.88	6.25	1.69	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.14	35.71	4.46	10.71	1.94	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.14	42.86	4.46	15.16	1.94	6.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.14	50.00	3.88	19.04	1.69	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.14	57.14	5.83	24.87	2.54	10.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.14	64.29	31.82	56.69	13.87	24.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.14	71.43	30.75	87.44	13.40	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.14	78.57	64.42	151.86	28.08	66.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.14	85.71	27.08	178.94	11.80	78.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.14	92.86	50.48	229.42	22.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	14	7.14	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	14	0.00	100.00	0.00	229.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				14					229.42					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	3.57	3.57	0.50	0.50	0.25	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	3.57	7.14	0.83	1.34	0.41	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	3.57	10.71	1.15	2.49	0.57	1.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	3.57	14.29	1.30	3.79	0.65	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	3.57	17.86	0.69	4.47	0.34	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	3.57	21.43	2.48	6.95	1.23	3.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	4	10	14.29	35.71	9.83	16.79	4.89	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	11	3.57	39.29	1.74	18.53	0.87	9.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	2	13	7.14	46.43	9.94	28.47	4.94	14.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	14	3.57	50.00	0.42	28.89	0.21	14.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	15	3.57	53.57	0.25	29.14	0.12	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	2	17	7.14	60.71	16.66	45.80	8.28	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	1	18	3.57	64.29	0.00	45.80	0.00	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	3	21	10.71	75.00	10.01	55.81	4.98	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	2	23	7.14	82.14	11.82	67.63	5.87	33.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	1	24	3.57	85.71	64.00	131.63	31.82	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	25	3.57	89.29	0.00	131.63	0.00	65.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	1	26	3.57	92.86	0.76	132.39	0.38	65.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		2	28	7.14	100.00	68.77	201.16	34.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				28					201.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 285 RUBBISH INCINERATION INSTALLATIONS FOR POWER GENERATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	100.00	100.00	16.30	16.30	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	16.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				16.30				0				0.00							0.00





IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 286 GASWORKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	2.42	2.42	0.36	0.36	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	11	6.45	8.87	0.65	1.01	0.09	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	13	1.61	10.48	0.62	1.63	0.09	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	14	0.81	11.29	0.82	2.46	0.11	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7	21	5.65	16.94	4.51	6.96	0.61	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	29	6.45	23.39	8.83	15.80	1.20	2.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	33	3.23	26.61	19.46	35.25	2.65	4.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	45	9.68	36.29	20.75	56.00	2.83	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	10	55	8.06	44.35	25.88	81.88	3.53	11.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	62	5.65	50.00	18.08	99.96	2.46	13.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	64	1.61	51.61	15.25	115.21	2.08	15.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	10	74	8.06	59.68	54.78	169.98	7.47	23.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	79	4.03	63.71	16.57	186.56	2.26	25.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	10	89	8.06	71.77	118.09	304.65	16.09	41.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	102	10.48	82.26	129.21	433.86	17.61	59.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	12	114	9.68	91.94	120.06	553.91	16.36	75.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	117	2.42	94.35	21.96	575.87	2.99	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	118	0.81	95.16	14.00	589.87	1.91	80.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	119	0.81	95.97	38.62	628.49	5.26	85.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	124	4.03	100.00	105.24	733.73	14.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				124					733.73					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2861 LIGHTING GAS AND GENERATOR GAS INSTALLATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	51.09	51.09	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	51.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					51.09					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2868 MIXED

(LOADINGS IF APPLICABLE)

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	3.26	3.26	2.10	2.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	4.10	7.36	2.63	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	14.00	21.36	9.00	13.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	33.41	54.77	21.47	35.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	33.41	88.17	21.47	56.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	14.00	102.17	9.00	65.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	33.41	135.58	21.47	87.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	20.02	155.60	12.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	155.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				8				155.60				0				0.00							0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 287 WATERWORKS PUMPING STATIONS SEWAGE WORKS ICE RINKS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	23	23	3.99	3.99	0.32	0.32	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	34	57	5.89	9.88	1.02	1.34	0.07	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	39	96	6.76	16.64	1.98	3.32	0.14	0.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	30	126	5.20	21.84	2.83	6.15	0.20	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	55	181	9.53	31.37	6.08	12.23	0.43	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	18	199	3.12	34.49	6.51	18.74	0.46	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	221	3.81	38.30	12.58	31.32	0.88	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	33	254	5.72	44.02	10.18	41.50	0.71	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	27	281	4.68	48.70	14.25	55.75	1.00	3.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	30	311	5.20	53.90	12.48	68.23	0.88	4.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	27	338	4.68	58.58	26.75	94.98	1.88	6.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	23	361	3.99	62.56	26.11	121.09	1.83	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	23	384	3.99	66.55	17.55	138.64	1.23	9.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	19	403	3.29	69.84	33.83	172.47	2.37	12.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	23	426	3.99	73.83	68.19	240.66	4.78	16.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	36	462	6.24	80.07	198.47	439.13	13.92	30.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	32	494	5.55	85.62	305.17	744.29	21.41	52.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	26	520	4.51	90.12	331.74	1,076.03	23.27	75.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	43	563	7.45	97.57	337.00	1,413.03	23.64	99.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		14	577	2.43	100.00	12.61	1,425.64	0.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				577					1,425.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29 TRANSPORT AND TRAFIC CONSTRUCTION FIRMS MASS COMMUNICATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	11.44	11.44	67.59	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.00	11.44	0.00	67.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	5.49	16.93	32.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	16.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					16.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 290 TRANSPORT & TRAFFIC

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	2.70	2.70	0.09	0.09	0.10	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	2.70	5.41	0.23	0.32	0.25	0.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	2.70	8.11	0.84	1.16	0.94	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	2.70	10.81	0.43	1.59	0.48	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	2.70	13.51	0.29	1.88	0.33	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	2	7	5.41	18.92	3.53	5.40	3.96	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	8	2.70	21.62	2.77	8.17	3.10	9.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	4	12	10.81	32.43	1.59	9.76	1.79	10.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	1	13	2.70	35.14	0.76	10.53	0.86	11.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	1	14	2.70	37.84	0.78	11.31	0.88	12.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	9	23	24.32	62.16	8.84	20.14	9.92	22.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	2	25	5.41	67.57	7.22	27.37	8.11	30.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	7	32	18.92	86.49	17.45	44.82	19.58	50.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	2	34	5.41	91.89	11.38	56.20	12.77	63.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	1	35	2.70	94.59	2.93	59.13	3.28	66.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	1	36	2.70	97.30	19.98	79.10	22.42	88.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	1	37	2.70	100.00	10.01	89.11	11.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	37	0.00	100.00	0.00	89.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	37	0.00	100.00	0.00	89.11	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				37				89.11				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2901 RAILWAYS TRAMWAYS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	5	14.71	14.71	0.20	0.20	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	6	2.94	17.65	0.00	0.21	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	7	2.94	20.59	0.00	0.21	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	8	2.94	23.53	0.00	0.21	0.00	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	10	5.88	29.41	0.56	0.77	0.37	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	11	2.94	32.35	3.89	3.12	2.58	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	12	2.94	35.29	9.29	12.41	6.16	8.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	2.94	38.24	8.55	20.96	5.67	13.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	2.94	41.18	28.60	7.64	18.98	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	2.94	44.12	1.97	9.62	1.31	6.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	16	2.94	47.06	1.65	11.27	1.10	7.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	17	2.94	50.00	9.72	20.99	6.45	13.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	18	2.94	52.94	2.11	23.10	1.40	15.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	19	2.94	55.88	15.20	38.30	10.09	25.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	20	2.94	58.82	2.48	40.78	1.65	27.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	2.94	61.76	3.10	43.88	2.06	29.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	22	2.94	64.71	3.10	46.98	2.06	31.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	23	2.94	67.65	9.29	56.27	6.16	37.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		11	34	32.35	100.00	94.41	150.67	62.66	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				34					150.67					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2902 HIGHWAYS BRIGES AIRPORT RUNWAYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	14	14	3.95	3.95	0.19	0.19	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	16	0.56	4.52	0.00	0.19	0.00	0.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	17	0.28	4.80	0.19	0.38	0.10	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	7	24	1.98	6.78	0.39	0.78	0.20	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	14	38	3.95	10.73	0.78	1.56	0.39	0.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	42	1.13	11.86	0.16	1.72	0.08	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	16	58	4.52	16.38	4.69	6.41	2.35	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	86	7.91	24.29	14.41	20.82	7.21	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	109	6.50	30.79	4.70	25.52	2.35	12.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	4	113	1.13	31.92	0.12	25.64	0.06	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	115	0.56	32.49	0.00	25.64	0.00	12.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	22	137	6.21	38.70	5.81	31.45	2.91	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	15	152	4.24	42.94	0.81	32.26	0.40	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	6	158	1.69	44.63	6.39	38.65	3.20	19.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	29	187	8.19	52.82	25.35	64.00	12.67	32.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	64	251	18.08	70.90	23.91	87.91	11.95	43.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	45	296	12.71	83.62	38.22	126.14	19.11	63.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	322	7.34	90.96	50.78	176.91	25.38	88.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	16	338	4.52	95.48	9.53	186.44	4.76	93.20	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	354	4.52	100.00	13.60	200.04	6.80	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				354					200.04					1					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2903 JETTIES (DERMAGA)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.67	3.67	0.01	0.01	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	7	2.75	6.42	0.20	0.21	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	9	1.83	8.26	0.10	0.31	0.04	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	12	2.75	11.01	2.55	2.86	0.91	1.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	14	1.83	12.84	0.14	2.99	0.05	1.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	16	1.83	14.68	0.02	3.02	0.01	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	20	3.67	18.35	3.19	6.21	1.14	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	0.92	19.27	0.01	6.22	0.00	2.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	25	3.67	22.94	5.79	12.01	2.06	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	26	0.92	23.85	0.03	12.04	0.01	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	27	0.92	24.77	1.82	13.86	0.65	4.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	34	6.42	31.19	6.28	20.14	2.23	7.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	37	2.75	33.94	7.47	27.62	2.66	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	5	42	4.59	38.53	13.48	41.10	4.79	14.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	43	0.92	39.45	0.04	41.13	0.01	14.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	57	12.84	52.29	27.67	68.80	9.84	24.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	85	25.69	77.98	88.28	157.08	31.39	55.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	9	94	8.26	86.24	7.45	164.53	2.65	58.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	11	105	10.09	96.33	83.80	248.33	29.80	88.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	109	3.67	100.00	32.93	281.27	11.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				109					281.27					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2904 AERIAL RAILWAYS/ROPEWAYS/FUNICULAR RAILWAYS/CHAIRLIFTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.25	6.25	2.97	2.97	5.43	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.25	12.50	0.90	3.87	1.65	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.25	18.75	0.00	3.87	0.00	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.25	25.00	0.00	3.87	0.00	7.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.25	31.25	0.32	4.18	0.58	7.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.25	37.50	1.70	5.88	3.11	10.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.25	43.75	0.71	6.59	1.31	12.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.25	50.00	2.46	9.05	4.49	16.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.25	56.25	1.09	10.14	2.00	18.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.25	62.50	2.70	12.84	4.94	23.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.25	68.75	7.72	20.57	14.13	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	6.25	75.00	0.00	20.57	0.00	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	6.25	81.25	0.00	20.57	0.00	37.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	6.25	87.50	25.42	45.99	46.53	84.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	6.25	93.75	5.76	51.75	10.54	94.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	16	6.25	100.00	2.89	54.64	5.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	16	0.00	100.00	0.00	54.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	16	0.00	100.00	0.00	54.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	16	0.00	100.00	0.00	54.64	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16					54.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2905 AIRPORT : HANGARS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	3.57	3.57	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.57	7.14	0.08	0.08	0.02	0.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.57	10.71	0.03	0.11	0.01	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.57	14.29	0.02	0.13	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.57	17.86	0.00	0.13	0.00	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	3.57	21.43	0.03	0.16	0.01	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	3.57	25.00	1.10	1.26	0.33	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	3.57	28.57	1.48	2.74	0.44	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	3.57	32.14	4.17	6.90	1.24	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	3.57	35.71	0.00	6.90	0.00	2.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	3.57	39.29	5.03	11.93	1.50	3.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	3.57	42.86	5.83	17.76	1.74	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	3.57	46.43	10.70	28.46	3.19	8.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	3.57	50.00	11.60	40.06	3.46	11.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	3.57	53.57	11.52	51.57	3.43	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	16	3.57	57.14	20.00	71.57	5.97	21.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	18	7.14	64.29	19.91	91.49	5.94	27.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	26	28.57	92.86	190.55	282.03	56.83	84.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	28	7.14	100.00	53.25	335.28	15.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	28	0.00	100.00	0.00	335.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				28					335.28					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2906

AIRPORT : WORKSHOPSSPARE PARTS DEPOTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	2.56	2.56	0.13	0.13	0.04	0.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	2.56	5.13	0.15	0.28	0.04	0.08	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	2.56	7.69	0.44	0.72	0.12	0.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	2.56	10.26	0.76	1.48	0.22	0.42	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	2.56	12.82	1.34	2.82	0.38	0.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	2.56	15.38	1.63	4.46	0.46	1.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	2.56	17.95	3.73	8.19	1.05	2.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	2.56	20.51	3.45	11.64	0.98	3.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	2.56	23.08	5.26	16.90	1.49	4.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	2.56	25.64	4.87	21.77	1.38	6.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	12	5.13	30.77	0.20	21.97	0.06	6.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	13	2.56	33.33	4.05	26.02	1.15	7.36	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	16	7.69	41.03	20.14	46.16	5.69	13.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	17	2.56	43.59	9.70	55.86	2.74	15.79	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	5	22	12.82	56.41	43.28	99.14	12.24	28.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	30	20.51	76.92	154.76	253.90	43.75	71.78	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	7	37	17.95	94.87	91.90	345.80	25.98	97.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	39	5.13	100.00	7.94	353.74	2.24	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	39	0.00	100.00	0.00	0.00	353.74	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				39					353.74					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2907 AIRPORT : AIRCRAFTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	1	1	50.00	50.00	0.02	0.02	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	50.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	2	0.00	100.00	0.00	0.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2					0.02					0					0.00					0.00		



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2908 AIRPORT : GENERAL AIRPORT SERVICES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	37	37	19.27	19.27	0.74	0.74	0.10	0.10	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	48	5.73	25.00	0.82	1.56	0.12	0.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	23	71	11.98	36.98	3.57	5.13	0.50	0.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	92	10.94	47.92	7.60	12.73	1.08	1.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	104	6.25	54.17	6.40	19.13	0.91	2.71	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	115	5.73	59.90	9.22	28.34	1.30	4.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	125	5.21	65.10	11.39	39.73	1.61	5.62	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	127	1.04	66.15	6.48	46.21	0.92	6.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	132	2.60	68.75	12.02	58.23	1.70	8.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	133	0.52	69.27	4.20	62.43	0.59	8.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	134	0.52	69.79	2.55	64.98	0.36	9.20	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	14	148	7.29	77.08	57.18	122.16	8.09	17.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	150	1.04	78.13	11.01	133.17	1.56	18.85	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	151	0.52	78.65	7.27	140.45	1.03	19.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	154	1.56	80.21	34.81	175.26	4.93	24.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	161	3.65	83.85	102.04	277.30	14.44	39.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	5	166	2.60	86.46	82.80	360.10	11.72	50.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	168	1.04	87.50	48.82	408.92	6.91	57.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	174	3.13	90.63	30.33	439.25	4.29	62.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		18	192	9.38	100.00	267.38	706.64	37.84	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
				192					706.64					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2909 AIRPORT : OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	0.99	0.99	0.06	0.06	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	4	0.99	1.98	0.19	0.25	0.05	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	8	1.98	3.96	0.52	0.77	0.15	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	4	12	1.98	5.94	0.73	1.49	0.20	0.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	15	27	7.43	13.37	4.57	6.06	1.28	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	38	5.45	18.81	0.24	5.82	0.07	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	12	50	5.94	24.75	9.43	15.24	2.64	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	16	66	7.92	32.67	12.21	27.45	3.42	7.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	8	74	3.96	36.63	0.20	27.66	0.06	7.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	13	87	6.44	43.07	7.39	35.05	2.07	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	9	96	4.46	47.52	4.91	39.96	1.37	11.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	14	110	6.93	54.46	2.31	37.65	0.65	10.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	118	3.96	58.42	1.65	36.00	0.46	10.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	8	126	3.96	62.38	21.29	57.29	5.96	16.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	127	0.50	62.87	28.17	85.46	7.88	23.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	128	0.50	63.37	31.66	117.12	8.86	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	129	0.50	63.86	0.00	117.12	0.00	32.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	132	1.49	65.35	49.38	166.49	13.82	46.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	143	5.45	70.79	152.24	318.74	42.60	89.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		59	202	29.21	100.00	38.62	357.36	10.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				202					357.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 291 CONSTRUCTION FIRMS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	16.67	16.67	0.99	0.99	9.05	9.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	16.67	33.33	0.90	1.89	8.28	17.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	16.67	50.00	1.02	2.91	9.32	26.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	16.67	66.67	4.39	7.31	40.18	66.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	16.67	83.33	1.20	8.51	10.98	77.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	16.67	100.00	2.43	10.93	22.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	10.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					10.93					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2911 CONSTRUCTION FIRM ROAD CONSTRUCTION AND CONSTRUCTION SITES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	1.23	1.23	8.10	8.10	2.77	2.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	1.23	2.47	0.15	8.25	0.05	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	7	6.17	8.64	0.23	8.49	0.08	2.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	10	3.70	12.35	1.19	9.68	0.41	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	14	4.94	17.28	2.47	12.15	0.84	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6	20	7.41	24.69	4.94	17.09	1.69	5.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	28	9.88	34.57	10.83	27.92	3.70	9.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	35	8.64	43.21	9.11	37.03	3.11	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	42	8.64	51.85	14.67	51.70	5.01	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	47	6.17	58.02	6.47	58.17	2.21	19.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	48	1.23	59.26	0.66	58.83	0.23	20.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	51	3.70	62.96	8.94	67.78	3.06	23.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	54	3.70	66.67	12.46	80.23	4.26	27.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	2	56	2.47	69.14	19.24	99.48	6.58	34.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	4	60	4.94	74.07	26.71	126.18	9.13	43.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	9	69	11.11	85.19	78.92	205.10	26.97	70.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	9	78	11.11	96.30	68.37	273.47	23.37	93.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	79	1.23	97.53	23.00	296.47	7.86	101.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	80	1.23	98.77	0.21	296.25	0.07	101.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	81	1.23	100.00	3.66	292.59	1.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				81					292.59					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2912 CRANESEXCAVATORSELEVATORSROAD BUILDING MACHINES EXCLUDING

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	3.13	3.13	1.15	1.15	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	3.13	6.25	0.44	1.59	0.26	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	3.13	9.38	0.53	2.12	0.31	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	3.13	12.50	0.00	2.12	0.00	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	3.13	15.63	0.62	2.74	0.36	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	7	6.25	21.88	2.57	5.30	1.51	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	9	6.25	28.13	0.18	5.49	0.11	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	10	3.13	31.25	3.00	8.49	1.77	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	11	3.13	34.38	6.86	15.35	4.04	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	12	3.13	37.50	0.56	15.91	0.33	9.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	14	6.25	43.75	4.02	19.93	2.37	11.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	3.13	46.88	4.02	23.95	2.37	14.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	19	12.50	59.38	23.48	47.42	13.83	27.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	4	23	12.50	71.88	55.45	102.87	32.66	60.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	24	3.13	75.00	12.64	115.51	7.45	68.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	27	9.38	84.38	46.21	161.72	27.21	95.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	30	9.38	93.75	55.15	216.87	32.48	127.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	31	3.13	96.88	36.46	180.41	21.47	106.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	32	3.13	100.00	10.61	169.80	6.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	169.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					169.80					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2913 TAR SPRAYERS AND ROAD SURFACING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	5.70	5.70	9.38	9.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.78	6.48	1.28	10.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	1.08	7.55	1.77	12.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	4.13	11.68	6.79	19.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	1.83	13.51	3.00	22.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	6.67	40.00	1.76	15.27	2.90	25.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	9	20.00	60.00	4.33	19.60	7.13	32.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	12	20.00	80.00	7.83	27.43	12.88	45.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	13	6.67	86.67	2.80	30.23	4.61	49.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	14	6.67	93.33	6.88	37.11	11.32	61.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	15	6.67	100.00	23.67	60.78	38.94	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	60.78	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					60.78					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2914 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	4.00	4.00	0.12	0.12	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	8.00	12.00	0.91	1.03	1.19	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	4.00	16.00	0.56	1.59	0.73	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	4.00	20.00	1.34	2.93	1.75	3.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	4.00	24.00	1.32	4.24	1.72	5.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	4.00	28.00	2.71	6.95	3.55	9.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	11	16.00	44.00	8.42	15.38	11.03	20.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	4.00	48.00	0.19	15.56	0.24	20.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	4.00	52.00	0.32	15.88	0.42	20.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	15	8.00	60.00	1.06	16.94	1.38	22.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	17	8.00	68.00	12.77	29.71	16.72	38.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	18	4.00	72.00	2.70	32.41	3.53	42.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	19	4.00	76.00	6.34	38.75	8.30	50.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	22	12.00	88.00	9.99	48.73	13.07	63.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	24	8.00	96.00	16.57	65.31	21.70	85.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	25	4.00	100.00	11.08	76.38	14.50	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	76.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	76.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	25	0.00	100.00	0.00	76.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				25					76.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2915 WELDING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	138	138	10.10	10.10	48.97	48.97	1.09	1.09	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	124	262	9.08	19.18	44.26	93.23	0.98	2.07	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	172	434	12.59	31.77	103.48	196.72	2.30	4.37	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	127	561	9.30	41.07	118.56	315.28	2.63	7.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	132	693	9.66	50.73	200.36	515.64	4.45	11.45	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	114	807	8.35	59.08	183.85	699.49	4.08	15.53	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	96	903	7.03	66.11	222.27	921.76	4.94	20.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	98	1,001	7.17	73.28	299.06	1,220.82	6.64	27.11	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	61	1,062	4.47	77.75	240.31	1,461.13	5.34	32.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	49	1,111	3.59	81.33	262.17	1,723.30	5.82	38.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	33	1,144	2.42	83.75	239.21	1,962.51	5.31	43.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	53	1,197	3.88	87.63	340.69	2,303.20	7.56	51.14	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	26	1,223	1.90	89.53	269.30	2,572.50	5.98	57.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	61	1,284	4.47	94.00	714.65	3,287.15	15.87	72.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	18	1,302	1.32	95.31	288.36	3,575.51	6.40	79.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	44	1,346	3.22	98.54	784.40	4,359.91	17.42	96.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	9	1,355	0.66	99.19	61.73	4,421.63	1.37	98.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	1,361	0.44	99.63	71.02	4,492.65	1.58	99.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	1,363	0.15	99.78	1.91	4,494.56	0.04	99.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	1,366	0.22	100.00	8.98	4,503.54	0.20	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,366					4,503.54					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	1	1	12.50	12.50	0.09	0.09	0.28	0.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	12.50	25.00	0.85	0.94	2.58	2.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	12.50	37.50	0.97	1.91	2.93	5.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	12.50	50.00	2.26	4.17	6.87	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	12.50	62.50	4.22	8.39	12.82	25.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	12.50	75.00	23.50	31.89	71.37	96.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	12.50	87.50	0.27	32.16	0.81	97.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	12.50	100.00	0.77	32.93	2.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	8	0.00	100.00	0.00	32.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				8					32.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29152 ACETYLENE (KARBIT) WELDING PLANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	33.33	33.33	1.13	1.13	17.13	17.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	33.33	66.67	2.76	3.89	41.77	58.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	33.33	100.00	2.72	6.61	41.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	6.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					6.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 292 MASS COMMUNICATION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	19.35	19.35	0.03	0.03	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	6.45	25.81	0.01	0.04	0.02	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	6.45	32.26	0.03	0.06	0.06	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	3.23	35.48	0.04	0.10	0.09	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	16	16.13	51.61	0.16	0.27	0.38	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	18	6.45	58.06	0.12	0.38	0.27	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	20	6.45	64.52	0.14	0.52	0.32	1.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	21	3.23	67.74	0.15	0.67	0.35	1.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	22	3.23	70.97	0.19	0.86	0.45	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	23	3.23	74.19	0.24	1.10	0.55	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	26	9.68	83.87	0.81	1.91	1.90	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	27	3.23	87.10	0.41	2.32	0.96	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	28	3.23	90.32	0.46	2.78	1.07	6.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	29	3.23	93.55	10.12	12.90	23.66	30.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	30	3.23	96.77	16.82	29.71	39.32	69.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	31	3.23	100.00	13.05	42.77	30.52	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	31	0.00	100.00	0.00	42.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	31	0.00	100.00	0.00	42.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	31	0.00	100.00	0.00	42.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	31	0.00	100.00	0.00	42.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				31					42.77					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2921

FILM TELEVISION AND RECORDING ON MAGNETIC TAPE STUDIOS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	4.05	4.05	0.04	0.04	0.03	0.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	5	2.70	6.76	0.21	0.25	0.14	0.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	7	12	9.46	16.22	1.67	1.92	1.12	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	15	4.05	20.27	0.88	2.80	0.59	1.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	7	22	9.46	29.73	4.19	6.99	2.82	4.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	25	4.05	33.78	2.68	9.67	1.80	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	8	33	10.81	44.59	9.31	18.97	6.27	12.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	12	45	16.22	60.81	22.21	41.19	14.96	27.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	9	54	12.16	72.97	23.85	65.03	16.06	43.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	5	59	6.76	79.73	14.79	79.82	9.96	53.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	62	4.05	83.78	9.45	89.27	6.36	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	65	4.05	87.84	11.45	100.72	7.72	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	67	2.70	90.54	0.00	100.72	0.00	67.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	4	71	5.41	95.95	27.37	128.10	18.44	86.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	72	1.35	97.30	9.82	137.92	6.61	92.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	73	1.35	98.65	9.75	147.66	6.57	99.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	74	1.35	100.00	0.79	148.46	0.53	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	74	0.00	100.00	0.00	148.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	74	0.00	100.00	0.00	148.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	74	0.00	100.00	0.00	148.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				74					148.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	rp	RP	f	F	rp	RP	BAND	CUM	BAND	CUM	BAND	CUM							
1	0	50	25	20	20	13.51	13.51	2.05	2.05	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	25	3.38	16.89	0.47	2.52	0.20	1.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7	32	4.73	21.62	3.13	5.65	1.33	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	12	44	8.11	29.73	5.34	10.99	2.27	4.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	52	5.41	35.14	1.99	12.98	0.85	5.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	13	65	8.78	43.92	11.31	24.29	4.81	10.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	74	6.08	50.00	7.82	32.11	3.33	13.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	91	11.49	61.49	25.46	57.57	10.83	24.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	99	5.41	66.89	19.63	77.20	8.35	32.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	107	5.41	72.30	15.55	92.75	6.61	39.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	117	6.76	79.05	37.18	129.93	15.82	55.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	12	129	8.11	87.16	30.95	160.88	13.16	68.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	4	133	2.70	89.86	17.80	178.68	7.57	76.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	144	7.43	97.30	39.29	217.97	16.71	92.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	147	2.03	99.32	13.58	231.55	5.78	98.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	148	0.68	100.00	3.55	235.10	1.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	148	0.00	100.00	0.00	235.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	148	0.00	100.00	0.00	235.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	148	0.00	100.00	0.00	235.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	148	0.00	100.00	0.00	235.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				148					235.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2923

CINEMAS ASSEMBLY ROOMS AND CONCERT HALLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.65	4.65	0.24	0.24	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.33	6.98	0.03	0.27	0.02	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.33	9.30	0.47	0.74	0.32	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.33	11.63	2.29	3.03	1.58	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	2.33	13.95	2.24	5.27	1.55	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	2.33	16.28	2.44	7.71	1.68	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	2.33	18.60	1.97	9.68	1.36	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	2.33	20.93	2.13	11.81	1.47	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	2.33	23.26	10.72	22.53	7.39	15.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	2.33	25.58	12.50	35.04	8.62	24.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	2.33	27.91	10.60	45.63	7.31	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	2.33	30.23	0.00	45.64	0.00	31.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	2.33	32.56	15.20	60.84	10.48	41.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	2.33	34.88	0.00	60.84	0.00	41.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	2.33	37.21	0.00	60.84	0.00	41.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	19	6.98	44.19	49.19	110.03	33.91	75.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	36	39.53	83.72	33.73	143.76	23.26	99.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	38	4.65	88.37	0.04	143.80	0.03	99.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	5	43	11.63	100.00	1.25	145.05	0.86	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	43	0.00	100.00	0.00	145.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				43					145.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2924

THEATRES VARIETY THEATRES AND CIRCUSES HOUSED IN PERMANENT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	0.22	0.22	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	16.67	33.33	0.61	0.82	1.51	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	16.67	50.00	0.86	1.69	2.14	4.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	16.67	66.67	4.18	5.87	10.36	14.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	16.67	83.33	17.24	23.11	42.73	57.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	16.67	100.00	17.24	40.35	42.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	6	0.00	100.00	0.00	40.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				6					40.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2926 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12	12	6.52	6.52	0.53	0.53	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	26	38	14.13	20.65	4.88	5.42	2.05	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	32	70	17.39	38.04	11.17	16.59	4.69	6.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	16	86	8.70	46.74	7.40	23.99	3.11	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31	117	16.85	63.59	22.60	46.59	9.48	19.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	19	136	10.33	73.91	20.11	66.70	8.44	27.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	155	10.33	84.24	26.70	93.40	11.20	39.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	11	166	5.98	90.22	21.61	115.01	9.06	48.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	177	5.98	96.20	41.05	156.05	17.22	65.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	178	0.54	96.74	2.94	158.99	1.23	66.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	181	1.63	98.37	17.73	176.73	7.44	74.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	182	0.54	98.91	4.90	181.63	2.06	76.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	183	0.54	99.46	36.87	218.49	15.47	91.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	184	0.54	100.00	19.89	238.38	8.34	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	184	0.00	100.00	0.00	238.38	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				184					238.38					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2927

RADIO BROADCASTING TELEVISION BROADCASTING & RELAY STATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25,870	25,870	17.71	17.71	138.84	138.84	1.08	1.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	22,634	48,504	15.49	33.20	373.12	511.96	2.91	3.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29,585	78,089	20.25	53.46	1,062.44	1,574.40	8.28	12.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13,923	92,012	9.53	62.99	745.45	2,319.86	5.81	18.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	31,681	123,693	21.69	84.67	3,183.21	5,503.07	24.82	42.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	6,173	129,866	4.23	88.90	1,616.28	7,119.34	12.60	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8,604	138,470	5.89	94.79	1,422.98	8,542.32	11.09	66.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5,667	144,137	3.88	98.67	1,227.11	9,769.43	9.57	76.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	771	144,908	0.53	99.20	373.34	10,142.76	2.91	79.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	226	145,134	0.15	99.35	167.84	10,310.60	1.31	80.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	136	145,270	0.09	99.44	141.79	10,452.40	1.11	81.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	112	145,382	0.08	99.52	173.84	10,626.24	1.36	82.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	90	145,472	0.06	99.58	134.94	10,761.18	1.05	83.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	127	145,599	0.09	99.67	265.60	11,026.77	2.07	85.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	88	145,687	0.06	99.73	267.52	11,294.30	2.09	88.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	188	145,875	0.13	99.86	638.22	11,932.52	4.98	93.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	91	145,966	0.06	99.92	440.13	12,372.65	3.43	96.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	45	146,011	0.03	99.95	245.67	12,618.31	1.92	98.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	57	146,068	0.04	99.99	384.68	13,002.99	3.00	101.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		14	146,082	0.01	100.00	176.70	12,826.29	1.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				146,082					12,826.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2928

KANTOR TELPON SENTRAL OTOMAT DAN WARUNG POS/TELEKOMUNIKASI

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	8.98	8.98	2.77	2.77	0.16	0.16	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	21	3.59	12.57	0.50	3.27	0.03	0.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	26	47	15.57	28.14	7.88	11.15	0.47	0.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	24	71	14.37	42.51	10.05	21.20	0.60	1.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	97	15.57	58.08	11.04	32.24	0.66	1.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	112	8.98	67.07	14.18	46.42	0.85	2.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	15	127	8.98	76.05	13.07	59.50	0.78	3.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	134	4.19	80.24	6.42	65.92	0.38	3.93	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	4	138	2.40	82.63	5.50	71.42	0.33	4.26	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	140	1.20	83.83	3.62	75.04	0.22	4.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	141	0.60	84.43	0.00	75.05	0.00	4.47	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	145	2.40	86.83	14.19	89.24	0.85	5.32	1	1	100.00	100.00	4.94	4.94	100.00	100.00	34.79	5.53			
13	4,000	5,000	4,500	4	149	2.40	89.22	12.50	101.74	0.75	6.06	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	4.85			
14	5,000	7,500	6,250	5	154	2.99	92.22	27.17	128.91	1.62	7.68	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.83			
15	7,500	10,000	8,750	1	155	0.60	92.81	11.24	140.15	0.67	8.35	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.52			
16	10,000	20,000	15,000	2	157	1.20	94.01	14.72	154.87	0.88	9.23	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.19			
17	20,000	50,000	35,000	1	158	0.60	94.61	0.00	154.87	0.00	9.23	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.19			
18	50,000	100,000	75,000	1	159	0.60	95.21	0.00	154.87	0.00	9.23	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.19			
19	100,000	500,000	300,000	1	160	0.60	95.81	3.92	158.79	0.23	9.46	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	3.11			
20	500,000	<b>UP</b>		7	167	4.19	100.00	1,836.45	1,677.66	109.46	100.00	0	1	0.00	100.00	0.00	4.94	0.00	100.00	0.00	0.29			
				167					1,677.66					1					4.94					0.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2929 TELECOMMUNICATION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,002	2,002	6.24	6.24	13.48	13.48	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,858	4,860	8.91	15.15	60.17	73.64	2.38	2.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	12,980	17,840	40.45	55.60	498.13	571.77	19.67	22.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5,348	23,188	16.67	72.27	321.69	893.47	12.70	35.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	7,811	30,999	24.34	96.61	739.14	1,632.61	29.18	64.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	326	31,325	1.02	97.63	52.29	1,684.90	2.06	66.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	167	31,492	0.52	98.15	41.71	1,726.62	1.65	68.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	255	31,747	0.79	98.94	90.80	1,817.42	3.58	71.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	111	31,858	0.35	99.29	62.78	1,880.20	2.48	74.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	31,896	0.12	99.40	23.34	1,903.54	0.92	75.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	31,931	0.11	99.51	28.92	1,932.46	1.14	76.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	31,946	0.05	99.56	18.11	1,950.58	0.72	77.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	31,952	0.02	99.58	8.92	1,959.50	0.35	77.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	38	31,990	0.12	99.70	102.04	2,061.54	4.03	81.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	20	32,010	0.06	99.76	70.84	2,132.37	2.80	84.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	49	32,059	0.15	99.91	197.38	2,329.75	7.79	91.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	12	32,071	0.04	99.95	99.84	2,429.60	3.94	95.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	32,072	0.00	99.95	12.54	2,442.13	0.50	96.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	10	32,082	0.03	99.98	84.55	2,526.68	3.34	99.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	32,087	0.02	100.00	6.30	2,532.98	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32,087					2,532.98					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29291 DATA CENTER

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	1.45	1.45	0.39	0.39	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	1.45	2.90	0.39	0.77	0.09	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	1.45	4.35	0.77	0.00	0.18	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	1.45	5.80	0.91	0.91	0.22	0.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	1.45	7.25	0.46	0.46	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	12	10.14	17.39	5.16	4.70	1.22	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	15	4.35	21.74	0.00	4.70	0.00	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	18	4.35	26.09	0.00	4.70	0.00	1.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	1.45	27.54	2.19	6.90	0.52	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	22	4.35	31.88	0.00	6.90	0.00	1.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	26	5.80	37.68	21.45	28.34	5.07	6.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	27	1.45	39.13	0.32	28.66	0.07	6.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	28	1.45	40.58	6.70	35.36	1.58	8.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	31	4.35	44.93	9.93	45.29	2.35	10.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	38	10.14	55.07	54.92	100.21	12.99	23.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	19	57	27.54	82.61	236.89	337.09	56.02	79.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	63	8.70	91.30	64.52	401.62	15.26	94.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	1	64	1.45	92.75	2.49	404.10	0.59	95.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	69	7.25	100.00	18.72	422.82	4.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				69					422.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 293 TRADING AND STORAGE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.88	5.88	1.03	1.03	1.42	1.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.88	11.76	1.63	2.65	2.25	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.88	17.65	1.01	3.66	1.40	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.88	23.53	0.97	4.63	1.34	6.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.88	29.41	1.06	5.70	1.47	7.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.88	35.29	1.65	7.35	2.28	10.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.88	41.18	0.99	8.34	1.37	11.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.88	47.06	4.34	12.68	6.01	17.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	10	11.76	58.82	4.86	17.54	6.73	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	5.88	64.71	8.14	25.68	11.27	35.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	3	14	17.65	82.35	29.00	54.68	40.15	75.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	17	17.65	100.00	17.55	72.23	24.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	17	0.00	100.00	0.00	72.23	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				17					72.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2930 DISPENSARIES (APOTIK)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,523	2,523	37.06	37.06	143.60	143.60	5.18	5.18	2	2	40.00	40.00	5.32	5.32	14.23	14.23	3.71	3.71			
2	50	100	75	1,701	4,224	24.99	62.05	107.05	250.65	3.86	9.05	2	4	40.00	80.00	31.47	36.79	84.17	98.40	29.40	14.68			
3	100	200	150	813	5,037	11.94	74.00	90.93	341.58	3.28	12.33	0	4	0.00	80.00	0.00	36.79	0.00	98.40	0.00	10.77			
4	200	300	250	173	5,210	2.54	76.54	72.01	413.59	2.60	14.93	0	4	0.00	80.00	0.00	36.79	0.00	98.40	0.00	8.90			
5	300	500	400	305	5,515	4.48	81.02	174.18	587.77	6.29	21.22	1	5	20.00	100.00	0.60	37.39	1.60	100.00	0.34	6.36			
6	500	750	625	283	5,798	4.16	85.18	205.07	792.84	7.40	28.62	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	4.72			
7	750	1,000	875	248	6,046	3.64	88.82	286.04	1,078.88	10.33	38.95	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	3.47			
8	1,000	1,500	1,250	217	6,263	3.19	92.01	321.86	1,400.74	11.62	50.57	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	2.67			
9	1,500	2,000	1,750	156	6,419	2.29	94.30	295.77	1,696.51	10.68	61.24	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	2.20			
10	2,000	2,500	2,250	67	6,486	0.98	95.28	173.18	1,869.69	6.25	67.49	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	2.00			
11	2,500	3,000	2,750	56	6,542	0.82	96.11	180.73	2,050.42	6.52	74.02	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.82			
12	3,000	4,000	3,500	78	6,620	1.15	97.25	226.01	2,276.43	8.16	82.18	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.64			
13	4,000	5,000	4,500	42	6,662	0.62	97.87	130.18	2,406.61	4.70	86.88	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.55			
14	5,000	7,500	6,250	48	6,710	0.71	98.57	119.97	2,526.58	4.33	91.21	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.48			
15	7,500	10,000	8,750	33	6,743	0.48	99.06	163.62	2,690.20	5.91	97.11	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.39			
16	10,000	20,000	15,000	45	6,788	0.66	99.72	49.71	2,739.91	1.79	98.91	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.36			
17	20,000	50,000	35,000	14	6,802	0.21	99.93	12.82	2,752.73	0.46	99.37	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.36			
18	50,000	100,000	75,000	1	6,803	0.01	99.94	1.70	2,754.43	0.06	99.43	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.36			
19	100,000	500,000	300,000	3	6,806	0.04	99.99	15.01	2,769.44	0.54	99.97	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.35			
20	500,000	UP		1	6,807	0.01	100.00	0.72	2,770.15	0.03	100.00	0	5	0.00	100.00	0.00	37.39	0.00	100.00	0.00	1.35			
				6,807					2,770.15					5					37.39					1.35



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2931 DEPARTMENT STORES SUPERMARKETS SHOPING CENTRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	61	61	3.16	3.16	7.78	7.78	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	294	355	15.22	18.37	61.15	68.93	1.11	1.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	70	425	3.62	22.00	29.04	97.97	0.53	1.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	74	499	3.83	25.83	33.61	131.58	0.61	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	145	644	7.51	33.33	86.07	217.65	1.56	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	93	737	4.81	38.15	62.04	279.69	1.12	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	101	838	5.23	43.37	123.74	403.43	2.24	7.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	122	960	6.31	49.69	283.81	687.25	5.14	12.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	76	1,036	3.93	53.62	179.93	867.18	3.26	15.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	41	1,077	2.12	55.75	81.04	948.22	1.47	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	1,095	0.93	56.68	51.31	999.53	0.93	18.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	68	1,163	3.52	60.20	187.00	1,186.53	3.39	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	38	1,201	1.97	62.16	76.34	1,262.87	1.38	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	62	1,263	3.21	65.37	256.42	1,519.29	4.65	27.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	109	1,372	5.64	71.01	515.31	2,034.60	9.34	36.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	313	1,685	16.20	87.22	1,915.20	3,949.80	34.72	71.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	68	1,753	3.52	90.73	602.21	4,552.02	10.92	82.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	108	1,861	5.59	96.33	627.17	5,179.18	11.37	93.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	61	1,922	3.16	99.48	332.05	5,511.23	6.02	99.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		10	1,932	0.52	100.00	5.60	5,516.83	0.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,932					5,516.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29311 DEPARTEMENSUPERMAKETSHOPPINGCENTRES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	117	117	9.34	9.34	89.37	89.37	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	111	228	8.86	18.20	7.52	96.89	0.15	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	211	439	16.84	35.04	8.56	105.44	0.17	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	89	528	7.10	42.14	15.66	121.11	0.31	2.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	86	614	6.86	49.00	41.93	163.03	0.83	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	67	681	5.35	54.35	8.18	171.22	0.16	3.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	712	2.47	56.82	33.88	205.10	0.67	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	46	758	3.67	60.49	26.06	231.16	0.52	4.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	777	1.52	62.01	32.88	264.04	0.65	5.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	21	798	1.68	63.69	18.37	282.41	0.36	5.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	21	819	1.68	65.36	37.07	319.48	0.73	6.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	51	870	4.07	69.43	115.86	435.34	2.29	8.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	900	2.39	71.83	120.76	556.10	2.39	11.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	59	959	4.71	76.54	261.41	817.51	5.17	16.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	36	995	2.87	79.41	243.79	1,061.29	4.82	21.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	64	1,059	5.11	84.52	1,026.21	2,087.50	20.30	41.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	76	1,135	6.07	90.58	1,295.35	3,382.85	25.63	66.92	2	2	100.00	100.00	5.24	5.24	100.00	100.00	0.40	0.15			
18	50,000	100,000	75,000	63	1,198	5.03	95.61	639.26	4,022.11	12.65	79.57	0	2	0.00	100.00	0.00	5.24	0.00	100.00	0.00	0.13			
19	100,000	500,000	300,000	39	1,237	3.11	98.72	1,030.27	5,052.38	20.38	99.95	0	2	0.00	100.00	0.00	5.24	0.00	100.00	0.00	0.10			
20	500,000	UP		16	1,253	1.28	100.00	2.52	5,054.90	0.05	100.00	0	2	0.00	100.00	0.00	5.24	0.00	100.00	0.00	0.10			
				1,253					5,054.90					2					5.24					0.10



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29312 DEPARTEMEN STORESUPERMAKETSHOPPING CENTRES TO WARRANTY B

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	184	184	7.74	7.74	41.00	41.00	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	544	728	22.90	30.64	48.27	89.27	0.91	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	98	826	4.12	34.76	20.47	109.74	0.39	2.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	83	909	3.49	38.26	17.23	126.98	0.32	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	145	1,054	6.10	44.36	82.90	209.88	1.56	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	122	1,176	5.13	49.49	53.04	262.92	1.00	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	110	1,286	4.63	54.12	58.71	321.63	1.11	6.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	158	1,444	6.65	60.77	118.68	440.31	2.24	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	107	1,551	4.50	65.28	154.83	595.15	2.92	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	108	1,659	4.55	69.82	132.79	727.94	2.50	13.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	78	1,737	3.28	73.11	112.13	840.08	2.11	15.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	71	1,808	2.99	76.09	126.52	966.60	2.38	18.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	87	1,895	3.66	79.76	274.43	1,241.03	5.17	23.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	103	1,998	4.34	84.09	524.74	1,765.77	9.89	33.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	106	2,104	4.46	88.55	788.00	2,553.77	14.85	48.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	96	2,200	4.04	92.59	952.65	3,506.42	17.95	66.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	70	2,270	2.95	95.54	920.92	4,427.34	17.35	83.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	76	2,346	3.20	98.74	717.49	5,144.83	13.52	96.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	2,376	1.26	100.00	163.21	5,308.04	3.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		0	2,376	0.00	100.00	0.00	5,308.04	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				2,376					5,308.04					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29313 DEPARTEMEN STORESSUPERMAKETS SHOPPING CENTRE TO WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,939	1,939	11.17	11.17	451.18	451.18	1.43	1.43	1	1	25.00	25.00	0.37	0.37	100.00	100.00	0.08	0.08			
2	50	100	75	1,941	3,880	11.18	22.34	199.41	650.59	0.63	2.06	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.06	0.06		
3	100	200	150	1,867	5,747	10.75	33.10	383.56	1,034.15	1.22	3.28	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.04	0.04		
4	200	300	250	1,183	6,930	6.81	39.91	419.84	1,453.99	1.33	4.61	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.03	0.03		
5	300	500	400	1,765	8,695	10.16	50.07	999.40	2,453.38	3.17	7.77	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.02	0.02		
6	500	750	625	1,493	10,188	8.60	58.67	919.63	3,373.01	2.91	10.69	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.01	0.01		
7	750	1,000	875	955	11,143	5.50	64.17	1,035.04	4,408.05	3.28	13.97	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.01	0.01		
8	1,000	1,500	1,250	914	12,057	5.26	69.43	1,322.76	5,730.81	4.19	18.16	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.01	0.01		
9	1,500	2,000	1,750	698	12,755	4.02	73.45	1,473.69	7,204.50	4.67	22.83	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.01	0.01		
10	2,000	2,500	2,250	402	13,157	2.32	75.77	776.62	7,981.12	2.46	25.29	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	428	13,585	2.46	78.23	1,017.92	8,999.04	3.23	28.51	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	511	14,096	2.94	81.17	1,326.06	10,325.10	4.20	32.71	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	449	14,545	2.59	83.76	1,396.05	11,721.16	4.42	37.14	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	801	15,346	4.61	88.37	2,860.93	14,582.09	9.06	46.20	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	364	15,710	2.10	90.47	1,803.98	16,386.07	5.72	51.91	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	404	16,114	2.33	92.80	3,952.61	20,338.68	12.52	64.44	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	294	16,408	1.69	94.49	3,966.57	24,305.24	12.57	77.00	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	341	16,749	1.96	96.45	2,382.60	26,687.84	7.55	84.55	0	1	0.00	25.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	458	17,207	2.64	99.09	3,772.90	30,460.74	11.95	96.51	2	3	50.00	75.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
20	500,000	UP		158	17,365	0.91	100.00	1,102.52	31,563.27	3.49	100.00	1	4	25.00	100.00	0.00	0.37	0.00	100.00	0.00	0.00	0.00		
				17,365					31,563.27					4					0.37					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29314 MAKRO STORES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	18.88	18.88	0.73	0.73	0.53	0.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	42	10.49	29.37	2.43	3.16	1.76	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	70	19.58	48.95	8.66	11.82	6.28	8.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	81	7.69	56.64	2.59	14.41	1.88	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	25	106	17.48	74.13	7.62	22.04	5.53	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	12	118	8.39	82.52	6.52	28.55	4.73	20.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	123	3.50	86.01	3.68	32.24	2.67	23.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	6	129	4.20	90.21	4.82	37.06	3.50	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	132	2.10	92.31	2.04	39.10	1.48	28.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	133	0.70	93.01	2.41	41.51	1.75	30.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	134	0.70	93.71	3.17	44.68	2.30	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	135	0.70	94.41	5.67	50.35	4.12	36.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	136	0.70	95.10	6.75	57.11	4.90	41.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	137	0.70	95.80	0.20	57.31	0.15	41.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	140	2.10	97.90	25.55	82.86	18.54	60.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	143	2.10	100.00	54.94	137.80	39.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	143	0.00	100.00	0.00	137.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	143	0.00	100.00	0.00	137.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	143	0.00	100.00	0.00	137.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	143	0.00	100.00	0.00	137.80	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				143					137.80					0					0.00					0.00





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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 2932 MAIL ORDER HOUSES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	24	24	16.00	16.00	44.33	44.33	12.18	12.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	10	34	6.67	22.67	1.75	46.07	0.48	12.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	58	16.00	38.67	5.45	51.52	1.50	14.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	14	72	9.33	48.00	4.09	55.62	1.12	15.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	80	5.33	53.33	6.95	62.56	1.91	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	88	5.33	58.67	8.34	70.90	2.29	19.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	105	11.33	70.00	35.28	106.17	9.69	29.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	10	115	6.67	76.67	25.71	131.89	7.06	36.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	121	4.00	80.67	23.19	155.07	6.37	42.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	127	4.00	84.67	25.95	181.02	7.13	49.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	135	5.33	90.00	25.78	206.80	7.08	56.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	5	140	3.33	93.33	34.19	240.99	9.39	66.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	141	0.67	94.00	8.37	249.35	2.30	68.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	3	144	2.00	96.00	18.96	268.31	5.21	73.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	146	1.33	97.33	18.15	286.46	4.99	78.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	148	1.33	98.67	48.59	335.06	13.35	92.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	150	1.33	100.00	28.94	364.00	7.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	150	0.00	100.00	0.00	364.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	150	0.00	100.00	0.00	364.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	150	0.00	100.00	0.00	364.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				150					364.00					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2933

CHAIN STORES GROCER STORES SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	252	252	7.89	7.89	142.38	142.38	1.87	1.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	203	455	6.35	14.24	71.83	214.22	0.94	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	395	850	12.36	26.60	385.46	599.68	5.06	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	393	1,243	12.30	38.90	552.40	1,152.08	7.24	15.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	531	1,774	16.62	55.52	947.07	2,099.15	12.42	27.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	293	2,067	9.17	64.69	658.79	2,757.94	8.64	36.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	353	2,420	11.05	75.74	984.27	3,742.21	12.91	49.08	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	300	2,720	9.39	85.13	964.27	4,706.48	12.65	61.72	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	239	2,959	7.48	92.61	707.14	5,413.62	9.27	71.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	53	3,012	1.66	94.27	312.73	5,726.35	4.10	75.10	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	49	3,061	1.53	95.81	390.97	6,117.32	5.13	80.22	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	39	3,100	1.22	97.03	297.68	6,415.00	3.90	84.13	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	30	3,130	0.94	97.97	315.62	6,730.62	4.14	88.27	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	21	3,151	0.66	98.62	242.58	6,973.20	3.18	91.45	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	3,164	0.41	99.03	178.55	7,151.75	2.34	93.79	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	3,186	0.69	99.72	401.37	7,553.12	5.26	99.05	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	3,189	0.09	99.81	58.07	7,611.19	0.76	99.82	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	3,192	0.09	99.91	0.00	7,611.19	0.00	99.82	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	3	3,195	0.09	100.00	14.05	7,625.24	0.18	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3,195	0.00	100.00	0.00	7,625.24	0.00	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,195					7,625.24					1					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2934 SHOPS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28,367	28,367	13.21	13.21	5,894.49	5,894.49	1.90	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	12,026	40,393	5.60	18.81	2,759.74	8,654.23	0.89	2.79	3	3	5.26	5.26	38.02	38.02	1.19	1.19	1.38	0.44			
3	100	200	150	19,224	59,617	8.95	27.77	8,831.71	17,485.94	2.84	5.63	2	5	3.51	8.77	50.41	88.43	1.58	2.77	0.57	0.51			
4	200	300	250	16,493	76,110	7.68	35.45	11,538.72	29,024.67	3.71	9.34	3	8	5.26	14.04	0.70	89.13	0.02	2.80	0.01	0.31			
5	300	500	400	28,349	104,459	13.20	48.66	26,490.29	55,514.96	8.53	17.87	10	18	17.54	31.58	340.64	429.76	10.68	13.48	1.29	0.77			
6	500	750	625	21,576	126,035	10.05	58.71	26,803.29	82,318.25	8.63	26.50	7	25	12.28	43.86	71.25	501.02	2.23	15.72	0.27	0.61			
7	750	1,000	875	19,891	145,926	9.26	67.97	31,638.11	113,956.36	10.18	36.68	1	26	1.75	45.61	24.32	525.34	0.76	16.48	0.08	0.46			
8	1,000	1,500	1,250	29,993	175,919	13.97	81.94	37,157.09	151,113.45	11.96	48.64	10	36	17.54	63.16	286.98	812.32	9.00	25.48	0.77	0.54			
9	1,500	2,000	1,750	12,792	188,711	5.96	87.90	28,957.11	180,070.57	9.32	57.96	8	44	14.04	77.19	1,490.99	2,303.31	46.77	72.25	5.15	1.28			
10	2,000	2,500	2,250	6,459	195,170	3.01	90.91	18,010.50	198,081.07	5.80	63.76	3	47	5.26	82.46	181.81	2,485.12	5.70	77.95	1.01	1.25			
11	2,500	3,000	2,750	4,442	199,612	2.07	92.98	17,176.24	215,257.31	5.53	69.29	1	48	1.75	84.21	16.04	2,501.16	0.50	78.45	0.09	1.16			
12	3,000	4,000	3,500	4,465	204,077	2.08	95.06	22,518.17	237,775.48	7.25	76.54	2	50	3.51	87.72	422.83	2,923.99	13.26	91.72	1.88	1.23			
13	4,000	5,000	4,500	2,635	206,712	1.23	96.28	16,376.42	254,151.91	5.27	81.81	3	53	5.26	92.98	260.74	3,184.74	8.18	99.90	1.59	1.25			
14	5,000	7,500	6,250	3,024	209,736	1.41	97.69	20,717.16	274,869.07	6.67	88.48	1	54	1.75	94.74	1.83	3,186.57	0.06	99.95	0.01	1.16			
15	7,500	10,000	8,750	1,522	211,258	0.71	98.40	12,448.82	287,317.89	4.01	92.49	1	55	1.75	96.49	1.50	3,188.07	0.05	100.00	0.01	1.11			
16	10,000	20,000	15,000	1,706	212,964	0.79	99.20	14,969.30	302,287.19	4.82	97.31	1	56	1.75	98.25	0.00	3,188.07	0.00	100.00	0.00	1.05			
17	20,000	50,000	35,000	962	213,926	0.45	99.64	6,909.27	309,196.46	2.22	99.53	0	56	0.00	98.25	0.00	3,188.07	0.00	100.00	0.00	1.03			
18	50,000	100,000	75,000	304	214,230	0.14	99.78	909.97	310,106.42	0.29	99.82	0	56	0.00	98.25	0.00	3,188.07	0.00	100.00	0.00	1.03			
19	100,000	500,000	300,000	307	214,537	0.14	99.93	402.48	310,508.90	0.13	99.95	1	57	1.75	100.00	0.00	3,188.07	0.00	100.00	0.00	1.03			
20	500,000	UP		155	214,692	0.07	100.00	149.82	310,658.72	0.05	100.00	0	57	0.00	100.00	0.00	3,188.07	0.00	100.00	0.00	1.03			
				214,692					310,658.72					57					3,188.07					1.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29341 SHOPS :SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	533	533	8.02	8.02	266.20	266.20	2.26	2.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	391	924	5.89	13.91	177.85	444.06	1.51	3.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	623	1,547	9.38	23.29	310.88	754.93	2.63	6.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	674	2,221	10.15	33.44	473.22	1,228.16	4.01	10.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1,028	3,249	15.48	48.92	958.80	2,186.96	8.13	18.54	2	2	50.00	50.00	8.13	9.09	9.09	1.33	1.33	0.95	0.42		
6	500	750	625	703	3,952	10.58	59.50	960.55	3,147.51	8.14	26.68	0	2	0.00	50.00	0.00	9.09	0.00	1.33	0.00	0.29			
7	750	1,000	875	700	4,652	10.54	70.04	1,229.77	4,377.27	10.42	37.10	2	4	50.00	100.00	674.27	683.36	98.67	100.00	54.83	15.61			
8	1,000	1,500	1,250	540	5,192	8.13	78.17	1,298.59	5,675.87	11.01	48.11	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	12.04			
9	1,500	2,000	1,750	384	5,576	5.78	83.95	1,172.87	6,848.73	9.94	58.05	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	9.98			
10	2,000	2,500	2,250	191	5,767	2.88	86.83	643.65	7,492.39	5.46	63.50	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	9.12			
11	2,500	3,000	2,750	175	5,942	2.63	89.46	757.81	8,250.20	6.42	69.92	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	8.28			
12	3,000	4,000	3,500	168	6,110	2.53	91.99	818.57	9,068.77	6.94	76.86	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	7.54			
13	4,000	5,000	4,500	92	6,202	1.39	93.38	579.47	9,648.23	4.91	81.77	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	7.08			
14	5,000	7,500	6,250	112	6,314	1.69	95.06	638.45	10,286.69	5.41	87.18	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	6.64			
15	7,500	10,000	8,750	85	6,399	1.28	96.34	572.10	10,858.79	4.85	92.03	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	6.29			
16	10,000	20,000	15,000	109	6,508	1.64	97.98	674.00	11,532.78	5.71	97.75	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	5.93			
17	20,000	50,000	35,000	68	6,576	1.02	99.01	223.90	11,756.69	1.90	99.64	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	5.81			
18	50,000	100,000	75,000	36	6,612	0.54	99.55	78.43	11,835.11	0.66	100.31	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	5.77			
19	100,000	500,000	300,000	26	6,638	0.39	99.94	58.36	11,776.75	0.49	99.81	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	5.80			
20	500,000	UP		4	6,642	0.06	100.00	22.06	11,798.82	0.19	100.00	0	4	0.00	100.00	0.00	683.36	0.00	100.00	0.00	5.79			
				6,642					11,798.82					4					683.36					5.79



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29342 SHOPS :SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	3.39	3.39	1.97	1.97	0.49	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	9	1.69	5.08	1.22	3.19	0.31	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	10	19	5.65	10.73	4.02	7.22	1.01	1.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	13	32	7.34	18.08	9.29	16.50	2.32	4.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	22	54	12.43	30.51	21.85	38.35	5.47	9.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	15	69	8.47	38.98	23.29	61.65	5.83	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	10	79	5.65	44.63	23.08	84.73	5.77	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	27	106	15.25	59.89	52.55	137.28	13.14	34.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	117	6.21	66.10	36.21	173.48	9.06	43.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	8	125	4.52	70.62	33.03	206.51	8.26	51.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	130	2.82	73.45	18.62	225.12	4.66	56.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	7	137	3.95	77.40	40.30	265.42	10.08	66.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	6	143	3.39	80.79	39.83	305.25	9.96	76.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	150	3.95	84.75	17.61	322.87	4.41	80.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	152	1.13	85.88	6.80	329.67	1.70	82.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	157	2.82	88.70	16.55	346.22	4.14	86.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	14	171	7.91	96.61	49.82	396.05	12.46	99.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	173	1.13	97.74	2.16	398.20	0.54	99.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	4	177	2.26	100.00	1.59	399.79	0.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	177	0.00	100.00	0.00	399.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				177					399.79					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29343 SHOPS :SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	5.56	5.56	0.58	0.58	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	7	2.22	7.78	0.67	1.25	0.40	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	13	6.67	14.44	3.32	4.57	1.96	2.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	21	8.89	23.33	4.72	9.30	2.78	5.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	33	13.33	36.67	8.68	17.98	5.12	10.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	11	44	12.22	48.89	16.93	34.91	9.98	20.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	53	10.00	58.89	15.82	50.73	9.32	29.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	7	60	7.78	66.67	23.19	73.92	13.67	43.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	11	71	12.22	78.89	29.15	103.07	17.19	60.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	6	77	6.67	85.56	13.49	116.56	7.95	68.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	84	7.78	93.33	34.07	150.63	20.09	88.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	85	1.11	94.44	7.60	158.23	4.48	93.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	88	3.33	97.78	17.95	176.18	10.59	103.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	89	1.11	98.89	3.04	173.14	1.79	102.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	90	1.11	100.00	3.53	169.61	2.08	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	90	0.00	100.00	0.00	169.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	90	0.00	100.00	0.00	169.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	90	0.00	100.00	0.00	169.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	90	0.00	100.00	0.00	169.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	90	0.00	100.00	0.00	169.61	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				90					169.61					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	1.26	1.26	4.42	4.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	50.00	100.00	27.15	28.41	95.58	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	2	0.00	100.00	0.00	28.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2				28.41				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	2.82	2.82	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	2.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					2.82					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2935 PASAR RISK

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	2	2	8.00	8.00	0.05	0.05	0.07	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	3	4.00	12.00	0.06	0.12	0.08	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	4	4.00	16.00	0.15	0.27	0.19	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	4.00	20.00	0.08	0.34	0.10	0.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	4	9	16.00	36.00	0.65	0.99	0.82	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	10	4.00	40.00	0.37	1.36	0.47	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	4	14	16.00	56.00	20.39	21.75	25.96	27.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	15	4.00	60.00	46.98	68.74	59.80	87.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	16	4.00	64.00	0.00	68.74	0.00	87.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	7	23	28.00	92.00	3.16	71.90	4.02	91.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	24	4.00	96.00	1.20	73.10	1.53	93.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	25	4.00	100.00	5.46	78.56	6.95	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	25	0.00	100.00	0.00	78.56	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				25					78.56					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2936 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	23.08	23.08	1.66	1.66	4.86	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	10	15.38	38.46	2.37	4.03	6.97	11.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	16	23.08	61.54	10.02	14.05	29.39	41.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	20	15.38	76.92	5.47	19.51	16.04	57.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	21	3.85	80.77	3.56	23.07	10.45	67.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	23	7.69	88.46	3.83	26.91	11.25	78.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	24	3.85	92.31	7.17	34.08	21.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	25	3.85	96.15	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	26	3.85	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	26	0.00	100.00	0.00	34.08	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				26					34.08					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2937 PRIVATE WAREHOUSE AND STOREHOUSE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	677	677	18.50	18.50	213.92	213.92	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	427	1,104	11.67	30.16	54.02	267.94	0.76	3.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	413	1,517	11.28	41.45	128.88	396.82	1.81	5.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	242	1,759	6.61	48.06	106.20	503.02	1.49	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	289	2,048	7.90	55.96	199.80	702.81	2.81	9.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	202	2,250	5.52	61.48	189.42	892.23	2.66	12.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	179	2,429	4.89	66.37	237.55	1,129.78	3.34	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	211	2,640	5.77	72.13	295.28	1,425.06	4.15	20.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	155	2,795	4.23	76.37	350.34	1,775.39	4.93	24.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	98	2,893	2.68	79.04	330.67	2,106.06	4.65	29.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	98	2,991	2.68	81.72	310.07	2,416.13	4.36	33.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	124	3,115	3.39	85.11	402.23	2,818.36	5.66	39.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	100	3,215	2.73	87.84	469.18	3,287.54	6.60	46.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	121	3,336	3.31	91.15	887.48	4,175.01	12.48	58.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	78	3,414	2.13	93.28	617.89	4,792.90	8.69	67.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	118	3,532	3.22	96.50	1,136.88	5,929.79	15.99	83.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	85	3,617	2.32	98.83	776.08	6,705.87	10.91	94.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	32	3,649	0.87	99.70	328.41	7,034.28	4.62	98.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	3,658	0.25	99.95	65.61	7,099.89	0.92	99.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	3,660	0.05	100.00	11.70	7,111.59	0.16	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,660					7,111.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 29371 SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,968	6,968	7.05	7.05	4,649.19	4,649.19	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,209	11,177	4.26	11.31	664.27	5,313.46	0.24	1.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5,864	17,041	5.94	17.25	1,724.84	7,038.30	0.62	2.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4,607	21,648	4.66	21.91	2,001.90	9,040.20	0.71	3.22	3	3	11.11	11.11	4.50	4.50	0.20	0.20	0.22	0.05			
5	300	500	400	7,582	29,230	7.68	29.59	4,658.96	13,699.17	1.66	4.89	1	4	3.70	14.81	67.64	72.14	2.95	3.15	1.45	0.53			
6	500	750	625	7,097	36,327	7.18	36.77	5,797.94	19,497.11	2.07	6.95	7	11	25.93	40.74	287.63	359.77	12.56	15.71	4.96	1.85			
7	750	1,000	875	7,852	44,179	7.95	44.72	9,151.14	28,648.25	3.26	10.22	0	11	0.00	40.74	0.00	359.77	0.00	15.71	0.00	1.26			
8	1,000	1,500	1,250	8,736	52,915	8.84	53.57	13,226.36	41,874.61	4.72	14.93	3	14	11.11	51.85	12.26	372.02	0.54	16.24	0.09	0.89			
9	1,500	2,000	1,750	6,741	59,656	6.82	60.39	13,958.87	55,833.48	4.98	19.91	2	16	7.41	59.26	1,762.70	2,134.73	76.96	93.20	12.63	3.82			
10	2,000	2,500	2,250	4,239	63,895	4.29	64.68	10,695.54	66,529.02	3.81	23.73	0	16	0.00	59.26	0.00	2,134.73	0.00	93.20	0.00	3.21			
11	2,500	3,000	2,750	4,158	68,053	4.21	68.89	12,476.00	79,005.02	4.45	28.18	0	16	0.00	59.26	0.00	2,134.73	0.00	93.20	0.00	2.70			
12	3,000	4,000	3,500	5,273	73,326	5.34	74.23	18,242.09	97,247.11	6.51	34.68	1	17	3.70	62.96	18.82	2,153.55	0.82	94.03	0.10	2.21			
13	4,000	5,000	4,500	4,315	77,641	4.37	78.60	18,684.73	115,931.84	6.66	41.35	1	18	3.70	66.67	0.00	2,153.55	0.00	94.03	0.00	1.86			
14	5,000	7,500	6,250	5,579	83,220	5.65	84.24	30,213.98	146,145.82	10.78	52.12	1	19	3.70	70.37	12.15	2,165.70	0.53	94.56	0.04	1.48			
15	7,500	10,000	8,750	3,641	86,861	3.69	87.93	26,772.94	172,918.75	9.55	61.67	0	19	0.00	70.37	0.00	2,165.70	0.00	94.56	0.00	1.25			
16	10,000	20,000	15,000	5,789	92,650	5.86	93.79	52,478.93	225,397.68	18.72	80.39	2	21	7.41	77.78	14.09	2,179.79	0.62	95.17	0.03	0.97			
17	20,000	50,000	35,000	3,846	96,496	3.89	97.68	37,997.04	263,394.72	13.55	93.94	3	24	11.11	88.89	41.86	2,221.65	1.83	97.00	0.11	0.84			
18	50,000	100,000	75,000	1,333	97,829	1.35	99.03	10,321.48	273,716.20	3.68	97.62	2	26	7.41	96.30	0.21	2,221.86	0.01	97.01	0.00	0.81			
19	100,000	500,000	300,000	827	98,656	0.84	99.87	5,962.70	279,678.90	2.13	99.75	1	27	3.70	100.00	68.53	2,290.39	2.99	100.00	1.15	0.82			
20	500,000	<b>UP</b>		129	98,785	0.13	100.00	703.31	280,382.21	0.25	100.00	0	27	0.00	100.00	0.00	2,290.39	0.00	100.00	0.00	0.82			
				98,785					280,382.21					27					2,290.39					0.82



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 293711 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	1.19	1.19	20.65	20.65	0.34	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	14	0.32	1.51	0.30	20.95	0.00	0.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	18	0.43	1.94	6.36	27.30	0.10	0.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	23	0.54	2.48	3.63	30.93	0.06	0.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	32	0.97	3.45	4.59	35.52	0.08	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	25	57	2.69	6.14	20.69	56.21	0.34	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	28	85	3.02	9.16	32.14	88.35	0.53	1.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	28	113	3.02	12.18	49.45	137.80	0.82	2.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	109	222	11.75	23.92	208.44	346.24	3.44	5.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	38	260	4.09	28.02	101.74	447.98	1.68	7.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	295	3.77	31.79	99.87	547.85	1.65	9.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	102	397	10.99	42.78	353.82	901.68	5.84	14.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	78	475	8.41	51.19	329.68	1,231.36	5.44	20.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	103	578	11.10	62.28	646.66	1,878.02	10.67	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	71	649	7.65	69.94	585.27	2,463.29	9.66	40.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	176	825	18.97	88.90	2,071.04	4,534.33	34.17	74.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	100	925	10.78	99.68	1,485.86	6,020.19	24.52	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	928	0.32	100.00	40.66	6,060.85	0.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	928	0.00	100.00	0.00	6,060.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	928	0.00	100.00	0.00	6,060.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				928					6,060.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29372 SUBJECT TO WARRANTY B

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	108	108	10.58	10.58	429.17	429.17	11.10	11.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	112	0.39	10.97	0.49	429.66	0.01	11.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	128	1.57	12.54	3.81	433.47	0.10	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	37	165	3.62	16.16	23.90	457.37	0.62	11.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	65	230	6.37	22.53	72.40	529.78	1.87	13.71	1	1	100.00	100.00	52.83	52.83	100.00	100.00	72.97	9.97			
6	500	750	625	82	312	8.03	30.56	82.59	612.36	2.14	15.84	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	8.63			
7	750	1,000	875	96	408	9.40	39.96	137.79	750.16	3.56	19.41	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	7.04			
8	1,000	1,500	1,250	99	507	9.70	49.66	142.77	892.93	3.69	23.10	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	5.92			
9	1,500	2,000	1,750	81	588	7.93	57.59	179.35	1,072.28	4.64	27.74	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	4.93			
10	2,000	2,500	2,250	54	642	5.29	62.88	181.11	1,253.39	4.69	32.43	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	4.21			
11	2,500	3,000	2,750	46	688	4.51	67.38	142.37	1,395.76	3.68	36.11	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	3.78			
12	3,000	4,000	3,500	63	751	6.17	73.56	263.27	1,659.03	6.81	42.92	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	3.18			
13	4,000	5,000	4,500	59	810	5.78	79.33	304.35	1,963.37	7.87	50.79	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	2.69			
14	5,000	7,500	6,250	68	878	6.66	85.99	405.88	2,369.25	10.50	61.29	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	2.23			
15	7,500	10,000	8,750	41	919	4.02	90.01	337.44	2,706.69	8.73	70.02	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.95			
16	10,000	20,000	15,000	62	981	6.07	96.08	705.51	3,412.20	18.25	88.28	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.55			
17	20,000	50,000	35,000	29	1,010	2.84	98.92	323.00	3,735.20	8.36	96.63	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.41			
18	50,000	100,000	75,000	7	1,017	0.69	99.61	112.27	3,847.47	2.90	99.54	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.37			
19	100,000	500,000	300,000	2	1,019	0.20	99.80	9.12	3,838.35	0.24	99.30	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.38			
20	500,000	UP		2	1,021	0.20	100.00	26.98	3,865.33	0.70	100.00	0	1	0.00	100.00	0.00	52.83	0.00	100.00	0.00	1.37			
				1,021					3,865.33					1					52.83					1.37



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 293721 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY B

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	11.11	11.11	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	11.11	22.22	0.73	0.73	2.72	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	11.11	33.33	1.88	2.61	7.00	9.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	11.11	44.44	2.19	4.80	8.15	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	11.11	55.56	3.40	8.20	12.63	30.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	11.11	66.67	4.83	13.04	17.97	48.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	11.11	77.78	1.55	14.58	5.75	54.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	11.11	88.89	5.43	20.01	20.17	74.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	11.11	100.00	6.89	26.91	25.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	9	0.00	100.00	0.00	26.91	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				9					26.91					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29373 SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	70	70	5.29	5.29	297.91	297.91	5.41	5.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	6	76	0.45	5.74	1.37	299.28	0.02	5.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	32	108	2.42	8.16	26.45	325.73	0.48	5.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	27	135	2.04	10.20	21.79	347.52	0.40	6.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	80	215	6.05	16.25	74.54	422.06	1.35	7.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	70	285	5.29	21.54	66.42	488.47	1.21	8.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	128	413	9.67	31.22	187.52	675.99	3.40	12.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	146	559	11.04	42.25	257.89	933.88	4.68	16.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	145	704	10.96	53.21	351.54	1,285.41	6.38	23.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	73	777	5.52	58.73	246.52	1,531.94	4.47	27.79	1	1	100.00	100.00	71.87	71.87	100.00	100.00	29.15	4.69
11	2,500	3,000	2,750	71	848	5.37	64.10	233.68	1,765.62	4.24	32.03	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	4.07
12	3,000	4,000	3,500	88	936	6.65	70.75	314.76	2,080.38	5.71	37.75	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	3.45
13	4,000	5,000	4,500	72	1,008	5.44	76.19	403.34	2,483.72	7.32	45.06	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	2.89
14	5,000	7,500	6,250	86	1,094	6.50	82.69	597.00	3,080.71	10.83	55.90	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	2.33
15	7,500	10,000	8,750	69	1,163	5.22	87.91	642.80	3,723.51	11.66	67.56	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.93
16	10,000	20,000	15,000	88	1,251	6.65	94.56	1,001.16	4,724.67	18.16	85.72	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.52
17	20,000	50,000	35,000	53	1,304	4.01	98.56	603.34	5,328.01	10.95	96.67	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.35
18	50,000	100,000	75,000	17	1,321	1.28	99.85	175.38	5,503.39	3.18	99.85	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.31
19	100,000	500,000	300,000	1	1,322	0.08	99.92	8.17	5,511.56	0.15	100.00	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.30
20	500,000	UP		1	1,323	0.08	100.00	0.00	5,511.56	0.00	100.00	0	1	0.00	100.00	0.00	71.87	0.00	100.00	0.00	1.30
				1,323				5,511.56				1				71.87				1.30	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 293731 PRIVATE WAREHOUSES & STOREHOUSES TERBATAS DALAM WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	11.11	11.11	0.92	0.92	1.57	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	11.11	22.22	0.96	1.88	1.64	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	11.11	33.33	0.83	2.71	1.42	4.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	11.11	44.44	0.85	3.55	1.45	6.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	11.11	55.56	2.29	5.85	3.92	10.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	11.11	66.67	5.16	11.01	8.83	18.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	11.11	77.78	7.46	18.46	12.75	31.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	11.11	88.89	20.00	38.46	34.21	65.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	1	9	11.11	100.00	20.00	58.46	34.21	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	9	0.00	100.00	0.00	58.46	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				9					58.46					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29374 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY A

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	7	7	2.18	2.18	0.53	0.53	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	3	10	0.93	3.12	0.31	0.84	0.03	0.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	11	21	3.43	6.54	2.31	3.15	0.20	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	10	31	3.12	9.66	3.30	6.45	0.28	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	50	5.92	15.58	11.58	18.03	0.98	1.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	21	71	6.54	22.12	17.06	35.09	1.45	2.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	19	90	5.92	28.04	23.95	59.04	2.04	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	38	128	11.84	39.88	54.05	113.09	4.59	9.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	32	160	9.97	49.84	48.55	161.64	4.13	13.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	17	177	5.30	55.14	40.65	202.29	3.45	17.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	20	197	6.23	61.37	42.71	245.00	3.63	20.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	17	214	5.30	66.67	73.09	318.09	6.21	27.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	23	237	7.17	73.83	84.40	402.49	7.17	34.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	30	267	9.35	83.18	182.29	584.78	15.49	49.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	18	285	5.61	88.79	180.47	765.25	15.34	65.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	14	299	4.36	93.15	136.39	901.64	11.59	76.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	16	315	4.98	98.13	213.13	1,114.77	18.11	94.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	6	321	1.87	100.00	61.93	1,176.71	5.26	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	321	0.00	100.00	0.00	1,176.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	321	0.00	100.00	0.00	1,176.71	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				321				1,176.71				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29375 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY B

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	28	28	5.65	5.65	0.87	0.87	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	36	1.61	7.26	1.55	2.42	0.07	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	52	3.23	10.48	4.25	6.67	0.20	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	69	3.43	13.91	5.37	12.04	0.25	0.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	36	105	7.26	21.17	23.77	35.81	1.11	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	32	137	6.45	27.62	31.94	67.75	1.50	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	43	180	8.67	36.29	52.02	119.77	2.44	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	45	225	9.07	45.36	59.62	179.38	2.80	8.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	40	265	8.06	53.43	89.19	268.57	4.18	12.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	25	290	5.04	58.47	71.26	339.84	3.34	15.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	25	315	5.04	63.51	82.64	422.47	3.87	19.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	49	364	9.88	73.39	191.32	613.79	8.97	28.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	28	392	5.65	79.03	111.82	725.61	5.24	34.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	34	426	6.85	85.89	215.08	940.69	10.08	44.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	22	448	4.44	90.32	237.48	1,178.17	11.13	55.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	472	4.84	95.16	463.75	1,641.92	21.74	76.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	17	489	3.43	98.59	408.82	2,050.73	19.17	96.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	7	496	1.41	100.00	82.10	2,132.83	3.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	496	0.00	100.00	0.00	2,132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	496	0.00	100.00	0.00	2,132.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				496					2,132.83					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29376 PRIVATE HIGHTRACKED WAREHOUSE & PRIVATE HIGHBAY TO WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	3.07	3.07	0.56	0.56	0.09	0.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	12	2.19	5.26	1.02	1.58	0.17	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	17	2.19	7.46	1.16	2.74	0.19	0.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	22	2.19	9.65	2.89	5.63	0.48	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	38	7.02	16.67	7.71	13.34	1.28	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	55	7.46	24.12	12.66	26.01	2.11	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	72	7.46	31.58	12.38	38.39	2.06	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	25	97	10.96	42.54	26.36	64.75	4.39	10.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	124	11.84	54.39	30.65	95.40	5.10	15.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	142	7.89	62.28	33.74	129.14	5.62	21.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	18	160	7.89	70.18	62.90	192.04	10.48	31.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	169	3.95	74.12	19.61	211.65	3.27	35.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	177	3.51	77.63	24.38	236.03	4.06	39.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	188	4.82	82.46	45.88	281.91	7.64	46.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	203	6.58	89.04	72.93	354.84	12.15	59.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	216	5.70	94.74	109.43	464.27	18.23	77.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	8	224	3.51	98.25	70.42	534.69	11.73	89.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	2	226	0.88	99.12	36.62	571.32	6.10	95.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	2	228	0.88	100.00	29.07	600.39	4.84	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	228	0.00	100.00	0.00	600.39	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				228					600.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29377 SILOS STORING NON HAZARDOUS GOODS ONLY

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	3.03	3.03	0.07	0.07	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	6.06	9.09	0.39	0.46	0.26	0.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	5	6.06	15.15	0.67	1.13	0.46	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	7	6.06	21.21	3.45	4.59	2.34	3.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	8	3.03	24.24	0.76	5.34	0.51	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	9	3.03	27.27	0.88	6.22	0.60	4.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	11	6.06	33.33	3.26	9.48	2.21	6.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	3.03	36.36	2.42	11.90	1.65	8.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	15	9.09	45.45	7.60	19.51	5.16	13.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	16	3.03	48.48	6.29	25.80	4.27	17.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	18	6.06	54.55	11.35	37.15	7.71	25.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	21	9.09	63.64	6.55	43.70	4.45	29.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	28	21.21	84.85	32.77	76.47	22.25	51.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	31	9.09	93.94	29.69	106.16	20.16	72.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	32	3.03	96.97	14.28	120.44	9.70	81.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	33	3.03	100.00	26.84	147.29	18.23	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	33	0.00	100.00	0.00	147.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	33	0.00	100.00	0.00	147.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	33	0.00	100.00	0.00	147.29	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33					147.29					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29378 PUBLIC WAREHOUSE SUBJECT TO WARRANTY C

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	116	116	7.03	7.03	191.52	191.52	1.91	1.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	63	179	3.82	10.85	10.50	202.02	0.10	2.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	87	266	5.27	16.12	35.29	237.31	0.35	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	43	309	2.61	18.73	28.87	266.18	0.29	2.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	87	396	5.27	24.00	105.86	372.04	1.06	3.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	87	483	5.27	29.27	82.36	454.41	0.82	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	124	607	7.52	36.79	159.95	614.35	1.60	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	116	723	7.03	43.82	178.86	793.21	1.79	7.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	91	814	5.52	49.33	231.71	1,024.92	2.31	10.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	56	870	3.39	52.73	227.28	1,252.20	2.27	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	69	939	4.18	56.91	288.08	1,540.28	2.88	15.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	62	1,001	3.76	60.67	277.95	1,818.23	2.77	18.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	60	1,061	3.64	64.30	303.91	2,122.14	3.03	21.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	100	1,161	6.06	70.36	774.73	2,896.86	7.73	28.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	121	1,282	7.33	77.70	1,293.94	4,190.80	12.92	41.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	178	1,460	10.79	88.48	2,757.98	6,948.78	27.53	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	117	1,577	7.09	95.58	1,933.59	8,882.38	19.30	88.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	40	1,617	2.42	98.00	500.81	9,383.19	5.00	93.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	29	1,646	1.76	99.76	597.82	9,981.01	5.97	99.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		4	1,650	0.24	100.00	35.40	10,016.40	0.35	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,650					10,016.40					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29379 COLD STORAGE PUBLIC WAREHOUSES

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.36	0.36	1.82	1.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	5.88	6.24	29.49	31.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	8.00	14.24	40.12	71.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	5.69	19.93	28.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	19.93	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					19.93					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2938 STORAGE TANKS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	46	46	11.14	11.14	48.12	48.12	3.26	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	54	1.94	13.08	1.41	49.53	0.10	3.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6	60	1.45	14.53	1.68	51.21	0.11	3.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	11	71	2.66	17.19	3.19	54.40	0.22	3.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	20	91	4.84	22.03	18.18	72.58	1.23	4.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	20	111	4.84	26.88	11.83	84.41	0.80	5.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	31	142	7.51	34.38	39.97	124.38	2.71	8.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	34	176	8.23	42.62	43.35	167.73	2.94	11.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	44	220	10.65	53.27	87.75	255.48	5.95	17.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	42	262	10.17	63.44	109.39	364.87	7.42	24.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	35	297	8.47	71.91	113.31	478.18	7.68	32.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	24	321	5.81	77.72	141.18	619.36	9.57	41.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	341	4.84	82.57	122.19	741.55	8.29	50.28	1	1	100.00	100.00	5.06	5.06	100.00	100.00	4.14	0.68			
14	5,000	7,500	6,250	15	356	3.63	86.20	110.80	852.35	7.51	57.79	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.59			
15	7,500	10,000	8,750	11	367	2.66	88.86	106.16	958.51	7.20	64.99	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.53			
16	10,000	20,000	15,000	27	394	6.54	95.40	304.41	1,262.92	20.64	85.63	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.40			
17	20,000	50,000	35,000	10	404	2.42	97.82	126.15	1,389.07	8.55	94.18	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.36			
18	50,000	100,000	75,000	7	411	1.69	99.52	53.74	1,442.81	3.64	97.83	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.35			
19	100,000	500,000	300,000	2	413	0.48	100.00	32.06	1,474.87	2.17	100.00	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.34			
20	500,000	UP		0	413	0.00	100.00	0.00	1,474.87	0.00	100.00	0	1	0.00	100.00	0.00	5.06	0.00	100.00	0.00	0.34			
				413					1,474.87					1					5.06					0.34





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29381

STORAGE TANKS : UNDERGROUND STORAGE TANKS FOR NON HAZARDOUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	5.00	5.00	3.10	3.10	3.01	3.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	5.00	10.00	0.93	4.03	0.91	3.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	1	3	5.00	15.00	1.27	5.30	1.24	5.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	4	5.00	20.00	1.27	6.58	1.24	6.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	5	5.00	25.00	1.24	7.82	1.21	7.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	6	5.00	30.00	3.06	10.87	2.97	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	7	5.00	35.00	3.76	14.63	3.66	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	1	8	5.00	40.00	7.76	22.39	7.54	21.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	9	5.00	45.00	3.32	25.70	3.22	24.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	1	10	5.00	50.00	6.13	31.83	5.95	30.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	1	11	5.00	55.00	6.27	38.10	6.09	37.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	1	12	5.00	60.00	9.79	47.89	9.52	46.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	7	19	35.00	95.00	43.36	91.24	42.15	88.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	1	20	5.00	100.00	11.62	102.86	11.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	0	20	0.00	100.00	0.00	102.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	0	20	0.00	100.00	0.00	102.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	0	20	0.00	100.00	0.00	102.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	102.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	20	0.00	100.00	0.00	102.86	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				20					102.86					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	7.69	7.69	1.58	1.58	1.05	1.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	7.69	15.38	5.61	7.20	3.73	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	7.69	23.08	14.36	21.56	9.54	14.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	7.69	30.77	23.64	45.20	15.70	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	7.69	38.46	0.00	45.20	0.00	30.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	7.69	46.15	46.21	91.41	30.69	60.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	7.69	53.85	0.00	91.41	0.00	60.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	7.69	61.54	39.16	130.57	26.01	86.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	7.69	69.23	20.00	150.57	13.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	7.69	76.92	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	7.69	84.62	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	12	7.69	92.31	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	13	7.69	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	13	0.00	100.00	0.00	150.57	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				13					150.57					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29383 PETROL/DIESEL FUEL STATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	227	227	3.66	3.66	153.86	153.86	0.80	0.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	194	421	3.13	6.78	26.75	180.61	0.14	0.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	248	669	4.00	10.78	46.45	227.06	0.24	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	208	877	3.35	14.13	65.86	292.92	0.34	1.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	290	1,167	4.67	18.80	168.42	461.35	0.87	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,700	2,867	27.39	46.20	935.48	1,396.83	4.85	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	255	3,122	4.11	50.31	426.18	1,823.01	2.21	9.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	378	3,500	6.09	56.40	815.67	2,638.68	4.23	13.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	379	3,879	6.11	62.50	1,102.30	3,740.98	5.72	19.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	296	4,175	4.77	67.27	1,000.48	4,741.45	5.19	24.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	298	4,473	4.80	72.08	1,107.14	5,848.59	5.74	30.34	4	4	40.00	40.00	83.17	83.17	5.33	5.33	7.51	1.42			
12	3,000	4,000	3,500	474	4,947	7.64	79.71	2,677.38	8,525.97	13.89	44.23	2	6	20.00	60.00	52.50	135.67	3.36	8.70	1.96	1.59			
13	4,000	5,000	4,500	318	5,265	5.12	84.84	1,866.34	10,392.31	9.68	53.91	0	6	6.00	60.00	0.00	135.67	0.00	8.70	0.00	1.31			
14	5,000	7,500	6,250	375	5,640	6.04	90.88	2,901.92	13,294.23	15.05	68.96	2	8	20.00	80.00	1,401.69	1,537.36	89.83	98.53	48.30	11.56			
15	7,500	10,000	8,750	167	5,807	2.69	93.57	1,630.74	14,924.97	8.46	77.42	0	8	8.00	80.00	0.00	1,537.36	0.00	98.53	0.00	10.30			
16	10,000	20,000	15,000	222	6,029	3.58	97.15	2,285.76	17,210.73	11.86	89.28	0	8	8.00	80.00	0.00	1,537.36	0.00	98.53	0.00	8.93			
17	20,000	50,000	35,000	77	6,106	1.24	98.39	820.50	18,031.23	4.26	93.54	2	10	20.00	100.00	22.98	1,560.35	1.47	100.00	2.80	8.65			
18	50,000	100,000	75,000	41	6,147	0.66	99.05	485.16	18,516.38	2.52	96.06	0	10	0.00	100.00	0.00	1,560.35	0.00	100.00	0.00	8.43			
19	100,000	500,000	300,000	56	6,203	0.90	99.95	789.87	19,306.25	4.10	100.15	0	10	0.00	100.00	0.00	1,560.35	0.00	100.00	0.00	8.08			
20	500,000	UP		3	6,206	0.05	100.00	29.42	19,276.83	0.15	100.00	0	10	0.00	100.00	0.00	1,560.35	0.00	100.00	0.00	8.09			
				6,206					19,276.83					10					1,560.35					8.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29384 LNG STATIONS FOR AUTOMOBILES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	5	5	2.43	2.43	43.95	43.95	2.61	2.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	8	1.46	3.88	0.29	44.24	0.02	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	11	1.46	5.34	0.03	44.27	0.00	2.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	21	4.85	10.19	5.11	49.38	0.30	2.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	25	1.94	12.14	0.53	49.91	0.03	2.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	32	3.40	15.53	5.36	55.27	0.32	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	4	36	1.94	17.48	7.36	62.63	0.44	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	53	8.25	25.73	37.73	100.36	2.24	5.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	56	1.46	27.18	9.73	110.09	0.58	6.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	68	5.83	33.01	38.34	148.42	2.28	8.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	76	3.88	36.89	23.73	172.15	1.41	10.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	17	93	8.25	45.15	107.15	279.30	6.37	16.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	16	109	7.77	52.91	102.12	381.42	6.07	22.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	37	146	17.96	70.87	345.02	726.45	20.51	43.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	174	13.59	84.47	310.21	1,036.66	18.44	61.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	24	198	11.65	96.12	416.22	1,452.88	24.75	86.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	7	205	3.40	99.51	275.11	1,727.99	16.36	102.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	206	0.49	100.00	46.07	1,681.92	2.74	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	206	0.00	100.00	0.00	1,681.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	206	0.00	100.00	0.00	1,681.92	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				206					1,681.92					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29385 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	9	9	1.79	1.79	14.70	14.70	0.50	0.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	15	24	2.99	4.78	3.41	18.11	0.12	0.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	38	62	7.57	12.35	19.11	37.23	0.65	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	70	1.59	13.94	11.99	49.22	0.41	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	72	142	14.34	28.29	21.14	70.35	0.72	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	27	169	5.38	33.67	155.25	225.60	5.25	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	182	2.59	36.25	12.24	237.84	0.41	8.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	36	218	7.17	43.43	46.06	283.90	1.56	9.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	224	1.20	44.62	17.40	301.31	0.59	10.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	12	236	2.39	47.01	146.24	447.55	4.95	15.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	251	2.99	50.00	34.95	482.50	1.18	16.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	9	260	1.79	51.79	25.38	507.87	0.86	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	24	284	4.78	56.57	101.09	608.96	3.42	20.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	48	332	9.56	66.14	243.51	852.46	8.24	28.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	351	3.78	69.92	146.35	998.81	4.95	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	74	425	14.74	84.66	497.73	1,496.54	16.84	50.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	52	477	10.36	95.02	803.95	2,300.49	27.20	77.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	16	493	3.19	98.21	305.80	2,606.30	10.35	88.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	9	502	1.79	100.00	349.72	2,956.02	11.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	502	0.00	100.00	0.00	2,956.02	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				502					2,956.02					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2939 MISCELLANEOUS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	16	16	6.18	6.18	6.72	6.72	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	11	27	4.25	10.42	2.93	9.64	0.30	0.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	15	42	5.79	16.22	11.51	21.15	1.16	2.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	50	3.09	19.31	3.50	24.65	0.35	2.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	8	58	3.09	22.39	6.22	30.87	0.63	3.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	14	72	5.41	27.80	17.27	48.14	1.74	4.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	11	83	4.25	32.05	23.30	71.44	2.35	7.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	98	5.79	37.84	28.23	99.66	2.85	10.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	6	104	2.32	40.15	25.80	125.46	2.60	12.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	7	111	2.70	42.86	28.99	154.45	2.93	15.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	126	5.79	48.65	70.06	224.51	7.07	22.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	15	141	5.79	54.44	49.97	274.48	5.04	27.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	151	3.86	58.30	72.88	347.36	7.36	35.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	47	198	18.15	76.45	127.22	474.58	12.84	47.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	18	216	6.95	83.40	166.21	640.79	16.78	64.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	10	226	3.86	87.26	120.61	761.40	12.18	76.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	230	1.54	88.80	114.25	875.65	11.53	88.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	235	1.93	90.73	28.47	904.12	2.87	91.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	8	243	3.09	93.82	17.38	921.49	1.75	93.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		16	259	6.18	100.00	69.10	990.60	6.98	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				259					990.60					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	25.00	25.00	0.25	0.25	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	25.00	50.00	1.71	1.96	12.11	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	25.00	75.00	1.21	3.17	8.54	22.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	25.00	100.00	10.98	14.14	77.60	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	14.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					14.14					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29394 VEEM AND BONDED WAREHOUSE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	6.36	6.36	5.62	5.62	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.89	9.25	1.44	7.06	0.15	0.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	24	4.62	13.87	6.19	13.25	0.63	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3	27	1.73	15.61	2.59	15.84	0.26	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	9	36	5.20	20.81	3.76	19.60	0.38	2.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	41	2.89	23.70	4.11	23.70	0.42	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	7	48	4.05	27.75	5.93	29.63	0.60	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	9	57	5.20	32.95	9.32	38.95	0.95	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	15	72	8.67	41.62	14.74	53.70	1.50	5.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	5	77	2.89	44.51	17.42	71.11	1.77	7.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	6	83	3.47	47.98	12.03	83.15	1.23	8.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	8	91	4.62	52.60	19.87	103.02	2.02	10.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	8	99	4.62	57.23	36.98	140.00	3.77	14.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	11	110	6.36	63.58	87.88	227.88	8.95	23.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	13	123	7.51	71.10	135.34	363.22	13.79	37.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	38	161	21.97	93.06	426.46	789.68	43.45	80.46	1	1	100.00	100.00	20.89	20.89	100.00	100.00	4.90	2.65			
17	20,000	50,000	35,000	9	170	5.20	98.27	122.09	911.76	12.44	92.90	0	1	0.00	100.00	0.00	20.89	0.00	100.00	0.00	2.29			
18	50,000	100,000	75,000	3	173	1.73	100.00	69.65	981.42	7.10	100.00	0	1	0.00	100.00	0.00	20.89	0.00	100.00	0.00	2.13			
19	100,000	500,000	300,000	0	173	0.00	100.00	0.00	981.42	0.00	100.00	0	1	0.00	100.00	0.00	20.89	0.00	100.00	0.00	2.13			
20	500,000	UP		0	173	0.00	100.00	0.00	981.42	0.00	100.00	0	1	0.00	100.00	0.00	20.89	0.00	100.00	0.00	2.13			
				173					981.42					1					20.89					2.13



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 293941 VEEM AND BONDED WAREHOUSE : SUBJECT TO WARRANTY A

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	19.79	19.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	19.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				19.79				0				0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 29395 SHOW ROOMS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	326	326	4.16	4.16	583.09	583.09	2.04	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	338	664	4.32	8.48	52.69	635.77	0.18	2.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	491	1,155	6.27	14.75	168.19	803.96	0.59	2.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	424	1,579	5.42	20.17	232.11	1,036.07	0.81	3.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	661	2,240	8.44	28.61	508.46	1,544.53	1.78	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	657	2,897	8.39	37.00	705.62	2,250.15	2.46	7.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	715	3,612	9.13	46.13	960.35	3,210.49	3.35	11.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	859	4,471	10.97	57.10	1,658.41	4,868.90	5.79	17.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	527	4,998	6.73	63.83	1,419.70	6,288.61	4.96	21.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	375	5,373	4.79	68.62	1,249.16	7,537.77	4.36	26.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	337	5,710	4.30	72.92	1,337.53	8,875.30	4.67	30.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	492	6,202	6.28	79.21	2,290.39	11,165.69	8.00	38.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	363	6,565	4.64	83.84	2,143.60	13,309.29	7.49	46.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	407	6,972	5.20	89.04	3,495.92	16,805.21	12.21	58.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	249	7,221	3.18	92.22	2,184.04	18,989.25	7.63	66.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	357	7,578	4.56	96.78	4,833.73	23,822.98	16.88	83.19	2	2	66.67	66.67	80.79	80.79	100.00	100.00	1.67	0.34			
17	20,000	50,000	35,000	190	7,768	2.43	99.21	3,989.12	27,812.10	13.93	97.11	1	3	33.33	100.00	0.00	80.79	0.00	100.00	0.00	0.29			
18	50,000	100,000	75,000	36	7,804	0.46	99.67	637.39	28,449.49	2.23	99.34	0	3	0.00	100.00	0.00	80.79	0.00	100.00	0.00	0.28			
19	100,000	500,000	300,000	18	7,822	0.23	99.90	140.69	28,590.17	0.49	99.83	0	3	0.00	100.00	0.00	80.79	0.00	100.00	0.00	0.28			
20	500,000	UP		8	7,830	0.10	100.00	48.22	28,638.39	0.17	100.00	0	3	0.00	100.00	0.00	80.79	0.00	100.00	0.00	0.28			
				7,830					28,638.39					3					80.79					0.28



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	2	2	1.21	1.21	2.52	2.52	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	5	1.82	3.03	1.50	4.02	0.25	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	9	2.42	5.45	0.45	4.47	0.08	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	6	15	3.64	9.09	1.60	6.07	0.27	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	16	31	9.70	18.79	10.41	16.48	1.76	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	18	49	10.91	29.70	15.99	32.47	2.70	5.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	8	57	4.85	34.55	11.58	44.05	1.96	7.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	47	104	28.48	63.03	99.20	143.25	16.78	24.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	8	112	4.85	67.88	22.68	165.92	3.84	28.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	17	129	10.30	78.18	63.42	229.34	10.72	38.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	9	138	5.45	83.64	36.10	265.44	6.11	44.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	149	6.67	90.30	44.44	309.89	7.52	52.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	151	1.21	91.52	11.93	321.81	2.02	54.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	158	4.24	95.76	76.38	398.19	12.92	67.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	160	1.21	96.97	43.08	441.27	7.28	74.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	162	1.21	98.18	50.43	491.69	8.53	83.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	3	165	1.82	100.00	99.65	591.34	16.85	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	165	0.00	100.00	0.00	591.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	165	0.00	100.00	0.00	591.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	165	0.00	100.00	0.00	591.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				165					591.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	16.67	16.67	0.61	0.61	3.52	3.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	16.67	33.33	0.30	0.92	1.75	5.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	16.67	50.00	0.77	1.68	4.39	9.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	16.67	66.67	2.13	3.81	12.22	21.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	16.67	83.33	2.46	6.27	14.10	35.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	16.67	100.00	11.14	17.41	64.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	6	0.00	100.00	0.00	17.41	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				6					17.41					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	2.13	2.13	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	2.13	4.26	0.60	0.60	0.39	0.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	6	8.51	12.77	1.82	2.42	1.18	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	2	8	4.26	17.02	1.21	3.63	0.79	2.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	10	18	21.28	38.30	10.19	13.82	6.61	8.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	4	22	8.51	46.81	4.71	18.53	3.05	12.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	26	8.51	55.32	9.00	27.53	5.83	17.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	29	6.38	61.70	7.78	35.31	5.04	22.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	4	33	8.51	70.21	13.48	48.79	8.74	31.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	35	4.26	74.47	9.52	58.31	6.17	37.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	4	39	8.51	82.98	15.16	73.47	9.83	47.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	42	6.38	89.36	13.20	86.67	8.56	56.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	43	2.13	91.49	6.78	93.45	4.39	60.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	44	2.13	93.62	12.11	105.56	7.85	68.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	45	2.13	95.74	12.76	118.32	8.27	76.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	1	46	2.13	97.87	35.93	154.24	23.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	1	47	2.13	100.00	0.00	154.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	47	0.00	100.00	0.00	154.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	47	0.00	100.00	0.00	154.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	47	0.00	100.00	0.00	154.24	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				47					154.24					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 294 HOTELS ENTERTAINMENT SPORTS AND SERVICES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	0.29	0.29	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	2	0.29	0.59	0.07	0.07	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	3	0.29	0.88	0.10	0.17	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	4	0.29	1.17	0.00	0.17	0.00	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	5	9	1.47	2.64	3.33	3.51	0.17	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	11	20	3.23	5.87	8.85	12.36	0.45	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	11	31	3.23	9.09	9.92	22.28	0.51	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	18	49	5.28	14.37	23.19	45.47	1.19	2.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	27	76	7.92	22.29	50.06	95.53	2.56	4.88	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	30	106	8.80	31.09	80.41	175.94	4.11	8.99	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	32	138	9.38	40.47	115.28	291.22	5.89	14.88	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	51	189	14.96	55.43	187.56	478.78	9.59	24.47	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	35	224	10.26	65.69	190.40	669.18	9.73	34.20	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	29	253	8.50	74.19	191.34	860.52	9.78	43.98	0	1	0.00	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	24	277	7.04	81.23	207.07	1,067.59	10.58	54.56	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	29	306	8.50	89.74	406.31	1,473.89	20.76	75.32	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	23	329	6.74	96.48	360.64	1,834.53	18.43	93.75	1	3	33.33	100.00	1.72	1.72	100.00	100.00	0.48	0.48	0.09	0.09	
18	50,000	100,000	75,000	7	336	2.05	98.53	48.76	1,883.28	2.49	96.24	0	3	0.00	100.00	0.00	1.72	0.00	100.00	0.00	0.00	0.00	0.09	
19	100,000	500,000	300,000	4	340	1.17	99.71	39.33	1,922.61	2.01	98.25	0	3	0.00	100.00	0.00	1.72	0.00	100.00	0.00	0.00	0.00	0.09	
20	500,000	UP		1	341	0.29	100.00	34.17	1,956.78	1.75	100.00	0	3	0.00	100.00	0.00	1.72	0.00	100.00	0.00	0.00	0.00	0.09	
				341					1,956.78					3					1.72					0.09





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2941 HOTELS MOTELS INNS AND THE LIKE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	2.64	2.64	6.32	6.32	0.43	0.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	8	15	3.02	5.66	3.73	10.05	0.25	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	22	37	8.30	13.96	12.39	22.44	0.84	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	26	63	9.81	23.77	13.94	36.38	0.94	2.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	16	79	6.04	29.81	8.50	44.87	0.57	3.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	20	99	7.55	37.36	18.55	63.42	1.25	4.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	22	121	8.30	45.66	19.70	83.12	1.33	5.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	20	141	7.55	53.21	46.75	129.87	3.15	8.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	11	152	4.15	57.36	25.37	155.25	1.71	10.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	12	164	4.53	61.89	42.66	197.91	2.88	13.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	11	175	4.15	66.04	34.57	232.48	2.33	15.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	7	182	2.64	68.68	56.86	289.34	3.83	19.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	11	193	4.15	72.83	57.98	347.32	3.91	23.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	10	203	3.77	76.60	62.45	409.77	4.21	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	7	210	2.64	79.25	81.81	491.58	5.51	33.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	217	2.64	81.89	121.28	612.86	8.18	41.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	22	239	8.30	90.19	414.62	1,027.48	27.95	69.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	16	255	6.04	96.23	306.48	1,333.96	20.66	89.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	9	264	3.40	99.62	137.67	1,471.63	9.28	99.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		1	265	0.38	100.00	11.93	1,483.56	0.80	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				265					1,483.56					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	149	149	2.04	2.04	255.05	255.05	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	115	264	1.57	3.61	25.89	280.94	0.09	0.97	2	2	10.53	10.53	37.20	37.20	11.75	11.75	143.69	13.24			
3	100	200	150	251	515	3.43	7.04	76.50	357.44	0.26	1.23	0	2	0.00	10.53	0.00	37.20	0.00	11.75	0.00	10.41			
4	200	300	250	252	767	3.44	10.48	98.37	455.81	0.34	1.57	0	2	0.00	10.53	0.00	37.20	0.00	11.75	0.00	8.16			
5	300	500	400	422	1,189	5.77	16.25	267.37	723.18	0.92	2.49	0	2	0.00	10.53	0.00	37.20	0.00	11.75	0.00	5.14			
6	500	750	625	407	1,596	5.56	21.82	382.36	1,105.55	1.31	3.80	0	2	0.00	10.53	0.00	37.20	0.00	11.75	0.00	3.37			
7	750	1,000	875	557	2,153	7.61	29.43	676.37	1,781.92	2.32	6.12	2	4	10.53	21.05	35.42	72.62	11.19	22.94	5.24	4.08			
8	1,000	1,500	1,250	790	2,943	10.80	40.23	1,162.18	2,944.10	3.99	10.12	2	6	10.53	31.58	0.00	72.62	0.00	22.94	0.00	2.47			
9	1,500	2,000	1,750	667	3,610	9.12	49.34	1,377.45	4,321.55	4.73	14.85	0	6	0.00	31.58	0.00	72.62	0.00	22.94	0.00	1.68			
10	2,000	2,500	2,250	494	4,104	6.75	56.10	1,287.92	5,609.47	4.43	19.28	0	6	0.00	31.58	0.00	72.62	0.00	22.94	0.00	1.29			
11	2,500	3,000	2,750	462	4,566	6.31	62.41	1,393.24	7,002.71	4.79	24.06	1	7	5.26	36.84	10.01	82.63	3.16	26.10	0.72	1.18			
12	3,000	4,000	3,500	635	5,201	8.68	71.09	2,437.56	9,440.28	8.38	32.44	1	8	5.26	42.11	19.07	101.70	6.02	32.12	0.78	1.08			
13	4,000	5,000	4,500	437	5,638	5.97	77.06	2,148.75	11,589.03	7.38	39.83	3	11	15.79	57.89	23.75	125.45	7.50	39.62	1.11	1.08			
14	5,000	7,500	6,250	536	6,174	7.33	84.39	3,567.10	15,156.12	12.26	52.08	6	17	31.58	89.47	191.16	316.61	60.38	100.00	5.36	2.09			
15	7,500	10,000	8,750	341	6,515	4.66	89.05	3,156.38	18,312.50	10.85	62.93	0	17	0.00	89.47	0.00	316.61	0.00	100.00	0.00	1.73			
16	10,000	20,000	15,000	443	6,958	6.06	95.11	5,656.12	23,968.62	19.44	82.37	1	18	5.26	94.74	0.00	316.61	0.00	100.00	0.00	1.32			
17	20,000	50,000	35,000	268	7,226	3.66	98.77	4,497.36	28,465.98	15.46	97.82	1	19	5.26	100.00	0.00	316.61	0.00	100.00	0.00	1.11			
18	50,000	100,000	75,000	40	7,266	0.55	99.32	463.23	28,929.21	1.59	99.41	0	19	0.00	100.00	0.00	316.61	0.00	100.00	0.00	1.09			
19	100,000	500,000	300,000	38	7,304	0.52	99.84	132.18	29,061.39	0.45	99.87	0	19	0.00	100.00	0.00	316.61	0.00	100.00	0.00	1.09			
20	500,000	UP		12	7,316	0.16	100.00	38.20	29,099.60	0.13	100.00	0	19	0.00	100.00	0.00	316.61	0.00	100.00	0.00	1.09			
				7,316					29,099.60					19					316.61					1.09



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	67	67	1.79	1.79	668.28	668.28	2.55	2.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	20	87	0.53	2.32	1.12	669.39	0.00	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	21	108	0.56	2.88	1.74	671.14	0.01	2.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	38	146	1.01	3.89	7.07	678.20	0.03	2.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	131	277	3.49	7.39	16.28	694.49	0.06	2.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	105	382	2.80	10.19	22.88	717.37	0.09	2.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	79	461	2.11	12.29	50.86	768.23	0.19	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	138	599	3.68	15.97	108.74	876.98	0.42	3.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	96	695	2.56	18.53	157.39	1,034.36	0.60	3.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	60	755	1.60	20.13	117.86	1,152.22	0.45	4.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	74	829	1.97	22.11	174.40	1,326.62	0.67	5.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	104	933	2.77	24.88	364.83	1,691.46	1.39	6.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	112	1,045	2.99	27.87	427.46	2,118.92	1.63	8.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	126	1,171	3.36	31.23	649.26	2,768.19	2.48	10.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	159	1,330	4.24	35.47	995.87	3,764.06	3.80	14.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	421	1,751	11.23	46.69	3,660.56	7,424.62	13.98	28.35	2	2	6.06	6.06	18.77	18.77	15.39	15.39	0.51	0.25
17	20,000	50,000	35,000	693	2,444	18.48	65.17	7,943.50	15,368.11	30.33	58.68	4	6	12.12	18.18	32.94	51.70	27.01	42.40	0.41	0.34
18	50,000	100,000	75,000	538	2,982	14.35	79.52	5,220.09	20,588.20	19.93	78.62	11	17	33.33	51.52	48.16	99.86	39.49	81.89	0.92	0.49
19	100,000	500,000	300,000	605	3,587	16.13	95.65	4,918.25	25,506.46	18.78	97.40	6	23	18.18	69.70	19.53	119.38	16.01	97.90	0.40	0.47
20	500,000	<b>UP</b>		163	3,750	4.35	100.00	681.24	26,187.69	2.60	100.00	10	33	30.30	100.00	2.56	121.94	2.10	100.00	0.38	0.47
				3,750				26,187.69				33				121.94				0.47	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2942 NIGHT CLUBS DANCE HALLS BALL ROOMSDISCOTHEQUES BARS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	4.28	4.28	150.61	150.61	1.89	1.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	21	0.21	4.50	0.64	151.24	0.01	1.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	26	1.07	5.57	11.38	162.63	0.14	2.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	32	1.28	6.85	14.98	177.60	0.19	2.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	13	45	2.78	9.64	52.65	230.25	0.66	2.89	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	21	66	4.50	14.13	120.61	350.86	1.52	4.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	50	116	10.71	24.84	505.02	855.88	6.35	10.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	75	191	16.06	40.90	647.45	1,503.33	8.14	18.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	42	233	8.99	49.89	656.56	2,159.90	8.25	27.15	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	29	262	6.21	56.10	324.87	2,484.77	4.08	31.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	29	291	6.21	62.31	478.42	2,963.19	6.01	37.25	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	47	338	10.06	72.38	960.29	3,923.48	12.07	49.33	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	14	352	3.00	75.37	442.11	4,365.59	5.56	54.88	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	33	385	7.07	82.44	1,365.23	5,730.82	17.16	72.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	40	425	8.57	91.01	1,445.85	7,176.66	18.18	90.23	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	22	447	4.71	95.72	855.49	8,032.15	10.76	100.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	8	455	1.71	97.43	23.06	8,055.22	0.29	101.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	3	458	0.64	98.07	0.29	8,055.50	0.00	101.27	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	6	464	1.28	99.36	104.91	7,950.59	1.32	99.96	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	467	0.64	100.00	3.51	7,954.10	0.04	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				467					7,954.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	15	15	2.34	2.34	13.06	13.06	1.03	1.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	13	28	2.03	4.37	1.22	14.28	0.10	1.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	23	51	3.59	7.96	4.00	18.28	0.31	1.44	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	23	74	3.59	11.54	13.35	31.63	1.05	2.49	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	46	120	7.18	18.72	19.00	50.62	1.49	3.98	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	50	170	7.80	26.52	30.62	81.25	2.41	6.39	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	51	221	7.96	34.48	43.45	124.69	3.42	9.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	57	278	8.89	43.37	62.92	187.61	4.95	14.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	53	331	8.27	51.64	67.35	254.97	5.30	20.06	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	29	360	4.52	56.16	52.32	307.28	4.12	24.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	54	414	8.42	64.59	107.84	415.12	8.48	32.66	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	23	437	3.59	68.17	71.48	486.60	5.62	38.29	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	16	453	2.50	70.67	18.49	505.09	1.46	39.74	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	44	497	6.86	77.54	99.07	604.17	7.80	47.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	19	516	2.96	80.50	119.68	723.85	9.42	56.95	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	60	576	9.36	89.86	325.36	1,049.21	25.60	82.55	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	37	613	5.77	95.63	167.95	1,217.16	13.21	95.77	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	10	623	1.56	97.19	35.68	1,252.84	2.81	98.58	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	17	640	2.65	99.84	17.13	1,269.97	1.35	99.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		1	641	0.16	100.00	0.98	1,270.95	0.08	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				641				1,270.95					0				0.00						0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7	7	6.48	6.48	7.07	7.07	2.11	2.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	9	1.85	8.33	0.16	7.23	0.05	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	13	3.70	12.04	0.71	7.94	0.21	2.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	17	3.70	15.74	1.52	9.46	0.45	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	21	3.70	19.44	1.30	10.76	0.39	3.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	7	28	6.48	25.93	7.46	18.22	2.23	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	33	4.63	30.56	6.18	24.40	1.85	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	5	38	4.63	35.19	7.45	31.85	2.22	9.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	7	45	6.48	41.67	11.69	43.53	3.49	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	47	1.85	43.52	0.00	43.53	0.00	13.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	50	2.78	46.30	4.13	47.66	1.23	14.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	61	10.19	56.48	15.21	62.87	4.54	18.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	73	11.11	67.59	36.85	99.72	11.00	29.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	80	6.48	74.07	69.18	168.90	20.66	50.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	6	86	5.56	79.63	18.01	186.91	5.38	55.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	5	91	4.63	84.26	3.30	190.21	0.99	56.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	97	5.56	89.81	124.80	315.01	37.27	94.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	5	102	4.63	94.44	18.66	333.67	5.57	99.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	108	5.56	100.00	1.22	334.89	0.36	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	108	0.00	100.00	0.00	334.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				108					334.89					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 29432 SPORT STADIA SPORTS CENTRES FITNESS CENTRESGYMNS ATC

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	10	10	3.23	3.23	3.40	3.40	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	13	23	4.19	7.42	2.07	5.46	0.34	0.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	19	42	6.13	13.55	2.83	8.29	0.46	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	22	64	7.10	20.65	10.51	18.80	1.71	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	21	85	6.77	27.42	15.87	34.67	2.58	5.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	33	118	10.65	38.06	22.51	57.17	3.67	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	35	153	11.29	49.35	44.86	102.04	7.31	16.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	24	177	7.74	57.10	31.53	133.57	5.14	21.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	31	208	10.00	67.10	59.20	192.77	9.64	31.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	22	230	7.10	74.19	47.86	240.63	7.79	39.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	9	239	2.90	77.10	15.62	256.25	2.54	41.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	16	255	5.16	82.26	58.55	314.80	9.54	51.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	14	269	4.52	86.77	67.41	382.21	10.98	62.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	14	283	4.52	91.29	85.03	467.24	13.85	76.10	1	1	100.00	100.00	19.27	19.27	100.00	100.00	22.66	4.12
15	7,500	10,000	8,750	9	292	2.90	94.19	56.60	523.84	9.22	85.32	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.68
16	10,000	20,000	15,000	9	301	2.90	97.10	74.82	598.65	12.19	97.50	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.22
17	20,000	50,000	35,000	4	305	1.29	98.39	26.16	624.81	4.26	101.77	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.08
18	50,000	100,000	75,000	4	309	1.29	99.68	10.84	613.98	1.77	100.00	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.14
19	100,000	500,000	300,000	1	310	0.32	100.00	0.00	613.98	0.00	100.00	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.14
20	500,000	UP		0	310	0.00	100.00	0.00	613.98	0.00	100.00	0	1	0.00	100.00	0.00	19.27	0.00	100.00	0.00	3.14
				310				613.98				1				19.27				3.14	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	15	15	8.15	8.15	2.74	2.74	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	10	25	5.43	13.59	3.30	6.04	1.14	2.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	14	39	7.61	21.20	12.23	18.28	4.24	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	19	58	10.33	31.52	2.12	20.40	0.74	7.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	19	77	10.33	41.85	8.07	28.47	2.79	9.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	15	92	8.15	50.00	7.43	35.89	2.57	12.43	1	1	100.00	100.00	3.25	3.25	100.00	100.00	43.76	9.06
7	750	1,000	875	2	94	1.09	51.09	1.64	37.53	0.57	13.00	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	8.66
8	1,000	1,500	1,250	3	97	1.63	52.72	4.06	41.60	1.41	14.41	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	7.81
9	1,500	2,000	1,750	9	106	4.89	57.61	11.31	52.90	3.92	18.32	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	6.14
10	2,000	2,500	2,250	1	107	0.54	58.15	3.23	56.13	1.12	19.44	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	5.79
11	2,500	3,000	2,750	2	109	1.09	59.24	0.94	57.07	0.32	19.77	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	5.69
12	3,000	4,000	3,500	23	132	12.50	71.74	19.19	76.26	6.65	26.41	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	4.26
13	4,000	5,000	4,500	17	149	9.24	80.98	31.03	107.29	10.75	37.16	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	3.03
14	5,000	7,500	6,250	17	166	9.24	90.22	35.96	143.25	12.45	49.62	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	2.27
15	7,500	10,000	8,750	4	170	2.17	92.39	13.07	156.32	4.53	54.15	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	2.08
16	10,000	20,000	15,000	6	176	3.26	95.65	20.03	176.35	6.94	61.08	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	1.84
17	20,000	50,000	35,000	8	184	4.35	100.00	112.35	288.70	38.92	100.00	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	1.13
18	50,000	100,000	75,000	0	184	0.00	100.00	0.00	288.70	0.00	100.00	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	1.13
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	288.70	0.00	100.00	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	1.13
20	500,000	UP		0	184	0.00	100.00	0.00	288.70	0.00	100.00	0	1	0.00	100.00	0.00	3.25	0.00	100.00	0.00	1.13
				184				288.70				1				3.25				1.13	





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2944 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	2.27	2.27	0.24	0.24	0.14	0.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	3	4.55	6.82	0.61	0.85	0.37	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	5	8	11.36	18.18	3.09	3.94	1.90	2.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	12	20	27.27	45.45	14.50	18.43	8.89	11.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	28	18.18	63.64	13.84	32.27	8.49	19.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	30	4.55	68.18	2.99	35.26	1.83	21.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	32	4.55	72.73	8.20	43.46	5.03	26.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	34	4.55	77.27	13.26	56.72	8.14	34.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	36	4.55	81.82	5.36	62.07	3.29	38.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	37	2.27	84.09	2.58	64.65	1.58	39.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	38	2.27	86.36	20.86	85.52	12.80	52.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	39	2.27	88.64	8.49	94.01	5.21	57.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	40	2.27	90.91	20.07	114.08	12.32	70.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	41	2.27	93.18	1.73	115.81	1.06	71.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	42	2.27	95.45	38.03	153.84	23.33	94.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	43	2.27	97.73	8.08	161.91	4.95	99.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	44	2.27	100.00	1.06	162.97	0.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	162.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	44	0.00	100.00	0.00	162.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				44					162.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2945 RESTORANTS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
	FROM	TO		PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	755	755	5.73	5.73	311.84	311.84	0.87	0.87	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	305	1,060	2.32	8.05	121.39	433.24	0.34	1.21	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	594	1,654	4.51	12.56	234.55	667.78	0.65	1.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	508	2,162	3.86	16.41	302.29	970.08	0.84	2.70	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,018	3,180	7.73	24.14	839.89	1,809.97	2.34	5.04	1	1	9.09	9.09	24.00	24.00	16.27	16.27	2.86	1.33					
6	500	750	625	921	4,101	6.99	31.13	1,028.84	2,838.81	2.87	7.91	1	2	9.09	18.18	4.50	28.50	3.05	19.32	0.44	1.00					
7	750	1,000	875	1,154	5,255	8.76	39.90	1,654.79	4,493.61	4.61	12.52	0	2	0.00	18.18	0.00	28.50	0.00	19.32	0.00	0.63					
8	1,000	1,500	1,250	1,212	6,467	9.20	49.10	2,212.19	6,705.79	6.16	18.69	0	2	0.00	18.18	0.00	28.50	0.00	19.32	0.00	0.43					
9	1,500	2,000	1,750	896	7,363	6.80	55.90	1,994.93	8,700.73	5.56	24.24	0	2	0.00	18.18	0.00	28.50	0.00	19.32	0.00	0.33					
10	2,000	2,500	2,250	753	8,116	5.72	61.62	1,584.14	10,284.86	4.41	28.66	0	2	0.00	18.18	0.00	28.50	0.00	19.32	0.00	0.28					
11	2,500	3,000	2,750	945	9,061	7.17	68.79	1,900.38	12,185.24	5.30	33.95	2	4	18.18	36.36	13.86	42.36	9.39	28.71	0.73	0.35					
12	3,000	4,000	3,500	1,051	10,112	7.98	76.77	2,501.21	14,686.45	6.97	40.92	2	6	18.18	54.55	3.79	46.15	2.57	31.28	0.15	0.31					
13	4,000	5,000	4,500	538	10,650	4.08	80.85	2,091.73	16,778.18	5.83	46.75	2	8	18.18	72.73	15.20	61.35	10.30	41.58	0.73	0.37					
14	5,000	7,500	6,250	863	11,513	6.55	87.41	3,696.61	20,474.79	10.30	57.05	0	8	0.00	72.73	0.00	61.35	0.00	41.58	0.00	0.30					
15	7,500	10,000	8,750	743	12,256	5.64	93.05	4,541.40	25,016.19	12.65	69.71	3	11	27.27	100.00	86.21	147.56	58.42	100.00	1.90	0.59					
16	10,000	20,000	15,000	631	12,887	4.79	97.84	6,648.49	31,664.68	18.53	88.23	0	11	0.00	100.00	0.00	147.56	0.00	100.00	0.00	0.47					
17	20,000	50,000	35,000	178	13,065	1.35	99.19	2,568.90	34,233.58	7.16	95.39	0	11	0.00	100.00	0.00	147.56	0.00	100.00	0.00	0.43					
18	50,000	100,000	75,000	53	13,118	0.40	99.59	887.00	35,120.58	2.47	97.86	0	11	0.00	100.00	0.00	147.56	0.00	100.00	0.00	0.42					
19	100,000	500,000	300,000	35	13,153	0.27	99.86	762.46	35,883.03	2.12	99.98	0	11	0.00	100.00	0.00	147.56	0.00	100.00	0.00	0.41					
20	500,000	UP		19	13,172	0.14	100.00	5.58	35,888.62	0.02	100.00	0	11	0.00	100.00	0.00	147.56	0.00	100.00	0.00	0.41					
				13,172					35,888.62					11					147.56					0.41		



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2946 STALLKEDAIWARUNG MAKAN AND THE LIKE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,019	1,019	22.69	22.69	235.99	235.99	4.33	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	596	1,615	13.27	35.96	273.93	509.92	5.03	9.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	885	2,500	19.71	55.67	755.85	1,265.77	13.88	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	516	3,016	11.49	67.16	633.82	1,899.59	11.64	34.88	1	1	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	567	3,583	12.63	79.78	951.25	2,850.84	17.47	52.34	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	315	3,898	7.01	86.80	663.27	3,514.11	12.18	64.52	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	235	4,133	5.23	92.03	640.12	4,154.24	11.75	76.28	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	137	4,270	3.05	95.08	439.45	4,593.69	8.07	84.35	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	65	4,335	1.45	96.53	279.85	4,873.53	5.14	89.48	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	30	4,365	0.67	97.19	102.22	4,975.75	1.88	91.36	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	4,384	0.42	97.62	95.65	5,071.40	1.76	93.12	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	4,411	0.60	98.22	115.58	5,186.98	2.12	95.24	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	20	4,431	0.45	98.66	96.24	5,283.21	1.77	97.01	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	16	4,447	0.36	99.02	92.08	5,375.30	1.69	98.70	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	8	4,455	0.18	99.20	44.45	5,419.75	0.82	99.51	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	22	4,477	0.49	99.69	14.48	5,434.23	0.27	99.78	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	4,483	0.13	99.82	4.99	5,439.23	0.09	99.87	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	4,484	0.02	99.84	0.00	5,439.23	0.00	99.87	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	4,490	0.13	99.98	5.31	5,444.54	0.10	99.97	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		1	4,491	0.02	100.00	1.75	5,446.29	0.03	100.00	0	1	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,491					5,446.29					1					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2947

BEAUTY SALON/HAIR DRESSER/BARBER SHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE		
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM			
1	0	50	25	157	157	8.76	8.76	47.76	47.76	2.05	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	102	259	5.69	14.45	16.06	63.82	0.69	2.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	156	415	8.70	23.15	39.84	103.67	1.71	4.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	109	524	6.08	29.22	42.90	146.57	1.84	6.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	242	766	13.50	42.72	133.29	279.86	5.71	11.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	181	947	10.09	52.82	122.26	402.13	5.24	17.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	179	1,126	9.98	62.80	203.95	606.08	8.74	25.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	138	1,264	7.70	70.50	176.93	783.01	7.58	33.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	105	1,369	5.86	76.35	220.07	1,003.08	9.43	42.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	124	1,493	6.92	83.27	246.43	1,249.51	10.56	53.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	74	1,567	4.13	87.40	187.10	1,436.62	8.02	61.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	73	1,640	4.07	91.47	222.55	1,659.17	9.54	71.09	1	1	100.00	100.00	73.53	73.53	100.00	100.00	33.04	4.43	4.43
13	4,000	5,000	4,500	44	1,684	2.45	93.92	178.86	1,838.03	7.66	78.75	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	4.00	4.00
14	5,000	7,500	6,250	64	1,748	3.57	97.49	216.55	2,054.58	9.28	88.03	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.58	3.58
15	7,500	10,000	8,750	17	1,765	0.95	98.44	79.27	2,133.85	3.40	91.43	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.45	3.45
16	10,000	20,000	15,000	12	1,777	0.67	99.11	132.21	2,266.06	5.66	97.09	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.24	3.24
17	20,000	50,000	35,000	10	1,787	0.56	99.67	40.02	2,306.08	1.71	98.81	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.19	3.19
18	50,000	100,000	75,000	6	1,793	0.33	100.00	27.81	2,333.89	1.19	100.00	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.15	3.15
19	100,000	500,000	300,000	0	1,793	0.00	100.00	0.00	2,333.89	0.00	100.00	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.15	3.15
20	500,000	UP		0	1,793	0.00	100.00	0.00	2,333.89	0.00	100.00	0	1	0.00	100.00	0.00	73.53	0.00	100.00	0.00	3.15	3.15
				1,793					2,333.89					1					73.53			3.15



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2949

RECREATION AREAS AND CULTURAL CENTRES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4	4	3.39	3.39	0.20	0.20	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	30	34	25.42	28.81	4.24	4.44	0.39	0.41	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	38	3.39	32.20	4.23	8.67	0.39	0.80	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	39	0.85	33.05	1.13	9.80	0.10	0.90	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	43	3.39	36.44	6.64	16.44	0.61	1.51	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	5	48	4.24	40.68	5.83	22.27	0.54	2.05	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	52	3.39	44.07	10.23	32.50	0.94	2.99	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	4	56	3.39	47.46	5.89	38.39	0.54	3.54	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	5	61	4.24	51.69	17.99	56.38	1.66	5.19	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	62	0.85	52.54	11.82	68.20	1.09	6.28	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	65	2.54	55.08	32.92	101.12	3.03	9.32	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	10	75	8.47	63.56	151.08	252.20	13.92	23.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	8	83	6.78	70.34	79.85	332.05	7.36	30.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	14	97	11.86	82.20	163.41	495.46	15.06	45.65	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	101	3.39	85.59	58.48	553.94	5.39	51.04	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	7	108	5.93	91.53	186.03	739.97	17.14	68.18	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	6	114	5.08	96.61	236.45	976.42	21.79	89.97	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	118	3.39	100.00	108.88	1,085.30	10.03	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	118	0.00	100.00	0.00	1,085.30	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	118	0.00	100.00	0.00	1,085.30	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				118					1,085.30					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 29491 RECREATIN AREAS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	100.00	100.00	21.13	21.13	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	<b>UP</b>		0	1	0.00	100.00	0.00	21.13	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1					21.13					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 295 THE CARING SERVICES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	0.77	0.77	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	0.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				0.77				0				0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2951 SANATORIUM HOSPITALS DOCTORS CONSULTING ROOMS OLD PEOPLES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	330	330	6.48	6.48	51.46	51.46	0.55	0.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	513	843	10.07	16.55	28.59	80.05	0.31	0.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	307	1,150	6.03	22.58	39.61	119.66	0.42	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	304	1,454	5.97	28.54	70.90	190.56	0.76	2.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	621	2,075	12.19	40.73	166.19	356.75	1.78	3.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	428	2,503	8.40	49.14	147.57	504.32	1.58	5.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	346	2,849	6.79	55.93	272.18	776.50	2.91	8.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	447	3,296	8.78	64.70	441.02	1,217.51	4.71	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	231	3,527	4.53	69.24	302.81	1,520.32	3.24	16.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	179	3,706	3.51	72.75	252.89	1,773.21	2.70	18.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	147	3,853	2.89	75.64	253.96	2,027.17	2.71	21.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	229	4,082	4.50	80.13	486.78	2,513.96	5.20	26.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	146	4,228	2.87	83.00	353.36	2,867.31	3.78	30.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	185	4,413	3.63	86.63	559.70	3,427.01	5.98	36.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	114	4,527	2.24	88.87	659.44	4,086.45	7.05	43.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	178	4,705	3.49	92.36	1,333.09	5,419.54	14.25	57.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	171	4,876	3.36	95.72	1,710.00	7,129.54	18.28	76.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	111	4,987	2.18	97.90	1,092.27	8,221.81	11.67	87.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	102	5,089	2.00	99.90	1,093.92	9,315.72	11.69	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		5	5,094	0.10	100.00	41.07	9,356.80	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5,094					9,356.80					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2952 REGILIOUS FACILITIES SUCH AS MOSQUESTEMPLSCHURCHES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	59	59	3.75	3.75	9.72	9.72	0.27	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	39	98	2.48	6.22	4.12	13.84	0.11	0.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	102	200	6.48	12.70	8.41	22.25	0.23	0.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	55	255	3.49	16.19	7.25	29.50	0.20	0.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	166	421	10.54	26.73	48.32	77.82	1.34	2.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	121	542	7.68	34.41	37.49	115.31	1.04	3.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	133	675	8.44	42.86	78.01	193.32	2.16	5.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	148	823	9.40	52.25	99.74	293.06	2.76	8.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	89	912	5.65	57.90	100.06	393.12	2.77	10.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	72	984	4.57	62.48	105.10	498.23	2.91	13.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	76	1,060	4.83	67.30	138.18	636.41	3.83	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	119	1,179	7.56	74.86	250.76	887.17	6.94	24.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	63	1,242	4.00	78.86	194.12	1,081.29	5.38	29.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	119	1,361	7.56	86.41	501.92	1,583.21	13.90	43.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	54	1,415	3.43	89.84	320.45	1,903.66	8.87	52.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	89	1,504	5.65	95.49	919.09	2,822.75	25.45	78.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	49	1,553	3.11	98.60	536.74	3,359.49	14.86	93.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	1,564	0.70	99.30	144.71	3,504.20	4.01	97.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	11	1,575	0.70	100.00	106.78	3,610.98	2.96	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	<b>UP</b>		0	1,575	0.00	100.00	0.00	3,610.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1,575				3,610.98				0				0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2953 SCHOOLS UNIVERSITIES AND TRAINING COLLEGES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	331	331	6.14	6.14	73.69	73.69	0.67	0.67	1	1	33.33	33.33	4.95	4.95	36.26	36.26	6.72	6.72			
2	50	100	75	301	632	5.58	11.72	14.95	88.65	0.14	0.80	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	5.58			
3	100	200	150	375	1,007	6.95	18.68	29.84	118.48	0.27	1.07	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	4.18			
4	200	300	250	301	1,308	5.58	24.26	37.58	156.07	0.34	1.41	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	3.17			
5	300	500	400	500	1,808	9.27	33.53	138.08	294.14	1.25	2.66	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	1.68			
6	500	750	625	429	2,237	7.96	41.49	192.70	486.85	1.74	4.40	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	1.02			
7	750	1,000	875	420	2,657	7.79	49.28	284.12	770.96	2.57	6.97	0	1	0.00	33.33	0.00	4.95	0.00	36.26	0.00	0.64			
8	1,000	1,500	1,250	432	3,089	8.01	57.29	410.68	1,181.65	3.71	10.68	1	2	33.33	66.67	0.00	4.95	0.00	36.26	0.00	0.42			
9	1,500	2,000	1,750	342	3,431	6.34	63.63	337.29	1,518.93	3.05	13.72	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.33			
10	2,000	2,500	2,250	200	3,631	3.71	67.34	287.97	1,806.91	2.60	16.33	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.27			
11	2,500	3,000	2,750	187	3,818	3.47	70.81	340.19	2,147.10	3.07	19.40	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.23			
12	3,000	4,000	3,500	203	4,021	3.76	74.57	476.30	2,623.40	4.30	23.70	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.19			
13	4,000	5,000	4,500	204	4,225	3.78	78.36	632.71	3,256.11	5.72	29.42	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.15			
14	5,000	7,500	6,250	248	4,473	4.60	82.96	985.16	4,241.27	8.90	38.32	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.12			
15	7,500	10,000	8,750	205	4,678	3.80	86.76	1,097.75	5,339.02	9.92	48.24	0	2	0.00	66.67	0.00	4.95	0.00	36.26	0.00	0.09			
16	10,000	20,000	15,000	310	4,988	5.75	92.51	2,452.83	7,791.85	22.16	70.40	1	3	33.33	100.00	8.70	13.65	63.74	100.00	0.35	0.18			
17	20,000	50,000	35,000	220	5,208	4.08	96.59	2,083.93	9,875.78	18.83	89.23	0	3	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.14			
18	50,000	100,000	75,000	98	5,306	1.82	98.41	778.60	10,654.38	7.04	96.27	0	3	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.13			
19	100,000	500,000	300,000	75	5,381	1.39	99.80	392.16	11,046.55	3.54	99.81	0	3	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.12			
20	500,000	UP		11	5,392	0.20	100.00	20.80	11,067.35	0.19	100.00	0	3	0.00	100.00	0.00	13.65	0.00	100.00	0.00	0.12			
				5,392					11,067.35					3					13.65					0.12



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2954 MUSEUMS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	5.26	5.26	0.05	0.05	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.63	7.89	0.11	0.16	0.10	0.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	2.63	10.53	0.34	0.50	0.33	0.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	2.63	13.16	0.06	0.56	0.06	0.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	10	13.16	26.32	1.34	1.90	1.31	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	13	7.89	34.21	1.41	3.32	1.37	3.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	2	15	5.26	39.47	2.98	6.29	2.89	6.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	17	5.26	44.74	1.62	7.92	1.58	7.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	18	2.63	47.37	5.17	13.08	5.02	12.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	19	2.63	50.00	3.41	16.49	3.31	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	20	2.63	52.63	0.00	16.49	0.00	16.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	21	2.63	55.26	0.12	16.61	0.11	16.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	22	2.63	57.89	1.08	17.69	1.05	17.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	23	2.63	60.53	1.43	19.11	1.39	18.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	26	7.89	68.42	32.47	51.58	31.54	50.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	7	33	18.42	86.84	20.28	71.86	19.70	69.80	1	1	100.00	100.00	13.62	13.62	100.00	100.00	67.17	18.95			
17	20,000	50,000	35,000	1	34	2.63	89.47	2.20	74.06	2.14	71.93	0	1	0.00	100.00	0.00	13.62	0.00	100.00	0.00	18.39			
18	50,000	100,000	75,000	2	36	5.26	94.74	25.62	99.68	24.88	96.81	0	1	0.00	100.00	0.00	13.62	0.00	100.00	0.00	13.66			
19	100,000	500,000	300,000	1	37	2.63	97.37	1.64	101.32	1.59	98.41	0	1	0.00	100.00	0.00	13.62	0.00	100.00	0.00	13.44			
20	500,000	UP		1	38	2.63	100.00	1.64	102.96	1.59	100.00	0	1	0.00	100.00	0.00	13.62	0.00	100.00	0.00	13.23			
				38					102.96					1					13.62					13.23



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2955 PSYCHIATRIC CLINICS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	5.98	5.98	0.66	0.66	0.19	0.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	16	2.72	8.70	0.56	1.22	0.16	0.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	20	36	10.87	19.57	4.33	5.55	1.23	1.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	17	53	9.24	28.80	11.32	16.87	3.20	4.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	45	98	24.46	53.26	20.97	37.84	5.94	10.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	17	115	9.24	62.50	15.71	53.54	4.45	15.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	21	136	11.41	73.91	35.87	89.41	10.16	25.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	15	151	8.15	82.07	29.15	118.57	8.26	33.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	9	160	4.89	86.96	22.02	140.58	6.24	39.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	3	163	1.63	88.59	15.98	156.56	4.52	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	164	0.54	89.13	0.00	156.56	0.00	44.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	4	168	2.17	91.30	15.29	171.85	4.33	48.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	170	1.09	92.39	8.98	180.83	2.54	51.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	179	4.89	97.28	61.13	241.96	17.31	68.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	180	0.54	97.83	19.15	261.11	5.42	73.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	2	182	1.09	98.91	91.99	353.10	26.05	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	183	0.54	99.46	0.00	353.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	184	0.54	100.00	0.00	353.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	353.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	184	0.00	100.00	0.00	353.10	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				184					353.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 296 MOTOR VEHICLE REPAIR SHOPS SERVICE STATIONS AND POOLS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	9.09	9.09	0.07	0.07	0.12	0.12	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	9.09	18.18	0.26	0.33	0.47	0.59	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	9.09	27.27	0.64	0.98	1.14	1.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	9.09	36.36	0.37	1.34	0.65	2.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	9.09	45.45	1.89	3.23	3.34	5.73	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	9.09	54.55	4.27	7.50	7.57	13.30	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	9.09	63.64	3.04	10.54	5.39	18.68	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	8	9.09	72.73	2.19	12.73	3.88	22.57	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	9	9.09	81.82	5.19	17.91	9.20	31.76	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	10	9.09	90.91	19.89	37.80	35.27	67.03	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	11	9.09	100.00	18.59	56.39	32.97	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	11	0.00	100.00	0.00	56.39	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				11					56.39					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2961 MOTOR VEHICLE REPAIRSHOPS WITH FACILITIES FOR BODY REPAIR

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	362	362	8.37	8.37	118.80	118.80	1.10	1.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	289	651	6.69	15.06	53.74	172.54	0.50	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	405	1,056	9.37	24.43	133.26	305.80	1.23	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	273	1,329	6.32	30.74	142.45	448.25	1.32	4.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	386	1,715	8.93	39.67	301.07	749.32	2.79	6.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	355	2,070	8.21	47.88	320.12	1,069.45	2.96	9.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	316	2,386	7.31	55.19	419.56	1,489.00	3.88	13.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	344	2,730	7.96	63.15	563.69	2,052.70	5.22	19.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	247	2,977	5.71	68.86	519.69	2,572.39	4.81	23.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	180	3,157	4.16	73.03	451.92	3,024.31	4.18	27.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	178	3,335	4.12	77.15	582.00	3,606.30	5.39	33.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	193	3,528	4.46	81.61	792.56	4,398.86	7.33	40.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	135	3,663	3.12	84.73	680.65	5,079.51	6.30	47.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	204	3,867	4.72	89.45	1,217.67	6,297.18	11.27	58.28	1	1	50.00	50.00	23.18	23.18	79.06	79.06	1.90	0.37			
15	7,500	10,000	8,750	108	3,975	2.50	91.95	842.90	7,140.08	7.80	66.08	0	1	0.00	50.00	0.00	23.18	0.00	79.06	0.00	0.32			
16	10,000	20,000	15,000	216	4,191	5.00	96.95	2,140.79	9,280.88	19.81	85.89	0	1	0.00	50.00	0.00	23.18	0.00	79.06	0.00	0.25			
17	20,000	50,000	35,000	74	4,265	1.71	98.66	1,103.10	10,383.97	10.21	96.10	1	2	50.00	100.00	6.14	29.32	20.94	100.00	0.56	0.28			
18	50,000	100,000	75,000	37	4,302	0.86	99.51	357.21	10,741.18	3.31	99.40	0	2	0.00	100.00	0.00	29.32	0.00	100.00	0.00	0.27			
19	100,000	500,000	300,000	17	4,319	0.39	99.91	64.46	10,805.64	0.60	100.00	0	2	0.00	100.00	0.00	29.32	0.00	100.00	0.00	0.27			
20	500,000	UP		4	4,323	0.09	100.00	0.13	10,805.77	0.00	100.00	0	2	0.00	100.00	0.00	29.32	0.00	100.00	0.00	0.27			
				4,323					10,805.77					2					29.32					0.27



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2962 AS ABOVE AND ALSO OPERATING A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	6.67	6.67	0.61	0.61	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	5	8	11.11	17.78	1.46	2.07	1.41	2.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	8	16	17.78	35.56	3.42	5.49	3.32	5.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	19	6.67	42.22	1.31	6.80	1.27	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	2	21	4.44	46.67	2.83	9.63	2.75	9.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	24	6.67	53.33	4.06	13.69	3.94	13.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	2	26	4.44	57.78	4.22	17.92	4.10	17.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	29	6.67	64.44	0.70	18.62	0.68	18.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	31	4.44	68.89	10.72	29.33	10.39	28.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	2	33	4.44	73.33	9.48	38.82	9.19	37.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	36	6.67	80.00	8.22	47.03	7.97	45.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	3	39	6.67	86.67	13.38	60.41	12.97	58.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	3	42	6.67	93.33	4.94	65.36	4.79	63.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	3	45	6.67	100.00	37.79	103.14	36.63	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	45	0.00	100.00	0.00	103.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				45					103.14					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2963 MOTOR VEHICLE SERVICE STATIONS (REFER TO CODE 2961) ONLY

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	56	56	6.76	6.76	13.16	13.16	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	92	148	11.11	17.87	15.20	28.36	0.92	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	64	212	7.73	25.60	18.28	46.64	1.10	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	76	288	9.18	34.78	36.10	82.74	2.18	5.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	82	370	9.90	44.69	52.24	134.99	3.16	8.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	79	449	9.54	54.23	78.06	213.04	4.72	12.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	82	531	9.90	64.13	109.24	322.28	6.60	19.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	80	611	9.66	73.79	148.12	470.40	8.95	28.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	49	660	5.92	79.71	117.87	588.27	7.12	35.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	31	691	3.74	83.45	76.07	664.34	4.60	40.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	706	1.81	85.27	45.11	709.45	2.73	42.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	25	731	3.02	88.29	88.85	798.30	5.37	48.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	21	752	2.54	90.82	85.50	883.80	5.17	53.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	20	772	2.42	93.24	103.94	987.74	6.28	59.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	15	787	1.81	95.05	129.86	1,117.59	7.85	67.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	20	807	2.42	97.46	254.29	1,371.88	15.36	82.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	15	822	1.81	99.28	213.72	1,585.60	12.91	95.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	828	0.72	100.00	69.41	1,655.01	4.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	828	0.00	100.00	0.00	1,655.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	828	0.00	100.00	0.00	1,655.01	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				828					1,655.01					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2964 MOTOR VEHICLE POOLS WITHOUT ANY BODY REPAIR WORK/SERVICE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	167	167	10.83	10.83	52.99	52.99	3.42	3.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	98	265	6.36	17.19	9.67	62.66	0.62	4.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	144	409	9.34	26.52	28.46	91.12	1.84	5.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	123	532	7.98	34.50	36.07	127.19	2.33	8.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	411	943	26.65	61.15	81.87	209.06	5.28	13.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	77	1,020	4.99	66.15	59.96	269.01	3.87	17.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	101	1,121	6.55	72.70	60.88	329.90	3.93	21.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	102	1,223	6.61	79.31	98.14	428.04	6.33	27.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	63	1,286	4.09	83.40	103.90	531.94	6.70	34.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	46	1,332	2.98	86.38	67.88	599.81	4.38	38.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	33	1,365	2.14	88.52	33.47	633.28	2.16	40.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	42	1,407	2.72	91.25	123.37	756.66	7.96	48.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	23	1,430	1.49	92.74	92.14	848.80	5.94	54.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	16	1,446	1.04	93.77	109.82	958.62	7.09	61.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	8	1,454	0.52	94.29	95.37	1,053.99	6.15	68.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	38	1,492	2.46	96.76	162.62	1,216.61	10.49	78.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	41	1,533	2.66	99.42	298.29	1,514.90	19.24	97.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	4	1,537	0.26	99.68	16.63	1,531.53	1.07	98.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	2	1,539	0.13	99.81	6.56	1,538.10	0.42	99.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	1,542	0.19	100.00	11.95	1,550.05	0.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				1,542					1,550.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2965 MOTOR VEHICLE POOLS WITH SERVICE STATION UNDER CODE 2961

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	29	29	3.84	3.84	25.66	25.66	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	52	81	6.88	10.71	6.41	32.07	0.20	0.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	29	110	3.84	14.55	5.01	37.08	0.15	1.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	21	131	2.78	17.33	6.04	43.12	0.19	1.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	30	161	3.97	21.30	15.77	58.90	0.48	1.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	189	3.70	25.00	30.88	89.78	0.95	2.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	44	233	5.82	30.82	51.96	141.74	1.60	4.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	76	309	10.05	40.87	111.57	253.32	3.43	7.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	55	364	7.28	48.15	128.00	381.32	3.94	11.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	35	399	4.63	52.78	95.27	476.59	2.93	14.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	52	451	6.88	59.66	189.50	666.09	5.83	20.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	58	509	7.67	67.33	208.59	874.67	6.41	26.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	29	538	3.84	71.16	150.39	1,025.07	4.62	31.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	63	601	8.33	79.50	445.81	1,470.88	13.71	45.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	629	3.70	83.20	312.29	1,783.17	9.60	54.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	685	7.41	90.61	783.32	2,566.49	24.08	78.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	61	746	8.07	98.68	531.34	3,097.83	16.34	95.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	10	756	1.32	100.00	154.54	3,252.36	4.75	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	756	0.00	100.00	0.00	3,252.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	756	0.00	100.00	0.00	3,252.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				756					3,252.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2966 MOTOR VEHICLE POOLS WITH BODY REPAIRSERVICE UNDER CODE 2961

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	177	177	37.03	37.03	10.53	10.53	0.77	0.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	17	194	3.56	40.59	1.94	12.48	0.14	0.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	21	215	4.39	44.98	6.80	19.27	0.49	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	18	233	3.77	48.74	7.25	26.52	0.53	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	26	259	5.44	54.18	18.34	44.86	1.33	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	39	298	8.16	62.34	34.81	79.67	2.53	5.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	14	312	2.93	65.27	24.00	103.68	1.75	7.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	334	4.60	69.87	29.34	133.01	2.14	9.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	22	356	4.60	74.48	49.68	182.69	3.62	13.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	369	2.72	77.20	40.86	223.56	2.97	16.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	15	384	3.14	80.33	79.62	303.18	5.80	22.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	11	395	2.30	82.64	67.80	370.98	4.94	27.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	412	3.56	86.19	105.14	476.12	7.65	34.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	19	431	3.97	90.17	172.53	648.66	12.56	47.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	9	440	1.88	92.05	90.17	738.82	6.56	53.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	19	459	3.97	96.03	247.40	986.22	18.01	71.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	16	475	3.35	99.37	309.08	1,295.30	22.50	94.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	478	0.63	100.00	78.47	1,373.77	5.71	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	478	0.00	100.00	0.00	1,373.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	478	0.00	100.00	0.00	1,373.77	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				478					1,373.77					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2967 MOTOR VEHICLE POOLS WITH A PETROL/DIESEL FUEL STATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	1.75	1.75	0.03	0.03	0.02	0.02	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	1.75	3.51	0.48	0.51	0.23	0.24	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	1.75	5.26	0.14	0.65	0.07	0.31	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	4	7	7.02	12.28	4.28	4.93	2.03	2.34	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	3	10	5.26	17.54	4.29	9.22	2.04	4.38	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	3	13	5.26	22.81	3.12	12.34	1.48	5.86	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	9	22	15.79	38.60	16.80	29.14	7.98	13.83	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	6	28	10.53	49.12	13.46	42.60	6.39	20.22	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	6	34	10.53	59.65	15.63	58.22	7.42	27.64	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	3	37	5.26	64.91	26.04	84.27	12.37	40.01	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	8	45	14.04	78.95	47.59	131.86	22.60	62.60	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	6	51	10.53	89.47	18.66	150.52	8.86	71.46	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	5	56	8.77	98.25	36.78	187.30	17.46	88.92	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	57	1.75	100.00	23.33	210.63	11.08	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	57	0.00	100.00	0.00	210.63	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	57	0.00	100.00	0.00	210.63	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	57	0.00	100.00	0.00	210.63	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	57	0.00	100.00	0.00	210.63	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	57	0.00	100.00	0.00	210.63	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				57					210.63					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2968 MOTOR VEHICLE POOLS WITH BODY REPAIR WORK & SERVICE STATION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	7	7	15.91	15.91	6.51	6.51	2.38	2.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	8	2.27	18.18	0.26	6.77	0.10	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2	10	4.55	22.73	1.24	8.01	0.45	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	3	13	6.82	29.55	1.82	9.83	0.67	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	14	2.27	31.82	2.28	12.11	0.83	4.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	6	20	13.64	45.45	5.68	17.79	2.08	6.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	6	26	13.64	59.09	15.97	33.76	5.84	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	3	29	6.82	65.91	8.94	42.71	3.27	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	30	2.27	68.18	0.00	42.71	0.00	15.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	31	2.27	70.45	6.86	49.57	2.51	18.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	32	2.27	72.73	12.58	62.15	4.60	22.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	2	34	4.55	77.27	23.17	85.32	8.48	31.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	2	36	4.55	81.82	18.87	104.18	6.90	38.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	37	2.27	84.09	3.40	107.58	1.24	39.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	1	38	2.27	86.36	34.55	142.13	12.64	52.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	3	41	6.82	93.18	61.21	203.34	22.39	74.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	2	43	4.55	97.73	27.26	230.60	9.97	84.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	1	44	2.27	100.00	42.75	273.35	15.64	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	44	0.00	100.00	0.00	273.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	44	0.00	100.00	0.00	273.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				44				273.35				0						0.00				0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2969

RUST PROTECTION / PAINT PROTECTION WORKSHOPS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	4.44	4.44	0.02	0.02	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	2.22	6.67	0.21	0.23	0.12	0.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4	7	8.89	15.56	1.59	1.82	0.89	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	8	2.22	17.78	0.17	2.00	0.10	1.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	10	4.44	22.22	0.76	2.76	0.43	1.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	5	15	11.11	33.33	3.70	6.46	2.08	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	6	21	13.33	46.67	8.02	14.47	4.51	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	23	4.44	51.11	2.46	16.93	1.38	9.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	5	28	11.11	62.22	8.45	25.38	4.76	14.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	2.22	64.44	2.60	27.98	1.46	15.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	3	32	6.67	71.11	23.64	51.62	13.31	29.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	2	34	4.44	75.56	10.14	61.76	5.71	34.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	2.22	77.78	5.50	67.26	3.09	37.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	36	2.22	80.00	6.28	73.54	3.54	41.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	3	39	6.67	86.67	12.50	86.04	7.04	48.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	4	43	8.89	95.56	53.94	139.98	30.36	78.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	2	45	4.44	100.00	37.70	177.69	21.22	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	45	0.00	100.00	0.00	177.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	45	0.00	100.00	0.00	177.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	45	0.00	100.00	0.00	177.69	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				45					177.69					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 297 PRIVATE BUILDINGS

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	6.67	6.67	0.07	0.07	0.16	0.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	6.67	13.33	0.14	0.21	0.32	0.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	6.67	20.00	0.18	0.38	0.41	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	6.67	26.67	0.28	0.67	0.66	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	6.67	33.33	0.58	1.24	1.33	2.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	4	9	26.67	60.00	2.79	4.04	6.45	9.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	10	6.67	66.67	1.50	5.54	3.46	12.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	11	6.67	73.33	2.30	7.83	5.29	18.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	12	6.67	80.00	0.89	8.72	2.06	20.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	13	6.67	86.67	1.85	10.57	4.26	24.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	14	6.67	93.33	15.08	25.65	34.79	59.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	15	6.67	100.00	17.70	43.35	40.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	43.35	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					43.35					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2971

APPARTEMENTS/CONDOMINIUMSOFFICES NOT EXCEEDING 6 STOREYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				PERCENTAGE				
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,751	4,751	7.93	7.93	847.14	847.14	1.00	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5,257	10,008	8.77	16.70	407.73	1,254.87	0.48	1.48	3	3	18.75	18.75	38.78	38.78	9.38	9.38	9.51	3.09			
3	100	200	150	4,709	14,717	7.86	24.56	679.94	1,934.81	0.80	2.28	1	4	6.25	25.00	14.00	52.78	3.39	12.77	2.06	2.73			
4	200	300	250	3,525	18,242	5.88	30.44	818.63	2,753.45	0.96	3.24	0	4	0.00	25.00	0.00	52.78	0.00	12.77	0.00	1.92			
5	300	500	400	6,377	24,619	10.64	41.08	2,420.39	5,173.84	2.85	6.09	1	5	6.25	31.25	140.00	192.78	33.87	46.64	5.78	3.73			
6	500	750	625	6,144	30,763	10.25	51.33	3,326.33	8,500.17	3.91	10.00	2	7	12.50	43.75	4.03	196.81	0.98	47.62	0.12	2.32			
7	750	1,000	875	5,232	35,995	8.73	60.06	3,537.13	12,037.30	4.16	14.16	0	7	0.00	43.75	0.00	196.81	0.00	47.62	0.00	1.63			
8	1,000	1,500	1,250	5,570	41,565	9.29	69.36	5,348.24	17,385.54	6.29	20.45	3	10	18.75	62.50	4.09	200.90	0.99	48.61	0.08	1.16			
9	1,500	2,000	1,750	3,547	45,112	5.92	75.28	4,607.09	21,992.63	5.42	25.87	0	10	0.00	62.50	0.00	200.90	0.00	48.61	0.00	0.91			
10	2,000	2,500	2,250	2,231	47,343	3.72	79.00	3,436.56	25,429.20	4.04	29.91	0	10	0.00	62.50	0.00	200.90	0.00	48.61	0.00	0.79			
11	2,500	3,000	2,750	1,693	49,036	2.83	81.83	3,156.14	28,585.34	3.71	33.63	0	10	0.00	62.50	0.00	200.90	0.00	48.61	0.00	0.70			
12	3,000	4,000	3,500	2,140	51,176	3.57	85.40	5,033.02	33,618.36	5.92	39.55	0	10	0.00	62.50	0.00	200.90	0.00	48.61	0.00	0.60			
13	4,000	5,000	4,500	1,557	52,733	2.60	88.00	4,755.92	38,374.28	5.59	45.14	3	13	18.75	81.25	212.39	413.29	51.39	100.00	4.47	1.08			
14	5,000	7,500	6,250	1,960	54,693	3.27	91.27	7,187.95	45,562.22	8.46	53.60	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.91			
15	7,500	10,000	8,750	1,168	55,861	1.95	93.22	5,769.71	51,331.93	6.79	60.39	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.81			
16	10,000	20,000	15,000	1,771	57,632	2.96	96.17	11,611.73	62,943.66	13.66	74.05	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.66			
17	20,000	50,000	35,000	1,223	58,855	2.04	98.21	11,011.12	73,954.78	12.95	87.00	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.56			
18	50,000	100,000	75,000	407	59,262	0.68	98.89	3,387.75	77,342.53	3.99	90.99	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.53			
19	100,000	500,000	300,000	474	59,736	0.79	99.68	5,172.63	82,515.16	6.09	97.07	0	13	0.00	81.25	0.00	413.29	0.00	100.00	0.00	0.50			
20	500,000	UP		191	59,927	0.32	100.00	2,490.19	85,005.35	2.93	100.00	3	16	18.75	100.00	0.01	413.30	0.00	100.00	0.00	0.49			
				59,927					85,005.35					16					413.30					0.49





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2972

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 6 18 STOREYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	180	180	1.85	1.85	126.99	126.99	1.09	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	160	340	1.65	3.50	7.59	134.58	0.07	1.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	407	747	4.19	7.69	27.04	161.62	0.23	1.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,051	1,798	10.83	18.52	36.65	198.27	0.32	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5,283	7,081	54.41	72.93	103.27	301.54	0.89	2.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	227	7,308	2.34	75.27	159.08	460.61	1.37	3.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	161	7,469	1.66	76.93	73.60	534.21	0.63	4.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	238	7,707	2.45	79.38	161.98	696.19	1.39	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	170	7,877	1.75	81.13	232.19	928.38	2.00	7.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	161	8,038	1.66	82.79	303.26	1,231.64	2.61	10.61	1	1	100.00	100.00	12.45	12.45	100.00	100.00	4.10	1.01			
11	2,500	3,000	2,750	117	8,155	1.21	83.99	212.78	1,444.42	1.83	12.44	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.86			
12	3,000	4,000	3,500	189	8,344	1.95	85.94	468.83	1,913.25	4.04	16.48	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.65			
13	4,000	5,000	4,500	148	8,492	1.52	87.47	452.40	2,365.65	3.90	20.37	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.53			
14	5,000	7,500	6,250	223	8,715	2.30	89.76	930.37	3,296.02	8.01	28.38	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.38			
15	7,500	10,000	8,750	94	8,809	0.97	90.73	386.29	3,682.32	3.33	31.71	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.34			
16	10,000	20,000	15,000	216	9,025	2.22	92.95	1,106.20	4,788.51	9.53	41.24	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.26			
17	20,000	50,000	35,000	254	9,279	2.62	95.57	2,484.24	7,272.76	21.39	62.63	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.17			
18	50,000	100,000	75,000	167	9,446	1.72	97.29	2,014.96	9,287.72	17.35	79.98	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.13			
19	100,000	500,000	300,000	231	9,677	2.38	99.67	1,993.05	11,280.77	17.16	97.14	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.11			
20	500,000	UP		32	9,709	0.33	100.00	331.83	11,612.60	2.86	100.00	0	1	0.00	100.00	0.00	12.45	0.00	100.00	0.00	0.11			
				9,709					11,612.60					1					12.45					0.11



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2973

APPARTEMENTS/CONDOMINIUMSOFFICES EXCEEDING 18 STOREYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	146	146	7.41	7.41	252.51	252.51	5.75	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	145	291	7.36	14.77	13.02	265.54	0.30	6.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	156	447	7.92	22.69	23.58	289.12	0.54	6.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	105	552	5.33	28.02	18.09	307.21	0.41	7.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	196	748	9.95	37.97	55.72	362.94	1.27	8.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	109	857	5.53	43.50	67.66	430.60	1.54	9.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	121	978	6.14	49.64	83.48	514.07	1.90	11.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	143	1,121	7.26	56.90	145.45	659.53	3.31	15.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	125	1,246	6.35	63.25	116.22	775.75	2.65	17.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	65	1,311	3.30	66.55	77.03	852.78	1.75	19.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	41	1,352	2.08	68.63	91.92	944.70	2.09	21.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	63	1,415	3.20	71.83	147.77	1,092.46	3.37	24.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	63	1,478	3.20	75.03	233.54	1,326.00	5.32	30.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	61	1,539	3.10	78.12	226.43	1,552.44	5.16	35.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	28	1,567	1.42	79.54	177.46	1,729.89	4.04	39.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	45	1,612	2.28	81.83	320.67	2,050.56	7.30	46.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	59	1,671	2.99	84.82	621.25	2,671.81	14.15	60.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	49	1,720	2.49	87.31	295.85	2,967.67	6.74	67.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	196	1,916	9.95	97.26	1,342.86	4,310.53	30.59	98.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		54	1,970	2.74	100.00	79.63	4,390.16	1.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,970					4,390.16					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2974 CONVENTION HALLS AND OTHER MULTI PURPOSE BUILDINGS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	27	27	4.65	4.65	21.72	21.72	1.30	1.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	5	32	0.86	5.51	0.14	21.86	0.01	1.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	30	62	5.16	10.67	5.04	26.91	0.30	1.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	34	96	5.85	16.52	7.39	34.30	0.44	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	40	136	6.88	23.41	15.13	49.43	0.91	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	36	172	6.20	29.60	18.19	67.62	1.09	4.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	29	201	4.99	34.60	19.71	87.33	1.18	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	29	230	4.99	39.59	24.07	111.41	1.44	6.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	27	257	4.65	44.23	31.16	142.56	1.86	8.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	267	1.72	45.96	21.85	164.42	1.31	9.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	19	286	3.27	49.23	34.51	198.93	2.07	11.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	19	305	3.27	52.50	47.50	246.43	2.84	14.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	17	322	2.93	55.42	50.77	297.20	3.04	17.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	36	358	6.20	61.62	146.07	443.27	8.74	26.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	375	2.93	64.54	97.19	540.46	5.82	32.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	56	431	9.64	74.18	509.26	1,049.72	30.48	62.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	49	480	8.43	82.62	360.29	1,410.01	21.57	84.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	26	506	4.48	87.09	69.17	1,479.18	4.14	88.54	1	1	100.00	100.00	1.14	1.14	100.00	100.00	1.65	0.08			
19	100,000	500,000	300,000	49	555	8.43	95.52	103.06	1,582.24	6.17	94.71	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0.00	0.07			
20	500,000	UP		26	581	4.48	100.00	88.31	1,670.55	5.29	100.00	0	1	0.00	100.00	0.00	1.14	0.00	100.00	0.00	0.07			
				581					1,670.55					1					1.14					0.07



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2975 EXCEEDING 24 STOREYS ABOVE GROUND

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	169	169	3.72	3.72	144.86	144.86	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	272	441	5.99	9.71	24.66	169.52	0.25	1.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	396	837	8.72	18.44	63.27	232.79	0.63	2.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	308	1,145	6.78	25.22	117.45	350.24	1.18	3.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	522	1,667	11.50	36.72	202.79	553.03	2.03	5.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	376	2,043	8.28	45.00	206.87	759.90	2.07	7.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	325	2,368	7.16	52.16	221.19	981.09	2.21	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	364	2,732	8.02	60.18	376.49	1,357.58	3.77	13.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	190	2,922	4.19	64.36	287.08	1,644.66	2.87	16.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	106	3,028	2.33	66.70	156.88	1,801.54	1.57	18.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	107	3,135	2.36	69.05	214.61	2,016.15	2.15	20.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	148	3,283	3.26	72.31	409.65	2,425.80	4.10	24.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	81	3,364	1.78	74.10	222.94	2,648.74	2.23	26.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	197	3,561	4.34	78.44	789.97	3,438.72	7.91	34.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	102	3,663	2.25	80.68	527.27	3,965.99	5.28	39.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	149	3,812	3.28	83.96	1,673.00	5,639.00	16.75	56.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	115	3,927	2.53	86.50	1,269.97	6,908.97	12.72	69.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	66	3,993	1.45	87.95	672.04	7,581.01	6.73	75.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	256	4,249	5.64	93.59	1,669.00	9,250.01	16.71	92.62	1	1	20.00	20.00	0.38	0.38	94.43	94.43	0.02	0.00			
20	500,000	<b>UP</b>		291	4,540	6.41	100.00	736.86	9,986.87	7.38	100.00	4	5	80.00	100.00	0.02	0.40	5.57	100.00	0.00	0.00			
				4,540					9,986.87					5					0.40					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2976

DWELLING HOUSES NOT CLASSIFIED AS SHOP HOUSES / 3 STOREYS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	35,068	35,068	7.53	7.53	4,531.22	4,531.22	2.31	2.31	10	10	10.64	10.64	11.47	11.47	0.95	0.95	0.25	0.25			
2	50	100	75	71,457	106,525	15.35	22.88	7,454.97	11,986.19	3.80	6.11	1	11	1.06	11.70	0.00	11.47	0.00	0.95	0.00	0.10			
3	100	200	150	107,590	214,115	23.11	45.99	28,222.91	40,209.11	14.38	20.48	4	15	4.26	15.96	73.14	84.61	6.08	7.03	0.26	0.21			
4	200	300	250	52,412	266,527	11.26	57.25	13,340.13	53,549.24	6.80	27.28	18	33	19.15	35.11	173.31	257.92	14.41	21.44	1.30	0.48			
5	300	500	400	63,603	330,130	13.66	70.91	20,220.61	73,769.85	10.30	37.58	12	45	12.77	47.87	161.73	419.65	13.44	34.88	0.80	0.57			
6	500	750	625	37,404	367,534	8.03	78.94	14,380.16	88,150.01	7.33	44.91	10	55	10.64	58.51	64.17	483.82	5.33	40.22	0.45	0.55			
7	750	1,000	875	28,414	395,948	6.10	85.04	13,434.49	101,584.50	6.84	51.75	11	66	11.70	70.21	188.45	672.27	15.66	55.88	1.40	0.66			
8	1,000	1,500	1,250	23,972	419,920	5.15	90.19	16,303.43	117,887.93	8.31	60.06	8	74	8.51	78.72	66.40	738.67	5.52	61.40	0.41	0.63			
9	1,500	2,000	1,750	13,317	433,237	2.86	93.05	12,651.25	130,539.18	6.45	66.50	6	80	6.38	85.11	289.72	1,028.39	24.08	85.48	2.29	0.79			
10	2,000	2,500	2,250	7,127	440,364	1.53	94.58	8,161.19	138,700.37	4.16	70.66	1	81	1.06	86.17	0.00	1,028.39	0.00	85.48	0.00	0.74			
11	2,500	3,000	2,750	5,020	445,384	1.08	95.66	7,011.79	145,712.15	3.57	74.23	0	81	0.00	86.17	0.00	1,028.39	0.00	85.48	0.00	0.71			
12	3,000	4,000	3,500	5,731	451,115	1.23	96.89	8,944.43	154,656.58	4.56	78.79	2	83	2.13	88.30	16.72	1,045.11	1.39	86.87	0.19	0.68			
13	4,000	5,000	4,500	3,010	454,125	0.65	97.54	6,255.60	160,912.19	3.19	81.98	2	85	2.13	90.43	22.77	1,067.88	1.89	88.77	0.36	0.66			
14	5,000	7,500	6,250	3,577	457,702	0.77	98.31	8,566.01	169,478.20	4.36	86.34	2	87	2.13	92.55	133.79	1,201.66	11.12	99.89	1.56	0.71			
15	7,500	10,000	8,750	1,898	459,600	0.41	98.71	6,678.28	176,156.47	3.40	89.74	0	87	0.00	92.55	0.00	1,201.66	0.00	99.89	0.00	0.68			
16	10,000	20,000	15,000	2,899	462,499	0.62	99.34	8,380.23	184,536.71	4.27	94.01	2	89	2.13	94.68	0.00	1,201.66	0.00	99.89	0.00	0.65			
17	20,000	50,000	35,000	2,039	464,538	0.44	99.77	4,699.38	189,236.09	2.39	96.40	0	89	0.00	94.68	0.00	1,201.66	0.00	99.89	0.00	0.64			
18	50,000	100,000	75,000	571	465,109	0.12	99.90	476.47	189,712.55	0.24	96.65	0	89	0.00	94.68	0.00	1,201.66	0.00	99.89	0.00	0.63			
19	100,000	500,000	300,000	380	465,489	0.08	99.98	1,916.37	191,628.92	0.98	97.62	5	94	5.32	100.00	1.36	1,203.02	0.11	100.00	0.07	0.63			
20	500,000	UP		100	465,589	0.02	100.00	4,663.97	196,292.89	2.38	100.00	0	94	0.00	100.00	0.00	1,203.02	0.00	100.00	0.00	0.61			
				465,589					196,292.89					94					1,203.02					0.61



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29761 DWELLING HOUSE FOR

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	438	438	3.57	3.57	76.14	76.14	0.84	0.84	1	1	25.00	25.00	16.25	16.25	17.19	17.19	21.34	21.34			
2	50	100	75	706	1,144	5.75	9.32	67.14	143.29	0.74	1.58	0	1	0.00	25.00	0.00	16.25	0.00	17.19	0.00	11.34			
3	100	200	150	1,733	2,877	14.13	23.45	312.17	455.46	3.44	5.02	0	1	0.00	25.00	0.00	16.25	0.00	17.19	0.00	3.57			
4	200	300	250	1,549	4,426	12.63	36.07	386.69	842.15	4.27	9.29	0	1	0.00	25.00	0.00	16.25	0.00	17.19	0.00	1.93			
5	300	500	400	2,204	6,630	17.96	54.04	873.63	1,715.78	9.64	18.92	0	1	0.00	25.00	0.00	16.25	0.00	17.19	0.00	0.95			
6	500	750	625	1,439	8,069	11.73	65.77	816.76	2,532.54	9.01	27.93	1	2	25.00	50.00	31.02	47.27	32.82	50.02	3.80	1.87			
7	750	1,000	875	1,212	9,281	9.88	75.65	907.14	3,439.68	10.01	37.94	0	2	0.00	50.00	0.00	47.27	0.00	50.02	0.00	1.37			
8	1,000	1,500	1,250	970	10,251	7.91	83.55	979.65	4,419.32	10.81	48.74	1	3	25.00	75.00	47.24	94.51	49.98	100.00	4.82	2.14			
9	1,500	2,000	1,750	598	10,849	4.87	88.43	823.12	5,242.44	9.08	57.82	0	3	0.00	75.00	0.00	94.51	0.00	100.00	0.00	1.80			
10	2,000	2,500	2,250	311	11,160	2.53	90.96	527.25	5,769.69	5.82	63.64	1	4	25.00	100.00	0.00	94.51	0.00	100.00	0.00	1.64			
11	2,500	3,000	2,750	225	11,385	1.83	92.79	477.64	6,247.33	5.27	68.91	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.51			
12	3,000	4,000	3,500	310	11,695	2.53	95.32	775.12	7,022.45	8.55	77.45	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.35			
13	4,000	5,000	4,500	160	11,855	1.30	96.63	443.97	7,466.41	4.90	82.35	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.27			
14	5,000	7,500	6,250	149	12,004	1.21	97.84	482.58	7,949.00	5.32	87.67	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.19			
15	7,500	10,000	8,750	102	12,106	0.83	98.67	553.73	8,502.73	6.11	93.78	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.11			
16	10,000	20,000	15,000	87	12,193	0.71	99.38	365.09	8,867.81	4.03	97.81	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.07			
17	20,000	50,000	35,000	50	12,243	0.41	99.79	175.49	9,043.31	1.94	99.74	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.05			
18	50,000	100,000	75,000	17	12,260	0.14	99.93	22.64	9,065.94	0.25	99.99	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.04			
19	100,000	500,000	300,000	8	12,268	0.07	99.99	3.71	9,062.23	0.04	99.95	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.04			
20	500,000	UP		1	12,269	0.01	100.00	4.29	9,066.52	0.05	100.00	0	4	0.00	100.00	0.00	94.51	0.00	100.00	0.00	1.04			
				12,269					9,066.52					4					94.51					1.04



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2977

DWELLING HOUSES BUILDINGS FLOATING ON THE RIVER/SEA SHORE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	72	72	39.13	39.13	27.35	27.35	23.29	23.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	60	132	32.61	71.74	41.52	68.86	35.35	58.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	24	156	13.04	84.78	13.27	82.14	11.30	69.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	8	164	4.35	89.13	3.71	85.85	3.16	73.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	170	3.26	92.39	7.34	93.19	6.25	79.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	172	1.09	93.48	1.40	94.59	1.19	80.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	5	177	2.72	96.20	4.45	99.04	3.78	84.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	180	1.63	97.83	3.99	103.02	3.40	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	181	0.54	98.37	0.00	103.02	0.00	87.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	182	0.54	98.91	6.81	109.84	5.80	93.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	183	0.54	99.46	0.00	109.84	0.00	93.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	184	0.54	100.00	7.61	117.45	6.48	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	184	0.00	100.00	0.00	117.45	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				184					117.45					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2978

INDEPENDENT ANALYTICAL LABORATORIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	2.04	2.04	54.67	54.67	1.62	1.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	19	36	2.28	4.32	3.16	57.84	0.09	1.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	28	64	3.36	7.67	4.96	62.80	0.15	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	23	87	2.76	10.43	7.50	70.30	0.22	2.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	55	142	6.59	17.03	24.89	95.19	0.74	2.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	65	207	7.79	24.82	100.03	195.22	2.96	5.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	63	270	7.55	32.37	60.94	256.16	1.80	7.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	81	351	9.71	42.09	129.26	385.42	3.83	11.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	56	407	6.71	48.80	93.59	479.01	2.77	14.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	46	453	5.52	54.32	103.48	582.50	3.06	17.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	507	6.47	60.79	126.68	709.17	3.75	20.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	52	559	6.24	67.03	156.18	865.35	4.62	25.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	56	615	6.71	73.74	241.39	1,106.74	7.14	32.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	54	669	6.47	80.22	312.88	1,419.62	9.26	42.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	45	714	5.40	85.61	423.91	1,843.53	12.55	54.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	73	787	8.75	94.36	961.24	2,804.77	28.45	83.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	825	4.56	98.92	340.86	3,145.63	10.09	93.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	3	828	0.36	99.28	80.50	3,226.14	2.38	95.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	6	834	0.72	100.00	152.46	3,378.60	4.51	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	834	0.00	100.00	0.00	3,378.60	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				834					3,378.60					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 298 PROPERTY OF PUBLIC BODIES

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	100.00	100.00	16.90	16.90	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	16.90	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					16.90					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2981 PUBLIC BUILDINGS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	134	134	26.69	26.69	1.73	1.73	0.37	0.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	74	208	14.74	41.43	4.13	5.86	0.89	1.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	11	219	2.19	43.63	1.56	7.42	0.34	1.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	10	229	1.99	45.62	1.56	8.98	0.34	1.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	258	5.78	51.39	11.13	20.11	2.40	4.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	28	286	5.58	56.97	13.65	33.77	2.94	7.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	17	303	3.39	60.36	15.39	49.15	3.31	10.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	14	317	2.79	63.15	22.46	71.61	4.83	15.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	23	340	4.58	67.73	23.42	95.03	5.04	20.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	13	353	2.59	70.32	15.16	110.19	3.26	23.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	10	363	1.99	72.31	21.19	131.38	4.56	28.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	18	381	3.59	75.90	27.09	158.48	5.83	34.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	10	391	1.99	77.89	37.70	196.17	8.11	42.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	17	408	3.39	81.27	22.41	218.58	4.82	47.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	7	415	1.39	82.67	36.46	255.05	7.85	54.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	21	436	4.18	86.85	125.98	381.03	27.12	82.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	38	474	7.57	94.42	47.61	428.64	10.25	92.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	4	478	0.80	95.22	5.13	433.77	1.11	93.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	17	495	3.39	98.61	16.42	450.19	3.53	96.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		7	502	1.39	100.00	14.36	464.55	3.09	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				502					464.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2982 POLICE BARRACKS AND POLICE STATIONS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	13	13	61.90	61.90	0.40	0.40	8.34	8.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4	17	19.05	80.95	0.23	0.63	4.79	13.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	18	4.76	85.71	0.53	1.17	11.04	24.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	19	4.76	90.48	0.17	1.34	3.58	27.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	20	4.76	95.24	0.17	1.51	3.46	31.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	21	4.76	100.00	3.32	4.82	68.78	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	4.82	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					4.82					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 29831 MILITARY BARRACKS : WITHOUT FAMILY ACCOMODATION

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2984 OTHERS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	2	2	0.32	0.32	0.21	0.21	0.05	0.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	601	603	96.62	96.95	69.06	69.26	18.25	18.31	1	1	100.00	100.00	3.47	3.47	100.00	100.00	5.02	5.01
3	100	200	150	3	606	0.48	97.43	2.63	71.89	0.70	19.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	4.82
4	200	300	250	6	612	0.96	98.39	7.10	78.99	1.88	20.88	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	4.39
5	300	500	400	1	613	0.16	98.55	8.81	87.80	2.33	23.21	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	3.95
6	500	750	625	1	614	0.16	98.71	3.56	91.36	0.94	24.15	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	3.79
7	750	1,000	875	1	615	0.16	98.87	6.85	98.21	1.81	25.96	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	3.53
8	1,000	1,500	1,250	1	616	0.16	99.04	176.24	274.46	46.58	72.54	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	1.26
9	1,500	2,000	1,750	1	617	0.16	99.20	15.16	289.62	4.01	76.54	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	1.20
10	2,000	2,500	2,250	1	618	0.16	99.36	10.57	300.19	2.79	79.34	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	1.15
11	2,500	3,000	2,750	1	619	0.16	99.52	3.84	304.03	1.02	80.36	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	1.14
12	3,000	4,000	3,500	1	620	0.16	99.68	9.56	313.60	2.53	82.88	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	1.11
13	4,000	5,000	4,500	1	621	0.16	99.84	64.09	377.68	16.94	99.82	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
14	5,000	7,500	6,250	1	622	0.16	100.00	0.68	378.36	0.18	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
15	7,500	10,000	8,750	0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
16	10,000	20,000	15,000	0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
17	20,000	50,000	35,000	0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
18	50,000	100,000	75,000	0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
19	100,000	500,000	300,000	0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
20	500,000	UP		0	622	0.00	100.00	0.00	378.36	0.00	100.00	0	1	0.00	100.00	0.00	3.47	0.00	100.00	0.00	0.92
				622				378.36				1				3.47				0.92	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 2991 BUILDINGS IN COURSE OF CONSTRUCTION

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	41	41	9.19	9.19	8.72	8.72	0.76	0.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	21	62	4.71	13.90	2.84	11.56	0.25	1.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	27	89	6.05	19.96	7.99	19.55	0.69	1.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	51	140	11.43	31.39	11.52	31.07	1.00	2.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	62	202	13.90	45.29	15.82	46.89	1.37	4.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	24	226	5.38	50.67	18.29	65.17	1.58	5.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	19	245	4.26	54.93	15.54	80.72	1.35	6.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	17	262	3.81	58.74	33.77	114.49	2.92	9.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	16	278	3.59	62.33	80.81	195.30	7.00	16.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	10	288	2.24	64.57	14.82	210.12	1.28	18.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	11	299	2.47	67.04	22.09	232.20	1.91	20.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	13	312	2.91	69.96	42.10	274.31	3.64	23.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	22	334	4.93	74.89	51.77	326.08	4.48	28.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	8	342	1.79	76.68	30.21	356.29	2.61	30.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	19	361	4.26	80.94	111.01	467.29	9.61	40.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	27	388	6.05	87.00	170.36	637.66	14.75	55.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	28	416	6.28	93.27	288.74	926.39	24.99	80.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	6	422	1.35	94.62	42.58	968.97	3.69	83.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	21	443	4.71	99.33	144.06	1,113.03	12.47	96.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	446	0.67	100.00	42.18	1,155.21	3.65	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				446					1,155.21					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 2992 RENTS

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	11	11	34.38	34.38	0.61	0.61	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	8	19	25.00	59.38	1.70	2.31	2.41	3.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	21	6.25	65.63	0.69	3.00	0.99	4.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	22	3.13	68.75	0.81	3.81	1.15	5.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2	24	6.25	75.00	0.23	4.04	0.33	5.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	25	3.13	78.13	0.26	4.31	0.38	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	26	3.13	81.25	7.29	11.59	10.37	16.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	27	3.13	84.38	4.13	15.72	5.87	22.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	28	3.13	87.50	11.51	27.23	16.38	38.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	29	3.13	90.63	6.90	34.13	9.82	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	30	3.13	93.75	0.00	34.13	0.00	48.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	31	3.13	96.88	13.10	47.24	18.65	67.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	32	3.13	100.00	23.03	70.27	32.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	32	0.00	100.00	0.00	70.27	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				32					70.27					0					0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 300 KINA

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	50.00	50.00	8.66	8.66	22.81	22.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	29.29	37.95	77.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	37.95	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					37.95					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3000 KINA

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	50.00	50.00	0.24	0.24	22.81	22.81	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	50.00	100.00	0.81	1.05	77.19	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	2	0.00	100.00	0.00	1.05	0.00	100.00	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				2					1.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 301 COKLAT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3	3	12.00	12.00	1.23	1.23	2.79	2.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	4	7	16.00	28.00	1.90	3.13	4.32	7.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	4	11	16.00	44.00	4.02	7.15	9.12	16.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	6	17	24.00	68.00	9.73	16.89	22.10	38.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	6	23	24.00	92.00	18.53	35.42	42.07	80.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	2	25	8.00	100.00	8.63	44.05	19.59	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	25	0.00	100.00	0.00	44.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				25					44.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3031 RUMAH PENGERINGAN

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	8	8	22.86	22.86	1.60	1.60	1.77	1.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	9	2.86	25.71	1.21	2.81	1.33	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	5	14	14.29	40.00	2.95	5.75	3.26	6.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	16	5.71	45.71	1.18	6.94	1.31	7.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	6	22	17.14	62.86	4.75	11.69	5.25	12.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2	24	5.71	68.57	2.49	14.17	2.75	15.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	3	27	8.57	77.14	5.81	19.98	6.42	22.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	3	30	8.57	85.71	9.71	29.69	10.73	32.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	31	2.86	88.57	6.04	35.73	6.68	39.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	32	2.86	91.43	2.02	37.75	2.23	41.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	33	2.86	94.29	20.25	58.00	22.38	64.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	34	2.86	97.14	23.04	81.04	25.46	89.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	35	2.86	100.00	9.43	90.48	10.43	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	35	0.00	100.00	0.00	90.48	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				35					90.48					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3032 DENGAN RUMAH PENERINGAN

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	16.67	16.67	3.35	3.35	27.51	27.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	5	6	83.33	100.00	8.82	12.17	72.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	6	0.00	100.00	0.00	12.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				6					12.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 304 TEH

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	0.76	0.76	0.07	0.07	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	1	2	0.76	1.53	0.18	0.25	0.03	0.04	0.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	2	4	1.53	3.05	0.30	0.55	0.05	0.08	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	1	5	0.76	3.82	0.62	1.17	0.09	0.18	0.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	1	6	0.76	4.58	0.52	1.69	0.08	0.26	0.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	1	7	0.76	5.34	2.21	3.90	0.34	0.60	0.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	1	8	0.76	6.11	1.86	5.75	0.28	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	3	11	2.29	8.40	2.67	8.42	0.41	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	1	12	0.76	9.16	3.00	11.42	0.46	1.75	1.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	5	17	3.82	12.98	9.34	20.75	1.43	3.18	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	6	23	4.58	17.56	13.88	34.63	2.12	5.30	5.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	6	29	4.58	22.14	16.71	51.34	2.56	7.85	7.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	59	88	45.04	67.18	233.42	284.75	35.71	43.57	43.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	16	104	12.21	79.39	94.42	379.17	14.45	58.01	58.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	13	117	9.92	89.31	101.11	480.28	15.47	73.48	73.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	10	127	7.63	96.95	104.19	584.47	15.94	89.43	89.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	1	128	0.76	97.71	28.80	613.27	4.41	93.83	93.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	3	131	2.29	100.00	40.31	653.58	6.17	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		0	131	0.00	100.00	0.00	653.58	0.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				131					653.58					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3040 TEH

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	5.00	5.00	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	5.00	10.00	0.01	0.01	0.01	0.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	5.00	15.00	0.07	0.09	0.06	0.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	5.00	20.00	0.04	0.13	0.04	0.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	5.00	25.00	0.23	0.36	0.21	0.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	5.00	30.00	3.06	3.42	2.77	3.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	5.00	35.00	2.65	6.07	2.40	5.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	5.00	40.00	5.26	11.33	4.76	10.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	5.00	45.00	6.06	17.39	5.49	15.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	5.00	50.00	12.66	30.05	11.47	27.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	5.00	55.00	14.59	44.64	13.23	40.46	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	12	5.00	60.00	14.81	59.46	13.42	53.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	13	5.00	65.00	12.85	72.30	11.64	65.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	14	5.00	70.00	15.44	87.74	13.99	79.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	15	5.00	75.00	17.81	105.55	16.14	95.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	4	19	20.00	95.00	2.57	108.12	2.33	97.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	1	20	5.00	100.00	2.22	110.34	2.01	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	20	0.00	100.00	0.00	110.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	20	0.00	100.00	0.00	110.34	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				20					110.34					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 305 MINYAK SEREH

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	12.50	12.50	10.64	10.64	15.57	15.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	12.50	25.00	1.77	12.41	2.59	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	12.50	37.50	2.27	14.67	3.32	21.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	12.50	50.00	13.60	28.27	19.90	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	12.50	62.50	2.35	30.62	3.45	44.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	12.50	75.00	14.12	44.75	20.68	65.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	12.50	87.50	3.37	48.11	4.93	70.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	12.50	100.00	20.20	68.31	29.57	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	8	0.00	100.00	0.00	68.31	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
					8			68.31				0				0.00				0.00	



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3050 MINYAK SEREH

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	25.00	25.00	5.32	5.32	18.16	18.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	25.00	50.00	6.80	12.12	23.22	41.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	25.00	75.00	7.06	19.18	24.12	65.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	25.00	100.00	10.10	29.28	34.49	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	4	0.00	100.00	0.00	29.28	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4					29.28					0					0.00					0.00





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

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3071

BILA TIDAK DILAKUKAN EKSTRAKSI MINYAK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	17	17	47.22	47.22	1.36	1.36	1.17	1.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	2	19	5.56	52.78	0.26	1.62	0.23	1.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	3	22	8.33	61.11	3.36	4.98	2.89	4.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	23	2.78	63.89	0.55	5.53	0.48	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	24	2.78	66.67	0.54	6.08	0.47	5.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	25	2.78	69.44	0.55	6.62	0.47	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	4	29	11.11	80.56	10.26	16.89	8.83	14.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	30	2.78	83.33	4.82	21.71	4.14	18.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	2	32	5.56	88.89	11.45	33.15	9.85	28.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	3	35	8.33	97.22	6.57	39.73	5.66	34.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	36	2.78	100.00	76.49	116.22	65.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	36	0.00	100.00	0.00	116.22	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				36					116.22					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 308 GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	100.00	100.00	0.14	0.14	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	0.14	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					0.14					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3080 KARET (GUTTA PERCHA)

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	1	1	5.56	5.56	0.06	0.06	0.52	0.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	2	5.56	11.11	0.03	0.08	0.23	0.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	3	5.56	16.67	0.06	0.14	0.54	1.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	4	5.56	22.22	0.11	0.26	1.01	2.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	5	5.56	27.78	0.05	0.30	0.43	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	6	5.56	33.33	0.07	0.37	0.59	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	7	5.56	38.89	0.07	0.44	0.60	3.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	8	5.56	44.44	0.17	0.61	1.54	5.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	5.56	50.00	0.09	0.70	0.80	6.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	5.56	55.56	0.21	0.91	1.90	8.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	12	11.11	66.67	0.38	1.29	3.37	11.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	5.56	72.22	0.24	1.53	2.15	13.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	5.56	77.78	0.61	2.14	5.48	19.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	5.56	83.33	2.72	4.86	24.29	43.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	16	5.56	88.89	4.61	9.48	41.23	84.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	17	5.56	94.44	0.86	10.33	7.67	92.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	18	5.56	100.00	0.86	11.19	7.67	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	18	0.00	100.00	0.00	11.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	18	0.00	100.00	0.00	11.19	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	18	0.00	100.00	0.00	0.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				18					11.19					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3081 SEMUA GEDUNG TIDAK TERMASUK RUMAH ASAP

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	9.52	9.52	3.66	3.66	0.40	0.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3	23	1.43	10.95	0.87	4.53	0.09	0.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	25	0.95	11.90	1.52	6.05	0.17	0.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4	29	1.90	13.81	2.56	8.61	0.28	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	13	42	6.19	20.00	12.91	21.52	1.40	2.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	10	52	4.76	24.76	12.32	33.84	1.34	3.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	65	6.19	30.95	18.33	52.16	1.99	5.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	31	96	14.76	45.71	53.56	105.73	5.81	11.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	20	116	9.52	55.24	40.33	146.06	4.38	15.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	9	125	4.29	59.52	23.00	169.06	2.50	18.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	133	3.81	63.33	28.79	197.85	3.12	21.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	6	139	2.86	66.19	36.85	234.70	4.00	25.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	14	153	6.67	72.86	75.96	310.65	8.24	33.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	27	180	12.86	85.71	166.45	477.10	18.06	51.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	197	8.10	93.81	160.89	637.99	17.46	69.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	13	210	6.19	100.00	283.60	921.59	30.77	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	210	0.00	100.00	0.00	921.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	210	0.00	100.00	0.00	921.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	210	0.00	100.00	0.00	921.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	210	0.00	100.00	0.00	921.59	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				210					921.59					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 3082 RUMAH ASAP DI PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	5.08	5.08	0.96	0.96	0.11	0.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	1.69	6.78	0.91	1.87	0.10	0.21	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	16	24	13.56	20.34	14.47	16.34	1.62	1.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	25	0.85	21.19	2.00	18.35	0.22	2.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	30	4.24	25.42	10.89	29.24	1.22	3.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	3	33	2.54	27.97	11.30	40.54	1.26	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	34	0.85	28.81	9.75	50.29	1.09	5.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	12	46	10.17	38.98	35.19	85.48	3.93	9.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	65	16.10	55.08	93.30	178.79	10.42	19.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	18	83	15.25	70.34	119.48	298.26	13.35	33.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	8	91	6.78	77.12	49.56	347.82	5.54	38.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	92	0.85	77.97	0.19	348.01	0.02	38.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	3	95	2.54	80.51	5.78	353.78	0.65	39.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	7	102	5.93	86.44	31.40	385.18	3.51	43.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	10	112	8.47	94.92	284.94	670.13	31.84	74.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	6	118	5.08	100.00	224.92	895.05	25.13	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	118	0.00	100.00	0.00	895.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	118	0.00	100.00	0.00	895.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	118	0.00	100.00	0.00	895.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	118	0.00	100.00	0.00	895.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				118					895.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 309 GULA BIBIT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	7.14	7.14	1.59	1.59	3.06	3.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	7.14	14.29	0.09	1.69	0.18	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	7.14	21.43	0.12	1.81	0.24	3.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	7.14	28.57	2.10	3.91	4.04	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	7.14	35.71	0.16	4.07	0.31	7.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	7.14	42.86	2.72	6.79	5.22	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	8	14.29	57.14	3.49	10.28	6.71	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	9	7.14	64.29	10.33	20.62	19.85	39.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	10	7.14	71.43	0.61	21.22	1.17	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	11	7.14	78.57	12.99	34.21	24.95	65.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	12	7.14	85.71	0.76	34.97	1.47	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	13	7.14	92.86	16.13	51.10	30.99	98.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	7.14	100.00	0.95	52.05	1.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	14	0.00	100.00	0.00	52.05	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				14					52.05					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3090 GULA BIBIT GEDUNG DAN ISINYA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	14.29	14.29	0.09	0.09	3.24	3.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	14.29	28.57	0.12	0.22	4.28	7.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	14.29	42.86	0.16	0.38	5.53	13.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	4	14.29	57.14	0.19	0.57	6.71	19.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	5	14.29	71.43	0.61	1.18	21.01	40.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	6	14.29	85.71	0.76	1.94	26.42	67.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	7	14.29	100.00	0.95	2.89	32.81	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	7	0.00	100.00	0.00	2.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				7					2.89					0					0.00					0.00



IndonesiaRe

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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 310

PERKEBUNAN SERAT,SERAT CAMPURAN DAN KAPOK YANG BELUM TERPROS

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	25	25	46.30	46.30	9.42	9.42	24.72	24.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	24	49	44.44	90.74	14.10	23.52	37.01	61.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	51	3.70	94.44	1.94	25.45	5.09	66.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	52	1.85	96.30	3.34	28.79	8.77	75.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	53	1.85	98.15	9.30	38.09	24.41	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	54	1.85	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	54	0.00	100.00	0.00	38.09	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				54					38.09					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3100

PERKEBUNAN SERATSERAT CAMPURAN DAN KAPOK

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO						
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE												
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM					
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
2	50	100	75	1	1	100.00	100.00	31.00	31.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1					31.00					0					0.00					0.00		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 311 PABRIK TAPIOKA DI

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	1	1	33.33	33.33	1.03	1.03	1.45	1.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	2	33.33	66.67	18.32	19.35	25.85	27.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	3	33.33	100.00	51.54	70.89	72.70	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	3	0.00	100.00	0.00	70.89	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				3					70.89					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 312 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	9.52	9.52	91.19	91.19	16.67	16.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	3	4.76	14.29	3.02	94.21	0.55	17.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	4	4.76	19.05	13.01	107.22	2.38	19.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	5	4.76	23.81	2.17	109.39	0.40	19.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	6	4.76	28.57	4.56	113.95	0.83	20.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	7	4.76	33.33	27.36	141.31	5.00	25.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	8	4.76	38.10	27.79	169.10	5.08	30.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	9	4.76	42.86	4.63	173.73	0.85	31.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	10	4.76	47.62	29.62	203.35	5.41	37.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	11	4.76	52.38	4.94	208.29	0.90	38.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	12	4.76	57.14	5.97	214.26	1.09	39.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	13	4.76	61.90	35.82	250.08	6.55	45.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	14	4.76	66.67	5.98	256.06	1.09	46.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	15	4.76	71.43	35.89	291.95	6.56	53.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	2	17	9.52	80.95	47.66	339.61	8.71	62.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	3	20	14.29	95.24	162.26	501.87	29.65	91.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	21	4.76	100.00	45.30	547.17	8.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	21	0.00	100.00	0.00	547.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	21	0.00	100.00	0.00	547.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	21	0.00	100.00	0.00	547.17	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				21					547.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3120 DAMAR DAN TERPENTIN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE									
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	11.11	11.11	6.51	6.51	4.48	4.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	11.11	22.22	13.68	20.19	9.42	13.89	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	11.11	33.33	13.89	34.08	9.56	23.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	11.11	44.44	14.81	48.89	10.19	33.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	1	5	11.11	55.56	17.91	66.80	12.33	45.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	1	6	11.11	66.67	17.95	84.75	12.35	58.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	1	7	11.11	77.78	20.42	105.17	14.06	72.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	1	8	11.11	88.89	25.03	130.20	17.23	89.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	1	9	11.11	100.00	15.10	145.30	10.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	9	0.00	100.00	0.00	145.30	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				9				145.30				0				0.00						0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 313 CENGKEH DAN REMPAH

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1	1	33.33	33.33	0.32	0.32	37.17	37.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	3	66.67	100.00	0.54	0.85	62.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3	0.00	100.00	0.00	0.85	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3					0.85					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 314 PADI, TANPA Pengerjaan

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	50.00	50.00	0.47	0.47	13.94	13.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	25.00	75.00	1.34	1.81	39.89	53.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	25.00	100.00	1.55	3.36	46.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		0	4	0.00	100.00	0.00	3.36	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				4					3.36					0					0.00					0.00



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**RISK AND LOSS PROFILE**  
**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 3140 PADI TANPA Pengerjaan termasuk padi di tempat terbuka

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	31.00	31.00	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	<b>UP</b>		0	1	0.00	100.00	0.00	31.00	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				31.00				0				0.00				0.00	



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 315 HORTIKULTURA,SAYUR SAYURAN,KENTANG DAN TIDAK ADA PENGERINGA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	20	20	32.79	32.79	2.57	2.57	0.88	0.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	13	33	21.31	54.10	6.88	9.45	2.35	3.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	8	41	13.11	67.21	17.75	27.20	6.07	9.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2	43	3.28	70.49	1.52	28.72	0.52	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	3	46	4.92	75.41	4.30	33.02	1.47	11.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	47	1.64	77.05	2.48	35.51	0.85	12.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	48	1.64	78.69	5.43	40.93	1.86	14.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	2	50	3.28	81.97	7.28	48.21	2.49	16.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	3	53	4.92	86.89	10.34	58.55	3.54	20.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	54	1.64	88.52	11.10	69.65	3.80	23.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	55	1.64	90.16	10.56	80.20	3.61	27.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	56	1.64	91.80	25.43	105.63	8.70	36.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	57	1.64	93.44	5.64	111.27	1.93	38.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	58	1.64	95.08	64.38	175.65	22.02	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	59	1.64	96.72	0.00	175.65	0.00	60.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	1	60	1.64	98.36	27.92	203.57	9.55	69.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	1	61	1.64	100.00	88.85	292.42	30.38	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	61	0.00	100.00	0.00	292.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	61	0.00	100.00	0.00	292.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	61	0.00	100.00	0.00	292.42	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				61					292.42					0					0.00					0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3150 HORTIKULTURASAYUR SAYURANKENTANG DAN TIDAK ADA PENGERING

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6	6	46.15	46.15	0.63	0.63	4.83	4.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	8	15.38	61.54	0.35	0.98	2.71	7.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	10	15.38	76.92	1.18	2.16	9.12	16.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	11	7.69	84.62	5.68	7.84	43.71	60.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	12	7.69	92.31	1.79	9.63	13.77	74.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	13	7.69	100.00	3.36	12.98	25.87	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	13	0.00	100.00	0.00	12.98	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				13					12.98					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 316 KELAPA SAWIT

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	386	386	31.23	31.23	80.48	80.48	1.73	1.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	190	576	15.37	46.60	67.34	147.82	1.45	3.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	122	698	9.87	56.47	88.65	236.47	1.91	5.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	33	731	2.67	59.14	40.03	276.51	0.86	5.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	29	760	2.35	61.49	33.89	310.40	0.73	6.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	21	781	1.70	63.19	22.92	333.32	0.49	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	13	794	1.05	64.24	5.29	338.60	0.11	7.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	816	1.78	66.02	22.58	361.18	0.49	7.78	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	17	833	1.38	67.39	64.72	425.90	1.39	9.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	14	847	1.13	68.53	44.40	470.31	0.96	10.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	7	854	0.57	69.09	22.65	492.96	0.49	10.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	36	890	2.91	72.01	110.92	603.88	2.39	13.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	12	902	0.97	72.98	39.53	643.41	0.85	13.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	24	926	1.94	74.92	66.53	709.95	1.43	15.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	17	943	1.38	76.29	119.20	829.15	2.57	17.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	34	977	2.75	79.05	368.03	1,197.18	7.93	25.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	80	1,057	6.47	85.52	1,016.35	2,213.53	21.90	47.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	72	1,129	5.83	91.34	1,176.47	3,390.00	25.34	73.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	93	1,222	7.52	98.87	968.67	4,358.67	20.87	93.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	<b>UP</b>		14	1,236	1.13	100.00	283.27	4,641.94	6.10	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				1,236					4,641.94					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3160

MINYAK KELAPA SAWIT TANPA PEMAKAIAN BENSIN DALAM Pengerjaan

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM					
1	0	50	25	6	6	2.31	2.31	0.40	0.40	0.06	0.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	6	12	2.31	4.62	0.90	1.30	0.14	0.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	14	0.77	5.38	0.29	1.59	0.04	0.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	15	0.38	5.77	0.02	1.61	0.00	0.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5	20	1.92	7.69	0.16	1.77	0.02	0.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	8	28	3.08	10.77	2.29	4.06	0.35	0.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	9	37	3.46	14.23	2.10	6.16	0.32	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	22	59	8.46	22.69	9.90	16.05	1.52	2.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	19	78	7.31	30.00	3.15	19.20	0.48	2.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	16	94	6.15	36.15	6.00	25.20	0.92	3.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	5	99	1.92	38.08	4.22	29.42	0.65	4.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	27	126	10.38	48.46	11.68	41.11	1.80	6.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	5	131	1.92	50.38	9.33	50.44	1.44	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	9	140	3.46	53.85	13.29	63.73	2.05	9.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	11	151	4.23	58.08	10.83	74.56	1.67	11.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	29	180	11.15	69.23	66.35	140.91	10.22	21.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	26	206	10.00	79.23	152.52	293.42	23.49	45.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	38	244	14.62	93.85	163.81	457.23	25.23	70.42	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	14	258	5.38	99.23	176.46	633.69	27.18	97.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	260	0.77	100.00	15.57	649.25	2.40	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				260					649.25					0					0.00					0.00



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 317      TEMBAKAU

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	377	377	57.56	57.56	1,561.67	1,561.67	48.85	48.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	269	646	41.07	98.63	1,606.30	3,167.97	50.25	99.10	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2	648	0.31	98.93	7.26	3,175.23	0.23	99.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	649	0.15	99.08	7.37	3,182.60	0.23	99.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	650	0.15	99.24	14.09	3,196.70	0.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	651	0.15	99.39	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	652	0.15	99.54	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	653	0.15	99.69	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	654	0.15	99.85	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	1	655	0.15	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	655	0.00	100.00	0.00	3,196.70	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				655					3,196.70					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 3170

TEBAKAU JIKA FERMENTASI TEMBAKAU DIKERJAKAN DIPERKEBUNAN

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	1	25.00	25.00	0.43	0.43	17.17	17.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	25.00	50.00	0.43	0.87	17.17	34.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	25.00	75.00	0.83	1.70	32.83	67.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1	4	25.00	100.00	0.83	2.53	32.83	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	4	0.00	100.00	0.00	2.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				4				2.53				0						0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 318 GAMBIR, BARANG BARANG DITEMPAT TERBUKA

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 32402 PAB. GULA TERMASUK GULA TETES TEBU AMPAS RAPAK DLL

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	100.00	100.00	4.79	4.79	100.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	1	0.00	100.00	0.00	4.79	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				1				4.79				0				0.00					0.00



IndonesiaRe

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

**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

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

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	2	2	3.28	3.28	83.45	83.45	8.22	8.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1	3	1.64	4.92	1.38	84.82	0.14	8.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	1	4	1.64	6.56	2.38	87.21	0.23	8.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	200	300	250	1	5	1.64	8.20	2.23	89.43	0.22	8.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	300	500	400	1	6	1.64	9.84	2.63	92.06	0.26	9.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	500	750	625	1	7	1.64	11.48	13.22	105.28	1.30	10.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	750	1,000	875	1	8	1.64	13.11	12.38	117.66	1.22	11.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	1,000	1,500	1,250	1	9	1.64	14.75	46.72	164.37	4.60	16.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	1,500	2,000	1,750	1	10	1.64	16.39	18.66	183.03	1.84	18.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	2,000	2,500	2,250	1	11	1.64	18.03	19.20	202.24	1.89	19.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	2,500	3,000	2,750	1	12	1.64	19.67	48.04	250.27	4.73	24.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	3,000	4,000	3,500	1	13	1.64	21.31	5.00	255.27	0.49	25.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	4,000	5,000	4,500	1	14	1.64	22.95	23.75	279.02	2.34	27.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	5,000	7,500	6,250	1	15	1.64	24.59	29.20	308.23	2.88	30.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	7,500	10,000	8,750	4	19	6.56	31.15	38.40	346.62	3.78	34.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
16	10,000	20,000	15,000	6	25	9.84	40.98	43.26	389.88	4.26	38.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17	20,000	50,000	35,000	16	41	26.23	67.21	494.74	884.62	48.72	87.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
18	50,000	100,000	75,000	6	47	9.84	77.05	41.31	925.93	4.07	91.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
19	100,000	500,000	300,000	11	58	18.03	95.08	76.55	1,002.48	7.54	98.71	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
20	500,000	UP		3	61	4.92	100.00	13.07	1,015.55	1.29	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
				61					1,015.55					0					0.00			0.00





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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021

OCCUPATION CODE : 4000

SPECIAL FOR PLANTATION ( FIRE RISK) NON ESTATE PLANTATION RI

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	1	1	33.33	33.33	2.03	2.03	5.70	5.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1	2	33.33	66.67	29.31	31.33	82.48	88.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	1	3	33.33	100.00	4.20	35.53	11.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,500	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		0	3	0.00	100.00	0.00	35.53	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				3				35.53				0				0.00						0.00



**IndonesiaRe**

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 Jl. Salemba Raya No. 30, Jakarta 10430, Indonesia  
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**RISK AND LOSS PROFILE**

**JUNI 2021**

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 4012 PALM OIL/KELAPA SAWIT

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	98	98	42.42	42.42	9.05	9.05	1.68	1.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	54	152	23.38	65.80	13.04	22.09	2.42	4.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	9	161	3.90	69.70	7.58	29.67	1.41	5.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	162	0.43	70.13	1.04	30.71	0.19	5.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4	166	1.73	71.86	5.96	36.67	1.10	6.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	167	0.43	72.29	2.10	38.77	0.39	7.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	168	0.43	72.73	3.15	41.92	0.58	7.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	4	172	1.73	74.46	13.73	55.66	2.55	10.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	2	174	0.87	75.32	17.41	73.06	3.23	13.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	2	176	0.87	76.19	22.01	95.07	4.08	17.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	2	178	0.87	77.06	9.39	104.45	1.74	19.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	179	0.43	77.49	1.49	105.94	0.28	19.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	1	180	0.43	77.92	3.44	109.38	0.64	20.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	181	0.43	78.35	16.00	125.38	2.96	23.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	5	186	2.16	80.52	16.38	141.76	3.03	26.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	14	200	6.06	86.58	73.24	214.99	13.57	39.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	6	206	2.60	89.18	33.80	248.79	6.26	46.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	8	214	3.46	92.64	87.24	336.03	16.17	62.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	15	229	6.49	99.13	202.59	538.62	37.54	99.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		2	231	0.87	100.00	0.99	539.61	0.18	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				231					539.61					0					0.00					0.00



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

**JUNI 2021**

UNDERWRITING YEAR : 2021  
OCCUPATION CODE : 4016 PERKEBUNAN KARET

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

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



**IndonesiaRe**

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

## RISK AND LOSS PROFILE

### JUNI 2021

UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : 4019 SUGAR CANE/TEBU

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2	2	28.57	28.57	0.50	0.50	27.32	27.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2	4	28.57	57.14	1.00	1.50	54.64	81.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	3	7	42.86	100.00	0.33	1.83	18.03	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,500	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	7	0.00	100.00	0.00	1.83	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7					1.83					0					0.00					0.00
<b>GRANT TOTAL</b>									1,279,693.0					1,730,549.93					421.0					14,421.27

## 5.5 GROUP BY PROVINCE CODE



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 01 NANGGROE ACEH DARUSSALAM  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,286	1,286	17.58	17.58	39.96	39.96	0.57	0.57	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	492	1,778	6.72	24.30	44.28	84.24	0.63	1.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	928	2,706	12.68	36.98	147.75	231.99	2.10	3.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	829	3,535	11.33	48.31	198.72	430.72	2.83	6.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,152	4,687	15.74	64.06	407.15	837.86	5.80	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	426	5,113	5.82	69.88	285.25	1,123.12	4.06	15.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	432	5,545	5.90	75.78	360.79	1,483.91	5.14	21.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	522	6,067	7.13	82.92	547.49	2,031.40	7.80	28.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	280	6,347	3.83	86.74	377.01	2,408.41	5.37	34.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	181	6,528	2.47	89.22	348.40	2,756.82	4.96	39.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	100	6,628	1.37	90.58	248.27	3,005.09	3.54	42.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	123	6,751	1.68	92.26	375.66	3,380.75	5.35	48.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	92	6,843	1.26	93.52	346.99	3,727.74	4.94	53.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	114	6,957	1.56	95.08	420.95	4,148.69	5.99	59.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	58	7,015	0.79	95.87	461.02	4,609.71	6.57	65.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	89	7,104	1.22	97.09	799.39	5,409.09	11.38	77.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	77	7,181	1.05	98.14	611.13	6,020.23	8.70	85.74	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	59	7,240	0.81	98.95	589.73	6,609.95	8.40	94.13	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	37	7,277	0.51	99.45	173.96	6,783.91	2.48	96.61	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		40	7,317	0.55	100.00	237.98	7,021.89	3.39	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7,317					7,021.89					0					0.00					0.00



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 02 SUMATERA UTARA  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	7,270	7,270	10.01	10.01	1,943.27	1,943.27	1.99	1.99	2	2	10.53	10.53	0.90	0.90	0.41	0.41	0.05	0.05			
2	50	100	75	6,774	14,044	9.33	19.35	749.96	2,693.23	0.77	2.75	0	2	0.00	10.53	0.00	0.90	0.00	0.41	0.00	0.03			
3	100	200	150	10,287	24,331	14.17	33.52	2,482.57	5,175.80	2.54	5.29	0	2	0.00	10.53	0.00	0.90	0.00	0.41	0.00	0.02			
4	200	300	250	6,153	30,484	8.48	41.99	1,906.77	7,082.58	1.95	7.24	0	2	0.00	10.53	0.00	0.90	0.00	0.41	0.00	0.01			
5	300	500	400	11,526	42,010	15.88	57.87	4,649.15	11,731.73	4.75	12.00	1	3	5.26	15.79	49.05	49.95	22.08	22.49	1.06	0.43			
6	500	750	625	6,146	48,156	8.47	66.34	4,640.49	16,372.22	4.75	16.74	2	5	10.53	26.32	34.52	84.47	15.54	38.02	0.74	0.52			
7	750	1,000	875	5,343	53,499	7.36	73.70	5,569.11	21,941.32	5.70	22.44	1	6	5.26	31.58	3.20	87.67	1.44	39.46	0.06	0.40			
8	1,000	1,500	1,250	4,470	57,969	6.16	79.85	6,398.01	28,339.33	6.54	28.98	1	7	5.26	36.84	0.00	87.67	0.00	39.46	0.00	0.31			
9	1,500	2,000	1,750	2,518	60,487	3.47	83.32	5,425.29	33,764.62	5.55	34.53	1	8	5.26	42.11	85.00	172.67	38.26	77.72	1.57	0.51			
10	2,000	2,500	2,250	1,550	62,037	2.14	85.46	3,295.02	37,059.64	3.37	37.90	0	8	0.00	42.11	0.00	172.67	0.00	77.72	0.00	0.47			
11	2,500	3,000	2,750	1,243	63,280	1.71	87.17	3,858.55	40,918.19	3.95	41.85	2	10	10.53	52.63	35.12	207.79	15.81	93.53	0.91	0.51			
12	3,000	4,000	3,500	1,655	64,935	2.28	89.45	4,732.67	45,650.86	4.84	46.69	3	13	15.79	68.42	3.79	211.58	1.70	95.24	0.08	0.46			
13	4,000	5,000	4,500	1,073	66,008	1.48	90.93	4,256.74	49,907.60	4.35	51.04	1	14	5.26	73.68	10.07	221.64	4.53	99.77	0.24	0.44			
14	5,000	7,500	6,250	1,514	67,522	2.09	93.01	7,250.47	57,158.07	7.42	58.46	0	14	0.00	73.68	0.00	221.64	0.00	99.77	0.00	0.39			
15	7,500	10,000	8,750	923	68,445	1.27	94.28	6,226.93	63,385.00	6.37	64.82	0	14	0.00	73.68	0.00	221.64	0.00	99.77	0.00	0.35			
16	10,000	20,000	15,000	1,631	70,076	2.25	96.53	12,860.79	76,245.79	13.15	77.98	0	14	0.00	73.68	0.00	221.64	0.00	99.77	0.00	0.29			
17	20,000	50,000	35,000	1,202	71,278	1.66	98.19	11,357.58	87,603.37	11.62	89.59	1	15	5.26	78.95	0.00	221.64	0.00	99.77	0.00	0.25			
18	50,000	100,000	75,000	678	71,956	0.93	99.12	5,920.46	93,523.83	6.05	95.65	3	18	15.79	94.74	0.51	222.16	0.23	100.00	0.01	0.24			
19	100,000	500,000	300,000	528	72,484	0.73	99.85	3,696.18	97,220.01	3.78	99.43	1	19	5.26	100.00	0.00	222.16	0.00	100.00	0.00	0.23			
20	500,000	UP		110	72,594	0.15	100.00	559.72	97,779.73	0.57	100.00	0	19	0.00	100.00	0.00	222.16	0.00	100.00	0.00	0.23			
				72,594					97,779.73					19					222.16					0.23



**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 03 SUMATERA BARAT  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,890	1,890	6.04	6.04	741.23	741.23	2.23	2.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,761	4,651	8.83	14.87	437.70	1,178.93	1.32	3.55	1	1	25.00	25.00	32.16	32.16	92.68	92.68	7.35	2.73			
3	100	200	150	4,835	9,486	15.46	30.32	1,330.77	2,509.69	4.01	7.55	1	2	25.00	50.00	0.00	32.16	0.00	92.68	0.00	1.28			
4	200	300	250	3,975	13,461	12.71	43.03	1,309.84	3,819.53	3.94	11.50	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.84			
5	300	500	400	6,056	19,517	19.36	62.39	3,093.50	6,913.04	9.31	20.81	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.47			
6	500	750	625	3,018	22,535	9.65	72.04	2,591.55	9,504.58	7.80	28.60	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.34			
7	750	1,000	875	2,351	24,886	7.52	79.55	2,757.99	12,262.57	8.30	36.90	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.26			
8	1,000	1,500	1,250	1,765	26,651	5.64	85.19	2,681.06	14,943.63	8.07	44.97	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.22			
9	1,500	2,000	1,750	1,085	27,736	3.47	88.66	2,284.89	17,228.52	6.88	51.85	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.19			
10	2,000	2,500	2,250	627	28,363	2.00	90.67	1,562.77	18,791.30	4.70	56.55	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.17			
11	2,500	3,000	2,750	527	28,890	1.68	92.35	1,272.96	20,064.26	3.83	60.38	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.16			
12	3,000	4,000	3,500	580	29,470	1.85	94.20	1,841.28	21,905.54	5.54	65.93	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.15			
13	4,000	5,000	4,500	365	29,835	1.17	95.37	1,461.23	23,366.77	4.40	70.32	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.14			
14	5,000	7,500	6,250	421	30,256	1.35	96.72	1,856.06	25,222.83	5.59	75.91	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.13			
15	7,500	10,000	8,750	258	30,514	0.82	97.54	1,580.37	26,803.20	4.76	80.67	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.12			
16	10,000	20,000	15,000	275	30,789	0.88	98.42	2,087.18	28,890.38	6.28	86.95	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.11			
17	20,000	50,000	35,000	208	30,997	0.66	99.09	2,247.94	31,138.32	6.77	93.71	0	2	0.00	50.00	0.00	32.16	0.00	92.68	0.00	0.10			
18	50,000	100,000	75,000	108	31,105	0.35	99.43	797.92	31,936.24	2.40	96.11	2	4	50.00	100.00	2.54	34.70	7.32	100.00	0.32	0.11			
19	100,000	500,000	300,000	160	31,265	0.51	99.94	1,282.24	33,218.49	3.86	99.97	0	4	0.00	100.00	0.00	34.70	0.00	100.00	0.00	0.10			
20	500,000	UP		18	31,283	0.06	100.00	9.01	33,227.50	0.03	100.00	0	4	0.00	100.00	0.00	34.70	0.00	100.00	0.00	0.10			
				31,283					33,227.50					4					34.70					0.10





**IndonesiaRe**

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

**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 04 RIAU  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,246	3,246	9.40	9.40	764.11	764.11	1.87	1.87	1	1	8.33	8.33	140.00	140.00	6.10	6.10	18.32	18.32			
2	50	100	75	3,159	6,405	9.15	18.55	413.17	1,177.28	1.01	2.87	0	1	0.00	8.33	0.00	140.00	0.00	6.10	0.00	11.89			
3	100	200	150	5,831	12,236	16.89	35.45	1,540.85	2,718.13	3.76	6.64	0	1	0.00	8.33	0.00	140.00	0.00	6.10	0.00	5.15			
4	200	300	250	3,439	15,675	9.96	45.41	1,152.77	3,870.90	2.81	9.45	0	1	0.00	8.33	0.00	140.00	0.00	6.10	0.00	3.62			
5	300	500	400	5,621	21,296	16.28	61.69	2,476.73	6,347.63	6.05	15.50	1	2	8.33	16.67	5.49	145.49	0.24	6.34	0.22	2.29			
6	500	750	625	3,126	24,422	9.06	70.75	2,457.81	8,805.44	6.00	21.50	0	2	0.00	16.67	0.00	145.49	0.00	6.34	0.00	1.65			
7	750	1,000	875	2,482	26,904	7.19	77.94	2,716.48	11,521.92	6.63	28.13	2	4	16.67	33.33	674.27	819.76	29.38	35.72	24.82	7.11			
8	1,000	1,500	1,250	2,039	28,943	5.91	83.85	2,894.38	14,416.30	7.07	35.20	1	5	8.33	41.67	0.00	819.76	0.00	35.72	0.00	5.69			
9	1,500	2,000	1,750	1,053	29,996	3.05	86.90	2,088.41	16,504.71	5.10	40.30	0	5	0.00	41.67	0.00	819.76	0.00	35.72	0.00	4.97			
10	2,000	2,500	2,250	565	30,561	1.64	88.53	1,512.94	18,017.65	3.69	43.99	0	5	0.00	41.67	0.00	819.76	0.00	35.72	0.00	4.55			
11	2,500	3,000	2,750	541	31,102	1.57	90.10	1,479.94	19,497.59	3.61	47.61	0	5	0.00	41.67	0.00	819.76	0.00	35.72	0.00	4.20			
12	3,000	4,000	3,500	659	31,761	1.91	92.01	2,005.75	21,503.34	4.90	52.51	0	5	0.00	41.67	0.00	819.76	0.00	35.72	0.00	3.81			
13	4,000	5,000	4,500	348	32,109	1.01	93.02	1,725.37	23,228.71	4.21	56.72	0	5	0.00	41.67	0.00	819.76	0.00	35.72	0.00	3.53			
14	5,000	7,500	6,250	622	32,731	1.80	94.82	3,045.48	26,274.19	7.44	64.15	1	6	8.33	50.00	1,361.12	2,180.88	59.31	95.03	44.69	8.30			
15	7,500	10,000	8,750	345	33,076	1.00	95.82	2,160.25	28,434.44	5.27	69.43	0	6	0.00	50.00	0.00	2,180.88	0.00	95.03	0.00	7.67			
16	10,000	20,000	15,000	475	33,551	1.38	97.20	4,132.32	32,566.76	10.09	79.52	2	8	16.67	66.67	80.79	2,261.67	3.52	98.55	1.96	6.94			
17	20,000	50,000	35,000	440	33,991	1.27	98.47	3,523.57	36,090.33	8.60	88.12	1	9	8.33	75.00	30.25	2,291.91	1.32	99.87	0.86	6.35			
18	50,000	100,000	75,000	184	34,175	0.53	99.00	1,434.35	37,524.68	3.50	91.63	1	10	8.33	83.33	0.00	2,291.91	0.00	99.87	0.00	6.11			
19	100,000	500,000	300,000	259	34,434	0.75	99.75	2,989.34	40,514.02	7.30	98.92	1	11	8.33	91.67	3.09	2,295.00	0.13	100.00	0.10	5.66			
20	500,000	UP		85	34,519	0.25	100.00	440.38	40,954.41	1.08	100.00	1	12	8.33	100.00	0.00	2,295.00	0.00	100.00	0.00	5.60			
				34,519					40,954.41					12					2,295.00					5.60



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 05 JAMBI  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,551	1,551	9.21	9.21	439.02	439.02	2.58	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,456	3,007	8.64	17.85	194.44	633.46	1.14	3.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,904	5,911	17.24	35.09	898.82	1,532.29	5.27	8.99	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,851	7,762	10.99	46.08	572.59	2,104.87	3.36	12.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,456	10,218	14.58	60.66	1,234.36	3,339.23	7.24	19.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,384	11,602	8.22	68.87	792.70	4,131.93	4.65	24.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,287	12,889	7.64	76.51	1,047.18	5,179.11	6.14	30.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,341	14,230	7.96	84.47	990.05	6,169.15	5.81	36.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	581	14,811	3.45	87.92	975.35	7,144.51	5.72	41.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	318	15,129	1.89	89.81	516.60	7,661.11	3.03	44.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	241	15,370	1.43	91.24	472.60	8,133.71	2.77	47.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	319	15,689	1.89	93.13	792.99	8,926.70	4.65	52.38	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	149	15,838	0.88	94.02	643.69	9,570.40	3.78	56.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	264	16,102	1.57	95.58	1,297.19	10,867.59	7.61	63.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	131	16,233	0.78	96.36	812.64	11,680.23	4.77	68.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	230	16,463	1.37	97.73	2,092.83	13,773.05	12.28	80.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	159	16,622	0.94	98.67	1,389.55	15,162.60	8.15	88.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	97	16,719	0.58	99.25	1,173.89	16,336.49	6.89	95.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	97	16,816	0.58	99.82	555.91	16,892.40	3.26	99.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		30	16,846	0.18	100.00	150.83	17,043.23	0.88	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16,846					17,043.23					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 06 SUMATERA SELATAN  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	4,734	4,734	12.85	12.85	637.34	637.34	1.85	1.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,607	9,341	12.51	25.36	465.88	1,103.21	1.35	3.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6,668	16,009	18.10	43.47	1,690.47	2,793.68	4.91	8.11	1	1	16.67	16.67	24.32	24.32	24.47	24.47	1.44	0.87			
4	200	300	250	3,740	19,749	10.15	53.62	927.65	3,721.33	2.69	10.80	0	1	0.00	16.67	0.00	24.32	0.00	24.47	0.00	0.65			
5	300	500	400	5,415	25,164	14.70	68.32	1,983.26	5,704.59	5.76	16.56	0	1	0.00	16.67	0.00	24.32	0.00	24.47	0.00	0.43			
6	500	750	625	2,506	27,670	6.80	75.13	1,664.46	7,369.05	4.83	21.39	2	3	33.33	50.00	73.99	98.31	74.45	98.91	4.45	1.33			
7	750	1,000	875	2,009	29,679	5.45	80.58	2,029.40	9,398.45	5.89	27.29	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	1.05			
8	1,000	1,500	1,250	1,771	31,450	4.81	85.39	2,166.97	11,565.41	6.29	33.58	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.85			
9	1,500	2,000	1,750	1,026	32,476	2.79	88.18	1,932.37	13,497.78	5.61	39.19	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.73			
10	2,000	2,500	2,250	550	33,026	1.49	89.67	1,307.82	14,805.61	3.80	42.99	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.66			
11	2,500	3,000	2,750	526	33,552	1.43	91.10	1,436.68	16,242.28	4.17	47.16	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.61			
12	3,000	4,000	3,500	623	34,175	1.69	92.79	1,806.40	18,048.68	5.24	52.40	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.54			
13	4,000	5,000	4,500	385	34,560	1.05	93.83	1,570.57	19,619.25	4.56	56.96	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.50			
14	5,000	7,500	6,250	514	35,074	1.40	95.23	2,359.04	21,978.29	6.85	63.81	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.45			
15	7,500	10,000	8,750	266	35,340	0.72	95.95	2,102.48	24,080.77	6.10	69.91	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.41			
16	10,000	20,000	15,000	515	35,855	1.40	97.35	4,115.84	28,196.61	11.95	81.86	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.35			
17	20,000	50,000	35,000	482	36,337	1.31	98.66	3,787.95	31,984.56	11.00	92.86	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.31			
18	50,000	100,000	75,000	153	36,490	0.42	99.07	939.79	32,924.35	2.73	95.59	0	3	0.00	50.00	0.00	98.31	0.00	98.91	0.00	0.30			
19	100,000	500,000	300,000	231	36,721	0.63	99.70	1,258.59	34,182.95	3.65	99.24	3	6	50.00	100.00	1.08	99.39	1.09	100.00	0.09	0.29			
20	500,000	UP		110	36,831	0.30	100.00	260.44	34,443.38	0.76	100.00	0	6	0.00	100.00	0.00	99.39	0.00	100.00	0.00	0.29			
				36,831					34,443.38					6					99.39					0.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 07 BENGKULU  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		BAND	CUM					
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP			BAND	CUM			
1	0	50	25	744	744	9.88	9.88	144.12	144.12	1.58	1.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,008	1,752	13.39	23.27	186.72	330.84	2.04	3.62	1	1	50.00	50.00	5.04	5.04	100.00	100.00	2.70	1.52			
3	100	200	150	1,522	3,274	20.22	43.49	547.33	878.17	5.99	9.61	0	1	0.00	50.00	0.00	5.04	0.00	100.00	0.00	0.57			
4	200	300	250	808	4,082	10.73	54.22	412.72	1,290.90	4.52	14.12	0	1	0.00	50.00	0.00	5.04	0.00	100.00	0.00	0.39			
5	300	500	400	1,160	5,242	15.41	69.62	742.31	2,033.20	8.12	22.24	0	1	0.00	50.00	0.00	5.04	0.00	100.00	0.00	0.25			
6	500	750	625	536	5,778	7.12	76.74	502.68	2,535.89	5.50	27.74	0	1	0.00	50.00	0.00	5.04	0.00	100.00	0.00	0.20			
7	750	1,000	875	433	6,211	5.75	82.49	675.40	3,211.29	7.39	35.13	1	2	50.00	100.00	0.00	5.04	0.00	100.00	0.00	0.16			
8	1,000	1,500	1,250	344	6,555	4.57	87.06	722.55	3,933.84	7.90	43.04	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.13			
9	1,500	2,000	1,750	199	6,754	2.64	89.71	482.38	4,416.22	5.28	48.31	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.11			
10	2,000	2,500	2,250	121	6,875	1.61	91.31	374.32	4,790.54	4.10	52.41	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.11			
11	2,500	3,000	2,750	97	6,972	1.29	92.60	342.37	5,132.91	3.75	56.15	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.10			
12	3,000	4,000	3,500	96	7,068	1.28	93.88	418.11	5,551.02	4.57	60.73	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.09			
13	4,000	5,000	4,500	58	7,126	0.77	94.65	310.82	5,861.85	3.40	64.13	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.09			
14	5,000	7,500	6,250	85	7,211	1.13	95.78	533.70	6,395.55	5.84	69.97	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.08			
15	7,500	10,000	8,750	46	7,257	0.61	96.39	344.79	6,740.34	3.77	73.74	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.07			
16	10,000	20,000	15,000	90	7,347	1.20	97.58	639.24	7,379.58	6.99	80.73	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.07			
17	20,000	50,000	35,000	75	7,422	1.00	98.58	857.24	8,236.81	9.38	90.11	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.06			
18	50,000	100,000	75,000	28	7,450	0.37	98.95	346.97	8,583.78	3.80	93.91	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.06			
19	100,000	500,000	300,000	73	7,523	0.97	99.92	487.33	9,071.11	5.33	99.24	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.06			
20	500,000	UP		6	7,529	0.08	100.00	69.77	9,140.88	0.76	100.00	0	2	0.00	100.00	0.00	5.04	0.00	100.00	0.00	0.06			
				7,529					9,140.88					2					5.04					0.06



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

**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 08 LAMPUNG  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,124	3,124	10.28	10.28	545.35	545.35	1.92	1.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3,902	7,026	12.84	23.12	383.71	929.06	1.35	3.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,895	11,921	16.11	39.22	1,074.63	2,003.69	3.77	7.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3,472	15,393	11.42	50.65	865.44	2,869.13	3.04	10.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5,509	20,902	18.13	68.77	1,601.33	4,470.46	5.62	15.70	1	1	14.29	14.29	52.83	52.83	89.68	89.68	3.30	1.18			
6	500	750	625	1,704	22,606	5.61	74.38	1,258.05	5,728.51	4.42	20.12	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.92			
7	750	1,000	875	1,613	24,219	5.31	79.69	1,428.95	7,157.46	5.02	25.14	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.74			
8	1,000	1,500	1,250	1,789	26,008	5.89	85.58	1,775.73	8,933.19	6.24	31.38	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.59			
9	1,500	2,000	1,750	912	26,920	3.00	88.58	1,592.75	10,525.94	5.59	36.97	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.50			
10	2,000	2,500	2,250	474	27,394	1.56	90.14	822.49	11,348.43	2.89	39.86	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.47			
11	2,500	3,000	2,750	405	27,799	1.33	91.47	961.43	12,309.85	3.38	43.24	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.43			
12	3,000	4,000	3,500	573	28,372	1.89	93.35	1,408.84	13,718.69	4.95	48.19	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.39			
13	4,000	5,000	4,500	271	28,643	0.89	94.25	1,219.25	14,937.94	4.28	52.47	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.35			
14	5,000	7,500	6,250	394	29,037	1.30	95.54	1,959.87	16,897.81	6.88	59.36	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.31			
15	7,500	10,000	8,750	231	29,268	0.76	96.30	1,499.49	18,397.30	5.27	64.62	0	1	0.00	14.29	0.00	52.83	0.00	89.68	0.00	0.29			
16	10,000	20,000	15,000	352	29,620	1.16	97.46	3,145.04	21,542.34	11.05	75.67	3	4	42.86	57.14	0.00	52.83	0.00	89.68	0.00	0.25			
17	20,000	50,000	35,000	364	29,984	1.20	98.66	2,771.81	24,314.14	9.74	85.41	2	6	28.57	85.71	0.00	52.83	0.00	89.68	0.00	0.22			
18	50,000	100,000	75,000	195	30,179	0.64	99.30	1,708.66	26,022.80	6.00	91.41	1	7	14.29	100.00	6.08	58.91	10.32	100.00	0.36	0.23			
19	100,000	500,000	300,000	170	30,349	0.56	99.86	2,045.33	28,068.14	7.18	98.59	0	7	0.00	100.00	0.00	58.91	0.00	100.00	0.00	0.21			
20	500,000	UP		43	30,392	0.14	100.00	400.35	28,468.49	1.41	100.00	0	7	0.00	100.00	0.00	58.91	0.00	100.00	0.00	0.21			
				30,392					28,468.49					7					58.91					0.21



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 09 DKI JAKARTA  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12,784	12,784	7.15	7.15	6,737.51	6,737.51	2.39	2.39	12	12	14.81	14.81	28.10	28.10	1.07	1.07	0.42	0.42			
2	50	100	75	17,043	29,827	9.53	16.67	1,376.99	8,114.49	0.49	2.88	3	15	3.70	18.52	38.78	66.87	1.48	2.56	2.82	0.82			
3	100	200	150	22,519	52,346	12.59	29.26	3,504.48	11,618.98	1.25	4.13	1	16	1.23	19.75	0.30	67.17	0.01	2.57	0.01	0.58			
4	200	300	250	11,059	63,405	6.18	35.45	2,738.68	14,357.66	0.97	5.10	1	17	1.23	20.99	34.17	101.34	1.31	3.87	1.25	0.71			
5	300	500	400	17,270	80,675	9.65	45.10	6,641.35	20,999.01	2.36	7.46	2	19	2.47	23.46	22.50	123.84	0.86	4.73	0.34	0.59			
6	500	750	625	14,827	95,502	8.29	53.39	8,573.07	29,572.08	3.05	10.51	5	24	6.17	29.63	35.05	158.89	1.34	6.07	0.41	0.54			
7	750	1,000	875	16,325	111,827	9.13	62.52	12,970.50	42,542.58	4.61	15.12	3	27	3.70	33.33	80.35	239.24	3.07	9.15	0.62	0.56			
8	1,000	1,500	1,250	17,163	128,990	9.59	72.11	18,521.66	61,064.24	6.58	21.70	7	34	8.64	41.98	176.91	416.15	6.76	15.91	0.96	0.68			
9	1,500	2,000	1,750	10,699	139,689	5.98	78.09	17,231.98	78,296.22	6.12	27.82	4	38	4.94	46.91	635.87	1,052.03	24.31	40.22	3.69	1.34			
10	2,000	2,500	2,250	6,193	145,882	3.46	81.56	12,024.48	90,320.70	4.27	32.10	2	40	2.47	49.38	63.17	1,115.20	2.41	42.63	0.53	1.23			
11	2,500	3,000	2,750	4,989	150,871	2.79	84.34	12,330.38	102,651.07	4.38	36.48	0	40	0.00	49.38	0.00	1,115.20	0.00	42.63	0.00	1.09			
12	3,000	4,000	3,500	5,750	156,621	3.21	87.56	18,560.06	121,211.13	6.60	43.07	3	43	3.70	53.09	378.25	1,493.45	14.46	57.09	2.04	1.23			
13	4,000	5,000	4,500	3,823	160,444	2.14	89.70	15,457.44	136,668.57	5.49	48.57	7	50	8.64	61.73	306.56	1,800.01	11.72	68.81	1.98	1.32			
14	5,000	7,500	6,250	4,792	165,236	2.68	92.38	24,416.87	161,085.44	8.68	57.24	3	53	3.70	65.43	59.84	1,859.85	2.29	71.10	0.25	1.15			
15	7,500	10,000	8,750	2,930	168,166	1.64	94.01	20,736.70	181,822.14	7.37	64.61	0	53	0.00	65.43	0.00	1,859.85	0.00	71.10	0.00	1.02			
16	10,000	20,000	15,000	4,216	172,382	2.36	96.37	40,257.54	222,079.67	14.31	78.92	3	56	3.70	69.14	705.64	2,565.49	26.98	98.07	1.75	1.16			
17	20,000	50,000	35,000	2,925	175,307	1.64	98.01	33,299.65	255,379.33	11.83	90.75	7	63	8.64	77.78	48.81	2,614.31	1.87	99.94	0.15	1.02			
18	50,000	100,000	75,000	1,164	176,471	0.65	98.66	10,852.77	266,232.10	3.86	94.61	2	65	2.47	80.25	0.00	2,614.31	0.00	99.94	0.00	0.98			
19	100,000	500,000	300,000	1,518	177,989	0.85	99.50	10,609.32	276,841.43	3.77	98.38	2	67	2.47	82.72	0.00	2,614.31	0.00	99.94	0.00	0.94			
20	500,000	UP		886	178,875	0.50	100.00	4,561.66	281,403.08	1.62	100.00	14	81	17.28	100.00	1.58	2,615.89	0.06	100.00	0.03	0.93			
				178,875					281,403.08					81					2,615.89					0.93



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 10 JAWA BARAT  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	22,004	22,004	10.33	10.33	4,762.41	4,762.41	1.59	1.59	1	1	1.10	1.10	4.95	4.95	0.13	0.13	0.10	0.10			
2	50	100	75	23,273	45,277	10.93	21.26	2,666.09	7,428.50	0.89	2.48	3	4	3.30	4.40	21.27	26.22	0.54	0.67	0.80	0.35			
3	100	200	150	33,466	78,743	15.71	36.97	7,101.79	14,530.29	2.37	4.85	3	7	3.30	7.69	70.39	96.62	1.79	2.46	0.99	0.66			
4	200	300	250	17,592	96,335	8.26	45.23	5,308.76	19,839.05	1.77	6.62	12	19	13.19	20.88	108.80	205.42	2.77	5.23	2.05	1.04			
5	300	500	400	28,883	125,218	13.56	58.79	10,861.02	30,700.06	3.62	10.24	6	25	6.59	27.47	97.87	303.29	2.49	7.73	0.90	0.99			
6	500	750	625	14,742	139,960	6.92	65.71	9,789.96	40,490.02	3.27	13.51	5	30	5.49	32.97	149.62	452.91	3.81	11.54	1.53	1.12			
7	750	1,000	875	12,401	152,361	5.82	71.54	10,434.97	50,924.99	3.48	16.99	2	32	2.20	35.16	64.92	517.83	1.65	13.19	0.62	1.02			
8	1,000	1,500	1,250	15,875	168,236	7.45	78.99	13,807.70	64,732.69	4.61	21.60	4	36	4.40	39.56	40.97	558.80	1.04	14.24	0.30	0.86			
9	1,500	2,000	1,750	7,181	175,417	3.37	82.36	11,391.50	76,124.19	3.80	25.40	4	40	4.40	43.96	94.36	653.16	2.40	16.64	0.83	0.86			
10	2,000	2,500	2,250	4,484	179,901	2.11	84.47	8,738.05	84,862.24	2.92	28.32	0	40	0.00	43.96	0.00	653.16	0.00	16.64	0.00	0.77			
11	2,500	3,000	2,750	3,384	183,285	1.59	86.05	8,547.59	93,409.83	2.85	31.17	2	42	2.20	46.15	16.04	669.21	0.41	17.05	0.19	0.72			
12	3,000	4,000	3,500	4,277	187,562	2.01	88.06	12,745.92	106,155.75	4.25	35.43	4	46	4.40	50.55	97.29	766.50	2.48	19.53	0.76	0.72			
13	4,000	5,000	4,500	2,808	190,370	1.32	89.38	11,438.06	117,593.81	3.82	39.24	6	52	6.59	57.14	266.71	1,033.21	6.80	26.32	2.33	0.88			
14	5,000	7,500	6,250	4,343	194,713	2.04	91.42	21,396.89	138,990.70	7.14	46.38	2	54	2.20	59.34	664.85	1,698.05	16.94	43.26	3.11	1.22			
15	7,500	10,000	8,750	2,715	197,428	1.27	92.69	18,296.61	157,287.31	6.11	52.49	5	59	5.49	64.84	231.76	1,929.82	5.90	49.17	1.27	1.23			
16	10,000	20,000	15,000	4,943	202,371	2.32	95.02	41,435.12	198,722.43	13.83	66.32	5	64	5.49	70.33	1,914.50	3,844.31	48.78	97.94	4.62	1.93			
17	20,000	50,000	35,000	4,658	207,029	2.19	97.20	41,626.53	240,348.96	13.89	80.21	2	66	2.20	72.53	1.03	3,845.35	0.03	97.97	0.00	1.60			
18	50,000	100,000	75,000	2,425	209,454	1.14	98.34	21,279.04	261,627.99	7.10	87.31	6	72	6.59	79.12	8.43	3,853.78	0.21	98.19	0.04	1.47			
19	100,000	500,000	300,000	2,611	212,065	1.23	99.57	26,565.32	288,193.31	8.87	96.17	10	82	10.99	90.11	70.97	3,924.75	1.81	99.99	0.27	1.36			
20	500,000	UP		923	212,988	0.43	100.00	11,467.95	299,661.26	3.83	100.00	9	91	9.89	100.00	0.24	3,924.99	0.01	100.00	0.00	1.31			
				212,988					299,661.26					91					3,924.99					1.31



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE 11 JAWA TENGAH  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	12,577	12,577	9.85	9.85	2,356.02	2,356.02	1.66	1.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	16,420	28,997	12.86	22.71	1,504.95	3,860.97	1.06	2.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	22,031	51,028	17.26	39.97	4,544.15	8,405.11	3.20	5.92	1	1	2.00	2.00	11.24	11.24	0.44	0.44	0.25	0.13			
4	200	300	250	11,571	62,599	9.06	49.03	3,431.11	11,836.22	2.42	8.33	4	5	8.00	10.00	6.18	17.43	0.24	0.69	0.18	0.15			
5	300	500	400	17,018	79,617	13.33	62.36	6,132.84	17,969.07	4.32	12.65	8	13	16.00	26.00	301.09	318.51	11.90	12.59	4.91	1.77			
6	500	750	625	8,378	87,995	6.56	68.92	5,197.60	23,166.67	3.66	16.31	5	18	10.00	36.00	114.93	433.44	4.54	17.13	2.21	1.87			
7	750	1,000	875	7,817	95,812	6.12	75.04	5,517.24	28,683.91	3.89	20.20	2	20	4.00	40.00	13.14	446.59	0.52	17.65	0.24	1.56			
8	1,000	1,500	1,250	8,886	104,698	6.96	82.00	7,386.80	36,070.70	5.20	25.40	5	25	10.00	50.00	56.95	503.53	2.25	19.90	0.77	1.40			
9	1,500	2,000	1,750	3,730	108,428	2.92	84.93	6,635.26	42,705.96	4.67	30.07	3	28	6.00	56.00	1,764.18	2,267.71	69.73	89.64	26.59	5.31			
10	2,000	2,500	2,250	2,195	110,623	1.72	86.64	4,617.15	47,323.11	3.25	33.32	2	30	4.00	60.00	4.35	2,272.06	0.17	89.81	0.09	4.80			
11	2,500	3,000	2,750	1,949	112,572	1.53	88.17	5,028.07	52,351.18	3.54	36.86	3	33	6.00	66.00	30.87	2,302.94	1.22	91.03	0.61	4.40			
12	3,000	4,000	3,500	2,657	115,229	2.08	90.25	8,375.36	60,726.54	5.90	42.76	0	33	0.00	66.00	0.00	2,302.94	0.00	91.03	0.00	3.79			
13	4,000	5,000	4,500	1,758	116,987	1.38	91.63	6,716.34	67,442.88	4.73	47.49	1	34	2.00	68.00	24.29	2,327.23	0.96	91.99	0.36	3.45			
14	5,000	7,500	6,250	2,307	119,294	1.81	93.44	11,432.81	78,875.70	8.05	55.54	1	35	2.00	70.00	12.15	2,339.38	0.48	92.47	0.11	2.97			
15	7,500	10,000	8,750	1,563	120,857	1.22	94.66	10,468.48	89,344.17	7.37	62.91	0	35	0.00	70.00	0.00	2,339.38	0.00	92.47	0.00	2.62			
16	10,000	20,000	15,000	2,537	123,394	1.99	96.65	19,628.31	108,972.48	13.82	76.74	6	41	12.00	82.00	181.22	2,520.60	7.16	99.63	0.92	2.31			
17	20,000	50,000	35,000	2,110	125,504	1.65	98.30	18,090.48	127,062.97	12.74	89.47	2	43	4.00	86.00	5.57	2,526.17	0.22	99.85	0.03	1.99			
18	50,000	100,000	75,000	969	126,473	0.76	99.06	6,342.09	133,405.06	4.47	93.94	3	46	6.00	92.00	2.20	2,528.37	0.09	99.94	0.03	1.90			
19	100,000	500,000	300,000	974	127,447	0.76	99.82	7,234.58	140,639.64	5.09	99.03	1	47	2.00	94.00	0.26	2,528.64	0.01	99.95	0.00	1.80			
20	500,000	UP		228	127,675	0.18	100.00	1,370.62	142,010.25	0.97	100.00	3	50	6.00	100.00	1.28	2,529.91	0.05	100.00	0.09	1.78			
				127,675					142,010.25					50					2,529.91					1.78





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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 12 DIY YOGYAKARTA  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,952	1,952	12.06	12.06	329.72	329.72	1.64	1.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,508	3,460	9.32	21.38	188.49	518.21	0.94	2.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,251	5,711	13.91	35.29	491.64	1,009.85	2.44	5.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,455	7,166	8.99	44.28	435.64	1,445.49	2.17	7.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,302	9,468	14.22	58.51	884.71	2,330.21	4.40	11.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,143	10,611	7.06	65.57	739.28	3,069.48	3.67	15.26	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,068	11,679	6.60	72.17	983.17	4,052.65	4.89	20.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,111	12,790	6.87	79.03	1,208.87	5,261.52	6.01	26.15	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	633	13,423	3.91	82.95	1,041.94	6,303.46	5.18	31.33	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	372	13,795	2.30	85.24	849.18	7,152.64	4.22	35.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	305	14,100	1.88	87.13	674.39	7,827.03	3.35	38.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	465	14,565	2.87	90.00	1,421.64	9,248.67	7.07	45.97	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	214	14,779	1.32	91.32	1,000.33	10,249.00	4.97	50.94	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	311	15,090	1.92	93.25	1,726.35	11,975.35	8.58	59.52	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	229	15,319	1.42	94.66	1,060.94	13,036.29	5.27	64.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	375	15,694	2.32	96.98	3,087.47	16,123.76	15.35	80.14	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	253	15,947	1.56	98.54	2,157.65	18,281.42	10.72	90.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	157	16,104	0.97	99.51	1,280.08	19,561.49	6.36	97.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	70	16,174	0.43	99.94	543.50	20,104.99	2.70	99.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		9	16,183	0.06	100.00	14.11	20,119.10	0.07	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				16,183					20,119.10					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 13 JAWA TIMUR  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	17,254	17,254	10.98	10.98	4,450.91	4,450.91	2.20	2.20	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	18,501	35,755	11.78	22.76	3,234.19	7,685.10	1.60	3.80	1	1	4.35	4.35	3.47	3.47	6.25	6.25	0.11	0.05
3	100	200	150	23,372	59,127	14.88	37.64	5,103.41	12,788.51	2.52	6.33	0	1	0.00	4.35	0.00	3.47	0.00	6.25	0.00	0.03
4	200	300	250	12,486	71,613	7.95	45.59	3,454.93	16,243.43	1.71	8.04	0	1	0.00	4.35	0.00	3.47	0.00	6.25	0.00	0.02
5	300	500	400	19,177	90,790	12.21	57.80	6,752.00	22,995.43	3.34	11.38	0	1	0.00	4.35	0.00	3.47	0.00	6.25	0.00	0.02
6	500	750	625	11,014	101,804	7.01	64.81	6,807.41	29,802.84	3.37	14.75	0	1	0.00	4.35	0.00	3.47	0.00	6.25	0.00	0.01
7	750	1,000	875	8,969	110,773	5.71	70.52	7,222.14	37,024.98	3.57	18.32	1	2	4.35	8.70	0.00	3.47	0.00	6.25	0.00	0.01
8	1,000	1,500	1,250	10,125	120,898	6.45	76.96	9,948.34	46,973.32	4.92	23.24	1	3	4.35	13.04	6.64	10.11	11.97	18.22	0.07	0.02
9	1,500	2,000	1,750	5,929	126,827	3.77	80.74	8,918.24	55,891.56	4.41	27.65	1	4	4.35	17.39	0.00	10.11	0.00	18.22	0.00	0.02
10	2,000	2,500	2,250	3,651	130,478	2.32	83.06	6,939.57	62,831.13	3.43	31.09	1	5	4.35	21.74	0.00	10.11	0.00	18.22	0.00	0.02
11	2,500	3,000	2,750	2,714	133,192	1.73	84.79	6,737.03	69,568.16	3.33	34.42	0	5	0.00	21.74	0.00	10.11	0.00	18.22	0.00	0.01
12	3,000	4,000	3,500	3,866	137,058	2.46	87.25	10,803.73	80,371.89	5.35	39.76	0	5	0.00	21.74	0.00	10.11	0.00	18.22	0.00	0.01
13	4,000	5,000	4,500	2,597	139,655	1.65	88.91	9,639.94	90,011.82	4.77	44.53	3	8	13.04	34.78	9.37	19.47	16.89	35.11	0.10	0.02
14	5,000	7,500	6,250	3,595	143,250	2.29	91.19	16,453.63	106,465.45	8.14	52.67	0	8	0.00	34.78	0.00	19.47	0.00	35.11	0.00	0.02
15	7,500	10,000	8,750	2,355	145,605	1.50	92.69	14,265.27	120,730.72	7.06	59.73	0	8	0.00	34.78	0.00	19.47	0.00	35.11	0.00	0.02
16	10,000	20,000	15,000	3,937	149,542	2.51	95.20	27,583.42	148,314.14	13.65	73.38	1	9	4.35	39.13	20.89	40.37	37.67	72.78	0.08	0.03
17	20,000	50,000	35,000	3,393	152,935	2.16	97.36	26,977.63	175,291.76	13.35	86.73	2	11	8.70	47.83	15.10	55.46	27.22	100.00	0.06	0.03
18	50,000	100,000	75,000	1,759	154,694	1.12	98.48	11,730.31	187,022.08	5.80	92.53	2	13	8.70	56.52	0.00	55.46	0.00	100.00	0.00	0.03
19	100,000	500,000	300,000	1,757	156,451	1.12	99.60	12,421.38	199,443.45	6.15	98.68	9	22	39.13	95.65	0.00	55.46	0.00	100.00	0.00	0.03
20	500,000	UP		632	157,083	0.40	100.00	2,676.64	202,120.10	1.32	100.00	1	23	4.35	100.00	0.00	55.46	0.00	100.00	0.00	0.03
				157,083				202,120.10				23					55.46				0.03



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 14 KALIMANTAN BARAT  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,014	3,014	8.93	8.93	1,102.52	1,102.52	2.83	2.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	2,910	5,924	8.62	17.56	638.64	1,741.16	1.64	4.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	7,425	13,349	22.00	39.56	3,266.24	5,007.40	8.39	12.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	4,799	18,148	14.22	53.78	3,446.15	8,453.55	8.85	21.71	2	2	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5,307	23,455	15.73	69.51	5,349.84	13,803.39	13.74	35.45	2	4	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	2,424	25,879	7.18	76.69	3,215.21	17,018.61	8.26	43.71	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1,956	27,835	5.80	82.49	3,564.53	20,583.13	9.15	52.86	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,591	29,426	4.71	87.20	3,097.32	23,680.45	7.95	60.82	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1,060	30,486	3.14	90.34	2,312.34	25,992.79	5.94	66.76	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	536	31,022	1.59	91.93	1,358.16	27,350.95	3.49	70.25	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	381	31,403	1.13	93.06	1,391.99	28,742.94	3.58	73.82	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	465	31,868	1.38	94.44	1,398.53	30,141.47	3.59	77.41	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	306	32,174	0.91	95.34	1,348.41	31,489.88	3.46	80.87	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	328	32,502	0.97	96.32	1,562.00	33,051.88	4.01	84.89	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	206	32,708	0.61	96.93	1,031.17	34,083.05	2.65	87.53	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	419	33,127	1.24	98.17	2,011.39	36,094.44	5.17	92.70	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	262	33,389	0.78	98.95	1,194.87	37,289.31	3.07	95.77	0	4	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	113	33,502	0.33	99.28	674.51	37,963.82	1.73	97.50	1	5	16.67	83.33	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	201	33,703	0.60	99.88	905.55	38,869.36	2.33	99.83	1	6	16.67	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		42	33,745	0.12	100.00	67.15	38,936.51	0.17	100.00	0	6	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00			
				33,745					38,936.51					6					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 15 KALIMANTAN TENGAH  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE										
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	773	773	7.20	7.20	125.35	125.35	0.93	0.93	1	1	10.00	10.00	4.11	4.11	44.67	44.67	3.28	3.28			
2	50	100	75	947	1,720	8.82	16.02	119.52	244.87	0.89	1.82	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	1.68			
3	100	200	150	2,505	4,225	23.33	39.34	1,112.79	1,357.66	8.29	10.11	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.30			
4	200	300	250	929	5,154	8.65	47.99	421.39	1,779.05	3.14	13.25	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.23			
5	300	500	400	1,306	6,460	12.16	60.15	729.49	2,508.54	5.43	18.68	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.16			
6	500	750	625	705	7,165	6.56	66.72	561.38	3,069.91	4.18	22.86	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.13			
7	750	1,000	875	648	7,813	6.03	72.75	683.59	3,753.50	5.09	27.95	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.11			
8	1,000	1,500	1,250	709	8,522	6.60	79.36	778.28	4,531.78	5.79	33.74	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.09			
9	1,500	2,000	1,750	360	8,882	3.35	82.71	594.57	5,126.35	4.43	38.17	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.08			
10	2,000	2,500	2,250	206	9,088	1.92	84.63	391.21	5,517.56	2.91	41.08	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.07			
11	2,500	3,000	2,750	157	9,245	1.46	86.09	468.83	5,986.39	3.49	44.57	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.07			
12	3,000	4,000	3,500	220	9,465	2.05	88.14	649.23	6,635.62	4.83	49.41	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.06			
13	4,000	5,000	4,500	131	9,596	1.22	89.36	527.02	7,162.63	3.92	53.33	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.06			
14	5,000	7,500	6,250	167	9,763	1.56	90.91	668.23	7,830.86	4.98	58.31	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.05			
15	7,500	10,000	8,750	137	9,900	1.28	92.19	551.26	8,382.12	4.10	62.41	0	1	0.00	10.00	0.00	4.11	0.00	44.67	0.00	0.05			
16	10,000	20,000	15,000	239	10,139	2.23	94.41	1,656.87	10,039.00	12.34	74.75	1	2	10.00	20.00	0.68	4.79	7.37	52.04	0.04	0.05			
17	20,000	50,000	35,000	234	10,373	2.18	96.59	841.07	10,880.07	6.26	81.01	0	2	0.00	20.00	0.00	4.79	0.00	52.04	0.00	0.04			
18	50,000	100,000	75,000	91	10,464	0.85	97.44	650.79	11,530.86	4.85	85.86	0	2	0.00	20.00	0.00	4.79	0.00	52.04	0.00	0.04			
19	100,000	500,000	300,000	212	10,676	1.97	99.41	1,815.25	13,346.11	13.52	99.37	6	8	60.00	80.00	2.77	7.56	30.09	82.13	0.15	0.06			
20	500,000	UP		63	10,739	0.59	100.00	84.45	13,430.56	0.63	100.00	2	10	20.00	100.00	1.64	9.20	17.87	100.00	1.95	0.07			
				10,739					13,430.56					10					9.20					0.07



**IndonesiaRe**

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

**JUNI 2021**

PROVINCE 16 KALIMANTAN SELATAN  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,961	1,961	10.60	10.60	267.33	267.33	1.43	1.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,887	3,848	10.20	20.79	239.65	506.99	1.28	2.70	1	1	12.50	12.50	36.44	36.44	32.52	32.52	15.20	7.19			
3	100	200	150	3,765	7,613	20.35	41.14	1,228.77	1,735.76	6.56	9.26	0	1	0.00	12.50	0.00	36.44	0.00	32.52	0.00	2.10			
4	200	300	250	1,721	9,334	9.30	50.44	511.72	2,247.48	2.73	11.99	1	2	12.50	25.00	13.39	49.83	11.96	44.48	2.62	2.22			
5	300	500	400	2,113	11,447	11.42	61.86	822.78	3,070.26	4.39	16.38	0	2	0.00	25.00	0.00	49.83	0.00	44.48	0.00	1.62			
6	500	750	625	1,009	12,456	5.45	67.31	657.73	3,727.99	3.51	19.89	0	2	0.00	25.00	0.00	49.83	0.00	44.48	0.00	1.34			
7	750	1,000	875	724	13,180	3.91	71.22	704.95	4,432.94	3.76	23.65	0	2	0.00	25.00	0.00	49.83	0.00	44.48	0.00	1.12			
8	1,000	1,500	1,250	1,062	14,242	5.74	76.96	1,080.13	5,513.07	5.76	29.41	3	5	37.50	62.50	62.20	112.03	55.52	100.00	5.76	2.03			
9	1,500	2,000	1,750	623	14,865	3.37	80.33	797.63	6,310.70	4.26	33.67	0	5	0.00	62.50	0.00	112.03	0.00	100.00	0.00	1.78			
10	2,000	2,500	2,250	369	15,234	1.99	82.32	662.39	6,973.09	3.53	37.20	0	5	0.00	62.50	0.00	112.03	0.00	100.00	0.00	1.61			
11	2,500	3,000	2,750	282	15,516	1.52	83.85	654.89	7,627.97	3.49	40.69	0	5	0.00	62.50	0.00	112.03	0.00	100.00	0.00	1.47			
12	3,000	4,000	3,500	386	15,902	2.09	85.93	795.44	8,423.41	4.24	44.94	0	5	0.00	62.50	0.00	112.03	0.00	100.00	0.00	1.33			
13	4,000	5,000	4,500	263	16,165	1.42	87.35	687.91	9,111.32	3.67	48.61	0	5	0.00	62.50	0.00	112.03	0.00	100.00	0.00	1.23			
14	5,000	7,500	6,250	431	16,596	2.33	89.68	1,406.96	10,518.28	7.51	56.11	1	6	12.50	75.00	0.00	112.03	0.00	100.00	0.00	1.07			
15	7,500	10,000	8,750	267	16,863	1.44	91.13	1,044.05	11,562.33	5.57	61.68	0	6	0.00	75.00	0.00	112.03	0.00	100.00	0.00	0.97			
16	10,000	20,000	15,000	593	17,456	3.20	94.33	2,546.33	14,108.66	13.58	75.27	0	6	0.00	75.00	0.00	112.03	0.00	100.00	0.00	0.79			
17	20,000	50,000	35,000	549	18,005	2.97	97.30	1,940.53	16,049.19	10.35	85.62	0	6	0.00	75.00	0.00	112.03	0.00	100.00	0.00	0.70			
18	50,000	100,000	75,000	172	18,177	0.93	98.23	615.53	16,664.72	3.28	88.90	0	6	0.00	75.00	0.00	112.03	0.00	100.00	0.00	0.67			
19	100,000	500,000	300,000	220	18,397	1.19	99.42	1,503.41	18,168.13	8.02	96.92	1	7	12.50	87.50	0.00	112.03	0.00	100.00	0.00	0.62			
20	500,000	UP		108	18,505	0.58	100.00	577.18	18,745.31	3.08	100.00	1	8	12.50	100.00	0.00	112.03	0.00	100.00	0.00	0.60			
				18,505					18,745.31					8					112.03					0.60



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 17 KALIMANTAN TIMUR  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	4,738	4,738	16.38	16.38	549.40	549.40	1.53	1.53	1	1	14.29	14.29	4.50	4.50	0.44	0.44	0.82	0.82			
2	50	100	75	3,125	7,863	10.81	27.19	363.51	912.91	1.01	2.55	2	3	28.57	42.86	31.47	35.97	3.06	3.50	8.66	3.94			
3	100	200	150	3,471	11,334	12.00	39.19	954.12	1,867.03	2.66	5.21	1	4	14.29	57.14	3.71	39.68	0.36	3.86	0.39	2.13			
4	200	300	250	2,312	13,646	7.99	47.19	783.81	2,650.84	2.19	7.40	0	4	0.00	57.14	0.00	39.68	0.00	3.86	0.00	1.50			
5	300	500	400	3,518	17,164	12.16	59.35	1,673.02	4,323.86	4.67	12.06	0	4	0.00	57.14	0.00	39.68	0.00	3.86	0.00	0.92			
6	500	750	625	2,208	19,372	7.63	66.98	1,562.30	5,886.16	4.36	16.42	0	4	0.00	57.14	0.00	39.68	0.00	3.86	0.00	0.67			
7	750	1,000	875	1,991	21,363	6.88	73.87	2,111.81	7,997.97	5.89	22.32	0	4	0.00	57.14	0.00	39.68	0.00	3.86	0.00	0.50			
8	1,000	1,500	1,250	1,809	23,172	6.26	80.12	2,594.17	10,592.14	7.24	29.55	0	4	0.00	57.14	0.00	39.68	0.00	3.86	0.00	0.37			
9	1,500	2,000	1,750	1,061	24,233	3.67	83.79	2,084.44	12,676.58	5.82	35.37	1	5	14.29	71.43	959.99	999.67	93.29	97.15	46.06	7.89			
10	2,000	2,500	2,250	581	24,814	2.01	85.80	1,410.90	14,087.48	3.94	39.31	0	5	0.00	71.43	0.00	999.67	0.00	97.15	0.00	7.10			
11	2,500	3,000	2,750	550	25,364	1.90	87.70	1,631.16	15,718.64	4.55	43.86	0	5	0.00	71.43	0.00	999.67	0.00	97.15	0.00	6.36			
12	3,000	4,000	3,500	687	26,051	2.38	90.08	2,117.01	17,835.65	5.91	49.76	0	5	0.00	71.43	0.00	999.67	0.00	97.15	0.00	5.60			
13	4,000	5,000	4,500	411	26,462	1.42	91.50	1,687.53	19,523.18	4.71	54.47	0	5	0.00	71.43	0.00	999.67	0.00	97.15	0.00	5.12			
14	5,000	7,500	6,250	505	26,967	1.75	93.25	2,697.03	22,220.21	7.53	62.00	1	6	14.29	85.71	23.18	1,022.86	2.25	99.40	0.86	4.60			
15	7,500	10,000	8,750	354	27,321	1.22	94.47	2,318.68	24,538.89	6.47	68.47	0	6	0.00	85.71	0.00	1,022.86	0.00	99.40	0.00	4.17			
16	10,000	20,000	15,000	483	27,804	1.67	96.14	3,513.89	28,052.78	9.80	78.27	0	6	0.00	85.71	0.00	1,022.86	0.00	99.40	0.00	3.65			
17	20,000	50,000	35,000	420	28,224	1.45	97.59	3,517.67	31,570.45	9.81	88.09	1	7	14.29	100.00	6.14	1,029.00	0.60	100.00	0.17	3.26			
18	50,000	100,000	75,000	212	28,436	0.73	98.33	1,530.55	33,101.00	4.27	92.36	0	7	0.00	100.00	0.00	1,029.00	0.00	100.00	0.00	3.11			
19	100,000	500,000	300,000	308	28,744	1.07	99.39	1,940.48	35,041.48	5.41	97.77	0	7	0.00	100.00	0.00	1,029.00	0.00	100.00	0.00	2.94			
20	500,000	UP		176	28,920	0.61	100.00	799.03	35,840.51	2.23	100.00	0	7	0.00	100.00	0.00	1,029.00	0.00	100.00	0.00	2.87			
				28,920					35,840.51					7					1,029.00					2.87



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 18 SULAWESI UTARA  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	829	829	5.59	5.59	201.85	201.85	0.93	0.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,020	1,849	6.87	12.46	134.43	336.28	0.62	1.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,169	4,018	14.62	27.08	601.56	937.84	2.76	4.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,407	5,425	9.48	36.56	427.79	1,365.64	1.96	6.27	1	1	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	2,260	7,685	15.23	51.79	923.59	2,289.22	4.24	10.50	0	1	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1,383	9,068	9.32	61.11	1,029.17	3,318.39	4.72	15.23	1	2	20.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	991	10,059	6.68	67.79	998.38	4,316.77	4.58	19.81	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1,362	11,421	9.18	76.97	1,354.20	5,670.97	6.21	26.02	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	727	12,148	4.90	81.87	1,190.51	6,861.47	5.46	31.48	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	368	12,516	2.48	84.35	896.48	7,757.96	4.11	35.60	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	368	12,884	2.48	86.83	1,070.76	8,828.72	4.91	40.51	0	2	0.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	439	13,323	2.96	89.78	1,567.16	10,395.88	7.19	47.70	2	4	40.00	80.00	113.79	113.79	45.96	45.96	7.26	1.09			
13	4,000	5,000	4,500	271	13,594	1.83	91.61	1,344.60	11,740.48	6.17	53.87	0	4	0.00	80.00	0.00	113.79	0.00	45.96	0.00	0.97			
14	5,000	7,500	6,250	330	13,924	2.22	93.83	1,972.75	13,713.24	9.05	62.92	1	5	20.00	100.00	133.79	247.58	54.04	100.00	6.78	1.81			
15	7,500	10,000	8,750	222	14,146	1.50	95.33	1,628.03	15,341.26	7.47	70.39	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.61			
16	10,000	20,000	15,000	288	14,434	1.94	97.27	2,772.98	18,114.24	12.72	83.11	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.37			
17	20,000	50,000	35,000	176	14,610	1.19	98.46	1,648.74	19,762.99	7.56	90.68	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.25			
18	50,000	100,000	75,000	91	14,701	0.61	99.07	796.22	20,559.20	3.65	94.33	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.20			
19	100,000	500,000	300,000	107	14,808	0.72	99.79	943.99	21,503.19	4.33	98.66	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.15			
20	500,000	UP		31	14,839	0.21	100.00	291.72	21,794.91	1.34	100.00	0	5	0.00	100.00	0.00	247.58	0.00	100.00	0.00	1.14			
				14,839					21,794.91					5					247.58					1.14



**IndonesiaRe**

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**RISK AND LOSS PROFILE**  
**JUNI 2021**

PROVINCE : 19 SULAWESI TENGAH  
 UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	937	937	8.51	8.51	111.20	111.20	0.84	0.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,409	2,346	12.80	21.31	217.36	328.56	1.64	2.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	2,182	4,528	19.82	41.14	708.66	1,037.22	5.35	7.83	1	1	50.00	50.00	20.48	20.48	100.00	100.00	2.89	1.97			
4	200	300	250	1,129	5,657	10.26	51.39	473.95	1,511.18	3.58	11.40	0	1	0.00	50.00	0.00	20.48	0.00	100.00	0.00	1.36			
5	300	500	400	1,306	6,963	11.87	63.26	748.70	2,259.88	5.65	17.05	0	1	0.00	50.00	0.00	20.48	0.00	100.00	0.00	0.91			
6	500	750	625	786	7,749	7.14	70.40	706.49	2,966.37	5.33	22.38	0	1	0.00	50.00	0.00	20.48	0.00	100.00	0.00	0.69			
7	750	1,000	875	668	8,417	6.07	76.47	783.41	3,749.78	5.91	28.29	0	1	0.00	50.00	0.00	20.48	0.00	100.00	0.00	0.55			
8	1,000	1,500	1,250	646	9,063	5.87	82.34	902.63	4,652.41	6.81	35.10	1	2	50.00	100.00	0.00	20.48	0.00	100.00	0.00	0.44			
9	1,500	2,000	1,750	439	9,502	3.99	86.33	870.14	5,522.55	6.57	41.67	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.37			
10	2,000	2,500	2,250	240	9,742	2.18	88.51	580.62	6,103.17	4.38	46.05	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.34			
11	2,500	3,000	2,750	209	9,951	1.90	90.41	522.36	6,625.53	3.94	49.99	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.31			
12	3,000	4,000	3,500	250	10,201	2.27	92.68	779.22	7,404.75	5.88	55.87	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.28			
13	4,000	5,000	4,500	142	10,343	1.29	93.97	682.28	8,087.03	5.15	61.02	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.25			
14	5,000	7,500	6,250	175	10,518	1.59	95.56	1,058.78	9,145.82	7.99	69.01	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.22			
15	7,500	10,000	8,750	71	10,589	0.65	96.20	705.51	9,851.32	5.32	74.33	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.21			
16	10,000	20,000	15,000	145	10,734	1.32	97.52	955.85	10,807.17	7.21	81.54	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.19			
17	20,000	50,000	35,000	132	10,866	1.20	98.72	1,525.41	12,332.58	11.51	93.05	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.17			
18	50,000	100,000	75,000	57	10,923	0.52	99.24	520.19	12,852.77	3.92	96.98	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.16			
19	100,000	500,000	300,000	34	10,957	0.31	99.55	133.68	12,986.45	1.01	97.99	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.16			
20	500,000	UP		50	11,007	0.45	100.00	266.93	13,253.39	2.01	100.00	0	2	0.00	100.00	0.00	20.48	0.00	100.00	0.00	0.15			
				11,007					13,253.39					2					20.48					0.15





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PT. REASURANSI INDONESIA UTAMA (PERSERO)

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 20 SULAWESI SELATAN

UNDERWRITING YEAR 2021

OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021

DATA POSITION TO : 31/12/2021

PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	3,079	3,079	8.53	8.53	557.83	557.83	1.35	1.35	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	4,808	7,887	13.32	21.85	619.34	1,177.17	1.50	2.86	1	1	12.50	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	6,789	14,676	18.81	40.66	1,966.22	3,143.38	4.77	7.62	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	3,064	17,740	8.49	49.15	1,029.37	4,172.76	2.50	10.12	0	1	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	5,260	23,000	14.57	63.72	2,013.72	6,186.48	4.88	15.01	3	4	37.50	50.00	53.06	53.06	44.99	44.99	2.64	0.86			
6	500	750	625	2,421	25,421	6.71	70.43	1,915.75	8,102.22	4.65	19.65	1	5	12.50	62.50	0.00	53.06	0.00	44.99	0.00	0.65			
7	750	1,000	875	2,136	27,557	5.92	76.35	1,985.18	10,087.40	4.82	24.47	0	5	0.00	62.50	0.00	53.06	0.00	44.99	0.00	0.53			
8	1,000	1,500	1,250	1,782	29,339	4.94	81.28	2,452.61	12,540.01	5.95	30.42	0	5	0.00	62.50	0.00	53.06	0.00	44.99	0.00	0.42			
9	1,500	2,000	1,750	1,124	30,463	3.11	84.40	2,245.43	14,785.44	5.45	35.86	0	5	0.00	62.50	0.00	53.06	0.00	44.99	0.00	0.36			
10	2,000	2,500	2,250	821	31,284	2.27	86.67	1,638.73	16,424.18	3.97	39.84	1	6	12.50	75.00	0.00	53.06	0.00	44.99	0.00	0.32			
11	2,500	3,000	2,750	567	31,851	1.57	88.24	1,676.69	18,100.87	4.07	43.90	0	6	0.00	75.00	0.00	53.06	0.00	44.99	0.00	0.29			
12	3,000	4,000	3,500	877	32,728	2.43	90.67	2,616.99	20,717.86	6.35	50.25	0	6	0.00	75.00	0.00	53.06	0.00	44.99	0.00	0.26			
13	4,000	5,000	4,500	556	33,284	1.54	92.21	2,610.11	23,327.97	6.33	56.58	0	6	0.00	75.00	0.00	53.06	0.00	44.99	0.00	0.23			
14	5,000	7,500	6,250	658	33,942	1.82	94.04	3,486.67	26,814.64	8.46	65.04	1	7	12.50	87.50	63.90	116.96	54.18	99.17	1.83	0.44			
15	7,500	10,000	8,750	462	34,404	1.28	95.32	3,155.67	29,970.31	7.65	72.69	0	7	0.00	87.50	0.00	116.96	0.00	99.17	0.00	0.39			
16	10,000	20,000	15,000	755	35,159	2.09	97.41	5,077.91	35,048.23	12.32	85.01	0	7	0.00	87.50	0.00	116.96	0.00	99.17	0.00	0.33			
17	20,000	50,000	35,000	509	35,668	1.41	98.82	3,634.65	38,682.88	8.82	93.83	0	7	0.00	87.50	0.00	116.96	0.00	99.17	0.00	0.30			
18	50,000	100,000	75,000	200	35,868	0.55	99.37	1,130.92	39,813.80	2.74	96.57	1	8	12.50	100.00	0.98	117.94	0.83	100.00	0.09	0.30			
19	100,000	500,000	300,000	190	36,058	0.53	99.90	1,442.74	41,256.54	3.50	100.07	0	8	0.00	100.00	0.00	117.94	0.00	100.00	0.00	0.29			
20	500,000	UP		37	36,095	0.10	100.00	28.66	41,227.88	0.07	100.00	0	8	0.00	100.00	0.00	117.94	0.00	100.00	0.00	0.29			
				36,095					41,227.88					8					117.94					0.29



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 21 SULAWESI TENGGARA  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	697	697	9.38	9.38	83.13	83.13	0.95	0.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	785	1,482	10.56	19.94	129.57	212.70	1.48	2.44	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,680	3,162	22.61	42.55	558.01	770.71	6.39	8.83	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	793	3,955	10.67	53.22	320.51	1,091.21	3.67	12.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,075	5,030	14.47	67.69	570.57	1,661.78	6.54	19.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	561	5,591	7.55	75.24	622.66	2,284.44	7.13	26.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	419	6,010	5.64	80.88	574.70	2,859.13	6.59	32.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	332	6,342	4.47	85.35	633.14	3,492.28	7.26	40.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	216	6,558	2.91	88.25	549.51	4,041.79	6.30	46.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	128	6,686	1.72	89.97	402.58	4,444.36	4.61	50.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	105	6,791	1.41	91.39	399.82	4,844.18	4.58	55.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	142	6,933	1.91	93.30	557.82	5,402.00	6.39	61.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	106	7,039	1.43	94.72	595.45	5,997.45	6.82	68.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	82	7,121	1.10	95.83	489.83	6,487.28	5.61	74.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	68	7,189	0.92	96.74	638.14	7,125.43	7.31	81.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	111	7,300	1.49	98.24	1,051.84	8,177.27	12.05	93.70	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	65	7,365	0.87	99.11	329.18	8,506.44	3.77	97.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	7,393	0.38	99.49	111.57	8,618.01	1.28	98.75	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	30	7,423	0.40	99.89	130.42	8,748.44	1.49	100.25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		8	7,431	0.11	100.00	21.48	8,726.96	0.25	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				7,431					8,726.96					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 22 BALI  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	2,902	2,902	8.21	8.21	823.55	823.55	1.29	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	3,234	6,136	9.15	17.36	356.03	1,179.58	0.56	1.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	4,176	10,312	11.82	29.18	938.10	2,117.68	1.46	3.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	2,721	13,033	7.70	36.88	789.73	2,907.41	1.23	4.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	4,283	17,316	12.12	49.00	1,756.95	4,664.35	2.74	7.28	1	1	4.00	4.00	78.98	78.98	25.12	25.12	4.50	1.69			
6	500	750	625	2,366	19,682	6.69	55.69	1,676.68	6,341.04	2.62	9.90	2	3	8.00	12.00	7.75	86.73	2.46	27.59	0.46	1.37			
7	750	1,000	875	2,261	21,943	6.40	62.09	2,122.32	8,463.36	3.31	13.21	1	4	4.00	16.00	0.00	86.73	0.00	27.59	0.00	1.02			
8	1,000	1,500	1,250	2,615	24,558	7.40	69.49	3,152.46	11,615.82	4.92	18.13	2	6	8.00	24.00	0.00	86.73	0.00	27.59	0.00	0.75			
9	1,500	2,000	1,750	1,930	26,488	5.46	74.95	3,280.76	14,896.57	5.12	23.25	1	7	4.00	28.00	0.00	86.73	0.00	27.59	0.00	0.58			
10	2,000	2,500	2,250	1,320	27,808	3.73	78.68	3,027.41	17,923.99	4.73	27.97	1	8	4.00	32.00	0.00	86.73	0.00	27.59	0.00	0.48			
11	2,500	3,000	2,750	1,166	28,974	3.30	81.98	3,025.69	20,949.67	4.72	32.70	1	9	4.00	36.00	10.01	96.74	3.18	30.77	0.33	0.46			
12	3,000	4,000	3,500	1,384	30,358	3.92	85.90	4,687.37	25,637.04	7.32	40.01	1	10	4.00	40.00	19.07	115.81	6.07	36.83	0.41	0.45			
13	4,000	5,000	4,500	965	31,323	2.73	88.63	4,201.38	29,838.41	6.56	46.57	2	12	8.00	48.00	13.68	129.49	4.35	41.19	0.33	0.43			
14	5,000	7,500	6,250	1,118	32,441	3.16	91.79	6,452.63	36,291.04	10.07	56.64	2	14	8.00	56.00	138.17	267.66	43.95	85.13	2.14	0.74			
15	7,500	10,000	8,750	699	33,140	1.98	93.77	5,071.13	41,362.17	7.91	64.56	1	15	4.00	60.00	0.00	267.66	0.00	85.13	0.00	0.65			
16	10,000	20,000	15,000	925	34,065	2.62	96.39	10,068.12	51,430.29	15.71	80.27	4	19	16.00	76.00	18.77	286.42	5.97	91.10	0.19	0.56			
17	20,000	50,000	35,000	665	34,730	1.88	98.27	7,533.59	58,963.87	11.76	92.03	4	23	16.00	92.00	27.98	314.40	8.90	100.00	0.37	0.53			
18	50,000	100,000	75,000	236	34,966	0.67	98.94	2,412.64	61,376.51	3.77	95.79	2	25	8.00	100.00	0.00	314.40	0.00	100.00	0.00	0.51			
19	100,000	500,000	300,000	238	35,204	0.67	99.61	2,320.82	63,697.34	3.62	99.42	0	25	0.00	100.00	0.00	314.40	0.00	100.00	0.00	0.49			
20	500,000	UP		138	35,342	0.39	100.00	374.11	64,071.44	0.58	100.00	0	25	0.00	100.00	0.00	314.40	0.00	100.00	0.00	0.49			
				35,342					64,071.44					25					314.40					0.49



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 23 NUSA TENGGARA BARAT  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	1,008	1,008	8.35	8.35	179.73	179.73	1.18	1.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1,018	2,026	8.43	16.77	119.19	298.93	0.78	1.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1,689	3,715	13.98	30.76	456.40	755.33	2.99	4.95	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1,288	5,003	10.66	41.42	393.36	1,148.69	2.58	7.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1,565	6,568	12.96	54.38	669.73	1,818.43	4.39	11.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	888	7,456	7.35	61.73	633.24	2,451.67	4.15	16.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	739	8,195	6.12	67.85	782.34	3,234.01	5.13	21.21	1	1	20.00	20.00	35.42	35.42	76.28	76.28	4.53	1.10			
8	1,000	1,500	1,250	1,200	9,395	9.93	77.78	1,179.27	4,413.28	7.73	28.94	0	1	0.00	20.00	0.00	35.42	0.00	76.28	0.00	0.80			
9	1,500	2,000	1,750	571	9,966	4.73	82.51	978.11	5,391.39	6.41	35.36	0	1	0.00	20.00	0.00	35.42	0.00	76.28	0.00	0.66			
10	2,000	2,500	2,250	307	10,273	2.54	85.05	564.05	5,955.44	3.70	39.06	0	1	0.00	20.00	0.00	35.42	0.00	76.28	0.00	0.59			
11	2,500	3,000	2,750	262	10,535	2.17	87.22	690.31	6,645.76	4.53	43.58	0	1	0.00	20.00	0.00	35.42	0.00	76.28	0.00	0.53			
12	3,000	4,000	3,500	328	10,863	2.72	89.93	982.44	7,628.19	6.44	50.03	0	1	0.00	20.00	0.00	35.42	0.00	76.28	0.00	0.46			
13	4,000	5,000	4,500	212	11,075	1.76	91.69	677.96	8,306.16	4.45	54.47	1	2	20.00	40.00	2.47	37.89	5.33	81.61	0.36	0.46			
14	5,000	7,500	6,250	314	11,389	2.60	94.29	1,530.87	9,837.03	10.04	64.51	3	5	60.00	100.00	8.54	46.43	18.39	100.00	0.56	0.47			
15	7,500	10,000	8,750	127	11,516	1.05	95.34	1,052.47	10,889.50	6.90	71.41	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.43			
16	10,000	20,000	15,000	269	11,785	2.23	97.57	2,146.82	13,036.32	14.08	85.49	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.36			
17	20,000	50,000	35,000	155	11,940	1.28	98.85	1,446.25	14,482.57	9.48	94.98	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.32			
18	50,000	100,000	75,000	76	12,016	0.63	99.48	545.33	15,027.90	3.58	98.55	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.31			
19	100,000	500,000	300,000	54	12,070	0.45	99.93	290.59	15,318.48	1.91	100.46	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.30			
20	500,000	UP		9	12,079	0.07	100.00	70.13	15,248.35	0.46	100.00	0	5	0.00	100.00	0.00	46.43	0.00	100.00	0.00	0.30			
				12,079					15,248.35					5					46.43					0.30



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 24 NUSA TENGGARA TIMUR  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE				
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM			
1	0	50	25	543	543	7.83	7.83	127.22	127.22	1.03	1.03	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	497	1,040	7.17	15.00	101.92	229.14	0.83	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	872	1,912	12.57	27.57	262.75	491.90	2.14	4.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	701	2,613	10.11	37.68	295.08	786.98	2.40	6.40	1	1	6.25	6.25	8.38	8.38	2.46	2.46	2.84	1.06			
5	300	500	400	870	3,483	12.55	50.22	638.60	1,425.58	5.19	11.59	0	1	0.00	6.25	0.00	8.38	0.00	2.46	0.00	0.59			
6	500	750	625	588	4,071	8.48	58.70	679.23	2,104.80	5.52	17.11	3	4	18.75	25.00	35.77	44.15	10.50	12.97	5.27	2.10			
7	750	1,000	875	528	4,599	7.61	66.32	736.90	2,841.71	5.99	23.11	1	5	6.25	31.25	3.35	47.50	0.99	13.95	0.46	1.67			
8	1,000	1,500	1,250	571	5,170	8.23	74.55	981.90	3,823.61	7.98	31.09	2	7	12.50	43.75	69.76	117.26	20.49	34.44	7.10	3.07			
9	1,500	2,000	1,750	341	5,511	4.92	79.47	758.87	4,582.48	6.17	37.26	0	7	0.00	43.75	0.00	117.26	0.00	34.44	0.00	2.56			
10	2,000	2,500	2,250	206	5,717	2.97	82.44	587.61	5,170.09	4.78	42.04	1	8	6.25	50.00	71.87	189.13	21.11	55.55	12.23	3.66			
11	2,500	3,000	2,750	196	5,913	2.83	85.26	679.80	5,849.89	5.53	47.57	2	10	12.50	62.50	48.05	237.19	14.11	69.66	7.07	4.05			
12	3,000	4,000	3,500	247	6,160	3.56	88.82	895.67	6,745.56	7.28	54.85	0	10	0.00	62.50	0.00	237.19	0.00	69.66	0.00	3.52			
13	4,000	5,000	4,500	185	6,345	2.67	91.49	1,052.88	7,798.45	8.56	63.41	0	10	0.00	62.50	0.00	237.19	0.00	69.66	0.00	3.04			
14	5,000	7,500	6,250	210	6,555	3.03	94.52	1,397.81	9,196.26	11.37	74.78	1	11	6.25	68.75	44.45	281.64	13.06	82.72	3.18	3.06			
15	7,500	10,000	8,750	99	6,654	1.43	95.95	775.15	9,971.41	6.30	81.08	0	11	0.00	68.75	0.00	281.64	0.00	82.72	0.00	2.82			
16	10,000	20,000	15,000	133	6,787	1.92	97.87	1,202.24	11,173.66	9.78	90.85	0	11	0.00	68.75	0.00	281.64	0.00	82.72	0.00	2.52			
17	20,000	50,000	35,000	67	6,854	0.97	98.83	709.95	11,883.61	5.77	96.63	0	11	0.00	68.75	0.00	281.64	0.00	82.72	0.00	2.37			
18	50,000	100,000	75,000	25	6,879	0.36	99.19	129.52	12,013.12	1.05	97.68	4	15	25.00	93.75	41.78	323.42	12.27	94.99	32.26	2.69			
19	100,000	500,000	300,000	40	6,919	0.58	99.77	249.32	12,262.44	2.03	99.71	1	16	6.25	100.00	17.06	340.48	5.01	100.00	6.84	2.78			
20	500,000	UP		16	6,935	0.23	100.00	36.04	12,298.48	0.29	100.00	0	16	0.00	100.00	0.00	340.48	0.00	100.00	0.00	2.77			
				6,935					12,298.48					16					340.48					2.77



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 25 MALUKU  
 UNDERWRITING YEAR 2021  
 OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE					
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	669	669	14.18	14.18	51.24	51.24	0.79	0.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	302	971	6.40	20.58	45.09	96.32	0.69	1.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	491	1,462	10.40	30.98	105.27	201.59	1.61	3.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	374	1,836	7.93	38.91	109.17	310.77	1.67	4.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	573	2,409	12.14	51.05	297.37	608.14	4.56	9.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	388	2,797	8.22	59.27	309.15	917.29	4.74	14.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	393	3,190	8.33	67.60	364.25	1,281.54	5.58	19.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	326	3,516	6.91	74.51	586.61	1,868.16	8.99	28.64	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	217	3,733	4.60	79.11	453.43	2,321.58	6.95	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	140	3,873	2.97	82.07	386.31	2,707.89	5.92	41.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	107	3,980	2.27	84.34	347.67	3,055.56	5.33	46.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	125	4,105	2.65	86.99	479.45	3,535.01	7.35	54.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	105	4,210	2.23	89.21	564.37	4,099.38	8.65	62.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	159	4,369	3.37	92.58	1,098.40	5,197.78	16.84	79.69	1	1	50.00	50.00	1.83	1.83	55.00	55.00	0.17	0.04
15	7,500	10,000	8,750	88	4,457	1.86	94.45	660.58	5,858.36	10.13	89.81	1	2	50.00	100.00	1.50	3.33	45.00	100.00	0.23	0.06
16	10,000	20,000	15,000	90	4,547	1.91	96.36	780.41	6,638.77	11.96	101.78	0	2	0.00	100.00	0.00	3.33	0.00	100.00	0.00	0.05
17	20,000	50,000	35,000	68	4,615	1.44	97.80	533.05	7,171.82	8.17	109.95	0	2	0.00	100.00	0.00	3.33	0.00	100.00	0.00	0.05
18	50,000	100,000	75,000	58	4,673	1.23	99.03	893.24	6,278.58	13.69	96.26	0	2	0.00	100.00	0.00	3.33	0.00	100.00	0.00	0.05
19	100,000	500,000	300,000	27	4,700	0.57	99.60	179.06	6,457.64	2.75	99.00	0	2	0.00	100.00	0.00	3.33	0.00	100.00	0.00	0.05
20	500,000	UP		19	4,719	0.40	100.00	65.21	6,522.86	1.00	100.00	0	2	0.00	100.00	0.00	3.33	0.00	100.00	0.00	0.05
				4,719					6,522.86			2					3.33				0.05



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 26 IRIAN JAYA/PAPUA  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		f	F	PERCENTAGE		rp	RP	PERCENTAGE		f	F	PERCENTAGE		rp	RP	PERCENTAGE		PERCENTAGE	
						BAND	CUM			BAND	CUM			BAND	CUM			BAND	CUM	BAND	CUM
1	0	50	25	389	389	4.23	4.23	173.51	173.51	0.87	0.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	477	866	5.19	9.43	126.77	300.28	0.64	1.51	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	1,277	2,143	13.90	23.32	540.69	840.97	2.72	4.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	848	2,991	9.23	32.55	435.68	1,276.65	2.19	6.42	1	1	33.33	33.33	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	1,227	4,218	13.35	45.91	899.65	2,176.30	4.52	10.94	1	2	33.33	66.67	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	888	5,106	9.66	55.57	940.24	3,116.54	4.73	15.67	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	779	5,885	8.48	64.05	1,136.86	4,253.39	5.72	21.38	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	738	6,623	8.03	72.08	1,582.51	5,835.91	7.96	29.34	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	530	7,153	5.77	77.85	1,582.52	7,418.43	7.96	37.29	0	2	0.00	66.67	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	256	7,409	2.79	80.64	910.70	8,329.13	4.58	41.87	1	3	33.33	100.00	131.09	131.09	100.00	100.00	14.39	1.57
11	2,500	3,000	2,750	269	7,678	2.93	83.57	1,085.86	9,414.98	5.46	47.33	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	1.39
12	3,000	4,000	3,500	272	7,950	2.96	86.53	1,190.54	10,605.53	5.99	53.32	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	1.24
13	4,000	5,000	4,500	244	8,194	2.66	89.18	1,391.49	11,997.02	7.00	60.31	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	1.09
14	5,000	7,500	6,250	281	8,475	3.06	92.24	2,115.11	14,112.13	10.63	70.94	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.93
15	7,500	10,000	8,750	164	8,639	1.78	94.02	1,565.54	15,677.67	7.87	78.81	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.84
16	10,000	20,000	15,000	254	8,893	2.76	96.79	1,873.23	17,550.90	9.42	88.23	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.75
17	20,000	50,000	35,000	167	9,060	1.82	98.61	1,118.61	18,669.51	5.62	93.85	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.70
18	50,000	100,000	75,000	41	9,101	0.45	99.05	246.81	18,916.32	1.24	95.09	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.69
19	100,000	500,000	300,000	74	9,175	0.81	99.86	975.45	19,891.77	4.90	100.00	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.66
20	500,000	UP		13	9,188	0.14	100.00	0.33	19,892.11	0.00	100.00	0	3	0.00	100.00	0.00	131.09	0.00	100.00	0.00	0.66
				9,188					19,892.11			3					131.09				0.66



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 27 MALUKU UTARA  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO	
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE			
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM
1	0	50	25	183	183	8.16	8.16	26.93	26.93	0.68	0.68	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	50	100	75	165	348	7.35	15.51	25.14	52.07	0.64	1.32	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	100	200	150	287	635	12.79	28.30	77.75	129.82	1.97	3.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	200	300	250	263	898	11.72	40.02	107.16	236.98	2.71	6.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	300	500	400	338	1,236	15.06	55.08	223.37	460.35	5.66	11.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	500	750	625	207	1,443	9.22	64.30	244.35	704.70	6.19	17.84	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	750	1,000	875	125	1,568	5.57	69.88	194.43	899.14	4.92	22.77	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	1,000	1,500	1,250	127	1,695	5.66	75.53	247.05	1,146.19	6.26	29.02	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	1,500	2,000	1,750	122	1,817	5.44	80.97	325.66	1,471.85	8.25	37.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2,000	2,500	2,250	72	1,889	3.21	84.18	220.30	1,692.15	5.58	42.85	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2,500	3,000	2,750	63	1,952	2.81	86.99	198.68	1,890.82	5.03	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	3,000	4,000	3,500	77	2,029	3.43	90.42	339.83	2,230.65	8.60	56.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	4,000	5,000	4,500	46	2,075	2.05	92.47	264.91	2,495.56	6.71	63.19	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	5,000	7,500	6,250	63	2,138	2.81	95.28	532.11	3,027.66	13.47	76.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	7,500	10,000	8,750	14	2,152	0.62	95.90	140.72	3,168.39	3.56	80.22	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	10,000	20,000	15,000	35	2,187	1.56	97.46	377.88	3,546.27	9.57	89.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	20,000	50,000	35,000	19	2,206	0.85	98.31	412.66	3,958.92	10.45	100.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	50,000	100,000	75,000	11	2,217	0.49	98.80	85.95	3,872.98	2.18	98.06	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	100,000	500,000	300,000	5	2,222	0.22	99.02	19.61	3,892.59	0.50	98.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	500,000	UP		22	2,244	0.98	100.00	56.87	3,949.45	1.44	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				2,244					3,949.45			0						0.00			0.00





IndonesiaRe

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

**JUNI 2021**

PROVINCE 28 IRIAN JAYA BARAT  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	294	294	5.91	5.91	72.01	72.01	0.69	0.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	320	614	6.44	12.35	40.81	112.82	0.39	1.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	613	1,227	12.33	24.68	260.44	373.26	2.51	3.60	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	560	1,787	11.27	35.95	327.89	701.15	3.16	6.76	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	707	2,494	14.22	50.17	560.71	1,261.86	5.41	12.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	444	2,938	8.93	59.10	502.36	1,764.23	4.84	17.01	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	407	3,345	8.19	67.29	525.39	2,289.61	5.07	22.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	329	3,674	6.62	73.91	574.91	2,864.52	5.54	27.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	246	3,920	4.95	78.86	609.09	3,473.62	5.87	33.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	149	4,069	3.00	81.85	431.61	3,905.23	4.16	37.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	177	4,246	3.56	85.42	625.35	4,530.58	6.03	43.69	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	159	4,405	3.20	88.61	721.42	5,252.00	6.96	50.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	94	4,499	1.89	90.50	590.93	5,842.94	5.70	56.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	149	4,648	3.00	93.50	1,052.73	6,895.67	10.15	66.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	85	4,733	1.71	95.21	815.10	7,710.77	7.86	74.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	112	4,845	2.25	97.47	1,264.33	8,975.10	12.19	86.55	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	88	4,933	1.77	99.24	1,012.52	9,987.63	9.76	96.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	13	4,946	0.26	99.50	109.06	10,096.68	1.05	97.36	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	22	4,968	0.44	99.94	244.05	10,340.73	2.35	99.72	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		3	4,971	0.06	100.00	29.44	10,370.17	0.28	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				4,971					10,370.17					0					0.00					0.00



**IndonesiaRe**

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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 29 BANTEN  
 UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	6,587	6,587	8.26	8.26	2,433.96	2,433.96	1.74	1.74	2	2	7.41	7.41	0.82	0.82	0.63	0.63	0.03	0.03			
2	50	100	75	6,755	13,342	8.47	16.73	529.77	2,963.74	0.38	2.12	0	2	0.00	7.41	0.00	0.82	0.00	0.63	0.00	0.03			
3	100	200	150	10,384	23,726	13.02	29.76	1,611.20	4,574.93	1.15	3.27	1	3	3.70	11.11	0.00	0.82	0.00	0.63	0.00	0.02			
4	200	300	250	5,566	29,292	6.98	36.74	1,519.22	6,094.16	1.08	4.35	2	5	7.41	18.52	7.58	8.40	5.81	6.43	0.50	0.14			
5	300	500	400	10,544	39,836	13.22	49.96	3,592.41	9,686.56	2.56	6.91	3	8	11.11	29.63	30.00	38.40	22.99	29.43	0.84	0.40			
6	500	750	625	7,004	46,840	8.78	58.74	4,494.82	14,181.39	3.21	10.12	4	12	14.81	44.44	14.24	52.64	10.91	40.33	0.32	0.37			
7	750	1,000	875	6,043	52,883	7.58	66.32	4,875.63	19,057.01	3.48	13.60	2	14	7.41	51.85	47.81	100.45	36.63	76.97	0.98	0.53			
8	1,000	1,500	1,250	6,432	59,315	8.07	74.39	6,356.02	25,413.04	4.54	18.14	1	15	3.70	55.56	3.54	103.99	2.71	79.68	0.06	0.41			
9	1,500	2,000	1,750	3,032	62,347	3.80	78.19	5,100.18	30,513.22	3.64	21.78	2	17	7.41	62.96	4.00	107.99	3.07	82.75	0.08	0.35			
10	2,000	2,500	2,250	1,950	64,297	2.45	80.64	3,948.50	34,461.72	2.82	24.60	0	17	0.00	62.96	0.00	107.99	0.00	82.75	0.00	0.31			
11	2,500	3,000	2,750	1,444	65,741	1.81	82.45	3,757.13	38,218.85	2.68	27.28	0	17	0.00	62.96	0.00	107.99	0.00	82.75	0.00	0.28			
12	3,000	4,000	3,500	2,026	67,767	2.54	84.99	6,334.72	44,553.56	4.52	31.81	0	17	0.00	62.96	0.00	107.99	0.00	82.75	0.00	0.24			
13	4,000	5,000	4,500	1,372	69,139	1.72	86.71	5,911.09	50,464.65	4.22	36.02	1	18	3.70	66.67	0.00	107.99	0.00	82.75	0.00	0.21			
14	5,000	7,500	6,250	1,874	71,013	2.35	89.06	9,912.02	60,376.67	7.08	43.10	1	19	3.70	70.37	5.42	113.41	4.16	86.90	0.05	0.19			
15	7,500	10,000	8,750	1,285	72,298	1.61	90.67	9,898.15	70,274.82	7.07	50.17	0	19	0.00	70.37	0.00	113.41	0.00	86.90	0.00	0.16			
16	10,000	20,000	15,000	2,437	74,735	3.06	93.73	24,084.43	94,359.25	17.19	67.36	3	22	11.11	81.48	8.70	122.11	6.67	93.57	0.04	0.13			
17	20,000	50,000	35,000	2,269	77,004	2.85	96.57	22,525.28	116,884.53	16.08	83.44	3	25	11.11	92.59	8.39	130.50	6.43	100.00	0.04	0.11			
18	50,000	100,000	75,000	1,103	78,107	1.38	97.96	9,918.03	126,802.56	7.08	90.52	0	25	0.00	92.59	0.00	130.50	0.00	100.00	0.00	0.10			
19	100,000	500,000	300,000	1,139	79,246	1.43	99.39	10,449.61	137,252.16	7.46	97.98	1	26	3.70	96.30	0.00	130.50	0.00	100.00	0.00	0.10			
20	500,000	UP		489	79,735	0.61	100.00	2,830.74	140,082.91	2.02	100.00	1	27	3.70	100.00	0.00	130.50	0.00	100.00	0.00	0.09			
				79,735					140,082.91					27					130.50					0.09



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 30 BANGKA BELITUNG  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	900	900	15.90	15.90	139.58	139.58	2.39	2.39	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	776	1,676	13.71	29.61	72.68	212.26	1.24	3.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	952	2,628	16.82	46.42	233.19	445.45	3.99	7.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	668	3,296	11.80	58.22	145.46	590.92	2.49	10.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	710	4,006	12.54	70.76	287.50	878.41	4.92	15.04	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	324	4,330	5.72	76.49	247.68	1,126.10	4.24	19.28	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	264	4,594	4.66	81.15	268.03	1,394.13	4.59	23.87	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	238	4,832	4.20	85.36	331.07	1,725.20	5.67	29.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	177	5,009	3.13	88.48	395.26	2,120.45	6.77	36.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	94	5,103	1.66	90.14	252.00	2,372.45	4.31	40.62	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	79	5,182	1.40	91.54	283.25	2,655.70	4.85	45.47	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	147	5,329	2.60	94.14	355.55	3,011.25	6.09	51.56	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	65	5,394	1.15	95.28	331.34	3,342.59	5.67	57.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	80	5,474	1.41	96.70	399.90	3,742.49	6.85	64.08	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	40	5,514	0.71	97.40	385.02	4,127.50	6.59	70.67	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	55	5,569	0.97	98.37	758.43	4,885.94	12.99	83.66	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	39	5,608	0.69	99.06	554.58	5,440.52	9.50	93.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	29	5,637	0.51	99.58	197.02	5,637.54	3.37	96.53	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	18	5,655	0.32	99.89	212.76	5,850.30	3.64	100.17	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		6	5,661	0.11	100.00	10.13	5,840.17	0.17	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				5,661					5,840.17					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 31 GORONTALO  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	112	112	3.00	3.00	28.70	28.70	0.59	0.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	212	324	5.68	8.67	34.12	62.82	0.70	1.29	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	967	1,291	25.89	34.56	567.73	630.54	11.67	12.96	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	384	1,675	10.28	44.85	171.39	801.93	3.52	16.48	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	524	2,199	14.03	58.88	299.31	1,101.24	6.15	22.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	287	2,486	7.68	66.56	280.73	1,381.97	5.77	28.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	204	2,690	5.46	72.02	262.20	1,644.17	5.39	33.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	328	3,018	8.78	80.80	285.04	1,929.21	5.86	39.65	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	144	3,162	3.86	84.66	265.78	2,194.98	5.46	45.11	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	95	3,257	2.54	87.20	220.23	2,415.21	4.53	49.63	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	54	3,311	1.45	88.65	119.67	2,534.89	2.46	52.09	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	67	3,378	1.79	90.44	295.30	2,830.19	6.07	58.16	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	46	3,424	1.23	91.67	173.37	3,003.56	3.56	61.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	83	3,507	2.22	93.90	422.17	3,425.72	8.68	70.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	42	3,549	1.12	95.02	262.21	3,687.93	5.39	75.79	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	76	3,625	2.03	97.05	622.31	4,310.24	12.79	88.58	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	59	3,684	1.58	98.63	356.60	4,666.85	7.33	95.91	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	28	3,712	0.75	99.38	115.17	4,782.02	2.37	98.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	23	3,735	0.62	100.00	83.95	4,865.97	1.73	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	3,735	0.00	100.00	0.00	4,865.97	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				3,735					4,865.97					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 32 RIAU KEPULAUAN  
UNDERWRITING YEAR : 2021  
OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO		
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE						
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM	
1	0	50	25	1,787	1,787	8.57	8.57	725.06	725.06	1.86	1.86	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	50	100	75	1,824	3,611	8.75	17.31	213.29	938.36	0.55	2.41	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	100	200	150	2,999	6,610	14.38	31.69	661.61	1,599.97	1.70	4.10	1	1	50.00	50.00	69.14	69.14	89.34	89.34	10.45	4.32	
4	200	300	250	1,906	8,516	9.14	40.83	545.19	2,145.15	1.40	5.50	0	1	0.00	50.00	0.00	69.14	0.00	89.34	0.00	3.22	
5	300	500	400	3,179	11,695	15.24	56.07	1,486.99	3,632.14	3.81	9.31	1	2	50.00	100.00	8.25	77.38	10.66	100.00	0.55	2.13	
6	500	750	625	1,808	13,503	8.67	64.74	1,285.91	4,918.05	3.30	12.61	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	1.57	
7	750	1,000	875	1,612	15,115	7.73	72.47	1,743.27	6,661.32	4.47	17.08	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	1.16	
8	1,000	1,500	1,250	1,445	16,560	6.93	79.40	1,994.54	8,655.87	5.11	22.19	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.89	
9	1,500	2,000	1,750	942	17,502	4.52	83.92	1,862.88	10,518.75	4.78	26.97	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.74	
10	2,000	2,500	2,250	445	17,947	2.13	86.05	1,106.56	11,625.31	2.84	29.81	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.67	
11	2,500	3,000	2,750	392	18,339	1.88	87.93	1,085.03	12,710.34	2.78	32.59	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.61	
12	3,000	4,000	3,500	439	18,778	2.10	90.04	1,610.74	14,321.08	4.13	36.72	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.54	
13	4,000	5,000	4,500	290	19,068	1.39	91.43	1,199.04	15,520.12	3.07	39.79	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.50	
14	5,000	7,500	6,250	426	19,494	2.04	93.47	2,303.44	17,823.56	5.91	45.70	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.43	
15	7,500	10,000	8,750	262	19,756	1.26	94.73	2,121.98	19,945.54	5.44	51.14	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.39	
16	10,000	20,000	15,000	339	20,095	1.63	96.35	3,371.84	23,317.38	8.65	59.78	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.33	
17	20,000	50,000	35,000	276	20,371	1.32	97.67	3,054.91	26,372.29	7.83	67.62	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.29	
18	50,000	100,000	75,000	128	20,499	0.61	98.29	1,341.81	27,714.09	3.44	71.06	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.28	
19	100,000	500,000	300,000	235	20,734	1.13	99.42	10,556.09	38,270.18	27.07	98.12	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.20	
20	500,000	UP		122	20,856	0.58	100.00	732.03	39,002.22	1.88	100.00	0	2	0.00	100.00	0.00	77.38	0.00	100.00	0.00	0.20	
				20,856					39,002.22					2			77.38			0.20		



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE 33 KALIMANTAN UTARA  
UNDERWRITING YEAR 2021  
OCCUPATION CODE ALL CODE

DATA POSITION FROM : 01/01/2021  
DATA POSITION TO : 31/12/2021  
PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO				
	FROM	TO		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE								
				f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM			
1	0	50	25	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
2	50	100	75	1	1	6.67	6.67	0.99	0.99	2.12	2.12	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
3	100	200	150	1	2	6.67	13.33	0.38	1.37	0.82	2.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
4	200	300	250	1	3	6.67	20.00	0.91	2.28	1.96	4.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
5	300	500	400	1	4	6.67	26.67	4.47	6.75	9.60	14.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6	500	750	625	1	5	6.67	33.33	3.61	10.35	7.74	22.24	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
7	750	1,000	875	1	6	6.67	40.00	3.06	13.41	6.57	28.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
8	1,000	1,500	1,250	1	7	6.67	46.67	3.15	16.57	6.78	35.59	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
9	1,500	2,000	1,750	1	8	6.67	53.33	2.20	18.76	4.72	40.31	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10	2,000	2,500	2,250	1	9	6.67	60.00	3.72	22.48	7.99	48.30	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11	2,500	3,000	2,750	1	10	6.67	66.67	2.86	25.34	6.14	54.43	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12	3,000	4,000	3,500	1	11	6.67	73.33	5.64	30.97	12.11	66.54	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13	4,000	5,000	4,500	2	13	13.33	86.67	13.15	44.13	28.26	94.80	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
14	5,000	7,500	6,250	1	14	6.67	93.33	0.64	44.77	1.38	96.18	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15	7,500	10,000	8,750	1	15	6.67	100.00	1.78	46.55	3.82	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
16	10,000	20,000	15,000	0	15	0.00	100.00	0.00	46.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17	20,000	50,000	35,000	0	15	0.00	100.00	0.00	46.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
18	50,000	100,000	75,000	0	15	0.00	100.00	0.00	46.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
19	100,000	500,000	300,000	0	15	0.00	100.00	0.00	46.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
20	500,000	UP		0	15	0.00	100.00	0.00	46.55	0.00	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
				15					46.55					0					0.00					0.00



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**RISK AND LOSS PROFILE**

**JUNI 2021**

PROVINCE : 34 SULAWESI BARAT  
 UNDERWRITING YEAR : 2021  
 OCCUPATION CODE : ALL CODE

DATA POSITION FROM : 01/01/2021  
 DATA POSITION TO : 31/12/2021  
 PROCESSING DATE : 12/10/2021

BAND	SUM INSURED (in million)		Mid Points	NUMBER OF POLICIES				ORIGINAL PREMIUM (in million Rp)				CLAIM FREQUENCY				CLAIM SEVERITY (in million Rp)				LOSS RATIO			
				PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE		PERCENTAGE							
	FROM	TO		f	F	BAND	CUM	rp	RP	BAND	CUM	f	F	BAND	CUM	rp	RP	BAND	CUM	BAND	CUM		
1	0	50	25	287	287	10.19	10.19	45.28	45.28	1.50	1.50	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
2	50	100	75	481	768	17.07	27.26	96.94	142.22	3.22	4.73	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	100	200	150	795	1,563	28.22	55.48	317.26	459.49	10.54	15.27	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	200	300	250	280	1,843	9.94	65.42	140.29	599.78	4.66	19.93	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
5	300	500	400	324	2,167	11.50	76.93	210.32	810.10	6.99	26.92	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6	500	750	625	142	2,309	5.04	81.97	155.14	965.24	5.15	32.07	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
7	750	1,000	875	101	2,410	3.59	85.55	100.11	1,065.35	3.33	35.40	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	1,000	1,500	1,250	76	2,486	2.70	88.25	91.78	1,157.13	3.05	38.45	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	1,500	2,000	1,750	55	2,541	1.95	90.20	108.32	1,265.45	3.60	42.05	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
10	2,000	2,500	2,250	38	2,579	1.35	91.55	85.89	1,351.35	2.85	44.90	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
11	2,500	3,000	2,750	33	2,612	1.17	92.72	89.62	1,440.97	2.98	47.88	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
12	3,000	4,000	3,500	38	2,650	1.35	94.07	134.29	1,575.26	4.46	52.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
13	4,000	5,000	4,500	23	2,673	0.82	94.89	150.58	1,725.85	5.00	57.34	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	5,000	7,500	6,250	50	2,723	1.77	96.66	139.62	1,865.46	4.64	61.98	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
15	7,500	10,000	8,750	15	2,738	0.53	97.20	222.28	2,087.74	7.39	69.37	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
16	10,000	20,000	15,000	30	2,768	1.06	98.26	214.39	2,302.13	7.12	76.49	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
17	20,000	50,000	35,000	16	2,784	0.57	98.83	69.92	2,372.05	2.32	78.82	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	50,000	100,000	75,000	10	2,794	0.35	99.18	42.47	2,414.52	1.41	80.23	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
19	100,000	500,000	300,000	13	2,807	0.46	99.65	318.58	2,733.11	10.59	90.81	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
20	500,000	UP		10	2,817	0.35	100.00	276.51	3,009.62	9.19	100.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
				2,817				3,009.62					0					0.00					0.00
<b>GRANT TOTAL</b>				1,279,693				1,730,549.62					421					14,421.27					

## TABEL GABUNGAN – COMBAINED TABLE





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 E-mail : [bpodan@indonesiare.co.id](mailto:bpodan@indonesiare.co.id)

**PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2017 - 2021**  
**THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2017 - 2021 by CLASS OF BUSINESS**

*Premium and Claim in million Rupiah*

CLASS OF BUSINESS	UY 2017					UY 2018					UY 2019					UY 2020					UY 2021				
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO
- Earthquake (EQ)	353,040	470,173.57	1,330	167,445.82	35.61	375,030	571,386.50	1,680	244,557.11	42.8	369,268	539,573.90	170	9,725.42	1.80	416,727	626,887.82	41	1,325.50	0.21	197,229	282,301.45	3	406.47	0.14
- Fire (FR)	1,427,382	1,229,557.17	6,192	496,571.17	40.39	1,349,702	1,232,451.24	6,951	393,391.02	31.92	1,420,048	1,449,400.19	5,365	306,951.55	21.18	1,345,177	1,283,189.02	2,120	99,018.32	7.72	686,251	647,364.43	81	3,646.86	0.56
- Industrial All Risk (IAR)	604,707	1,372,490.58	18,169	716,228.98	52.18	691,449	1,430,684.21	17,268	783,204.92	54.74	732,603	1,545,684.21	26,073	908,690.25	58.79	758,258	1,547,399.90	7,942	226,405.58	14.63	395,235	799,263.02	337	10,367.97	1.30
- Loss of Profit (LOP)	5	10.76	0	0	0	13	15.46	2	182.82	17557.94	115	84.86	0	0	-	1,735	5,423.65	4	228.33	4.21	978	1,620.72	0	0	-
<b>TOTAL</b>	<b>2,385,134</b>	<b>3,072,232</b>	<b>25,691</b>	<b>1,380,246</b>	<b>44.93</b>	<b>2,416,194</b>	<b>3,234,537</b>	<b>25,901</b>	<b>1,421,336</b>	<b>43.94</b>	<b>2,522,034</b>	<b>3,534,743</b>	<b>31,608</b>	<b>1,225,367</b>	<b>34.67</b>	<b>2,521,897</b>	<b>3,462,900</b>	<b>10,107</b>	<b>326,978</b>	<b>9.44</b>	<b>1,279,693</b>	<b>1,730,550</b>	<b>421</b>	<b>14,421</b>	<b>0.83</b>



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**PERBANDINGAN DATA POLIS, PREMI, KLAIM & LOSS RATIO 2017 - 2021**  
**THE COMPARATION OF POLICIES, PREMIUM, CLAIM & LOSS RATIO 2017 - 2021 by OCCUPATION**

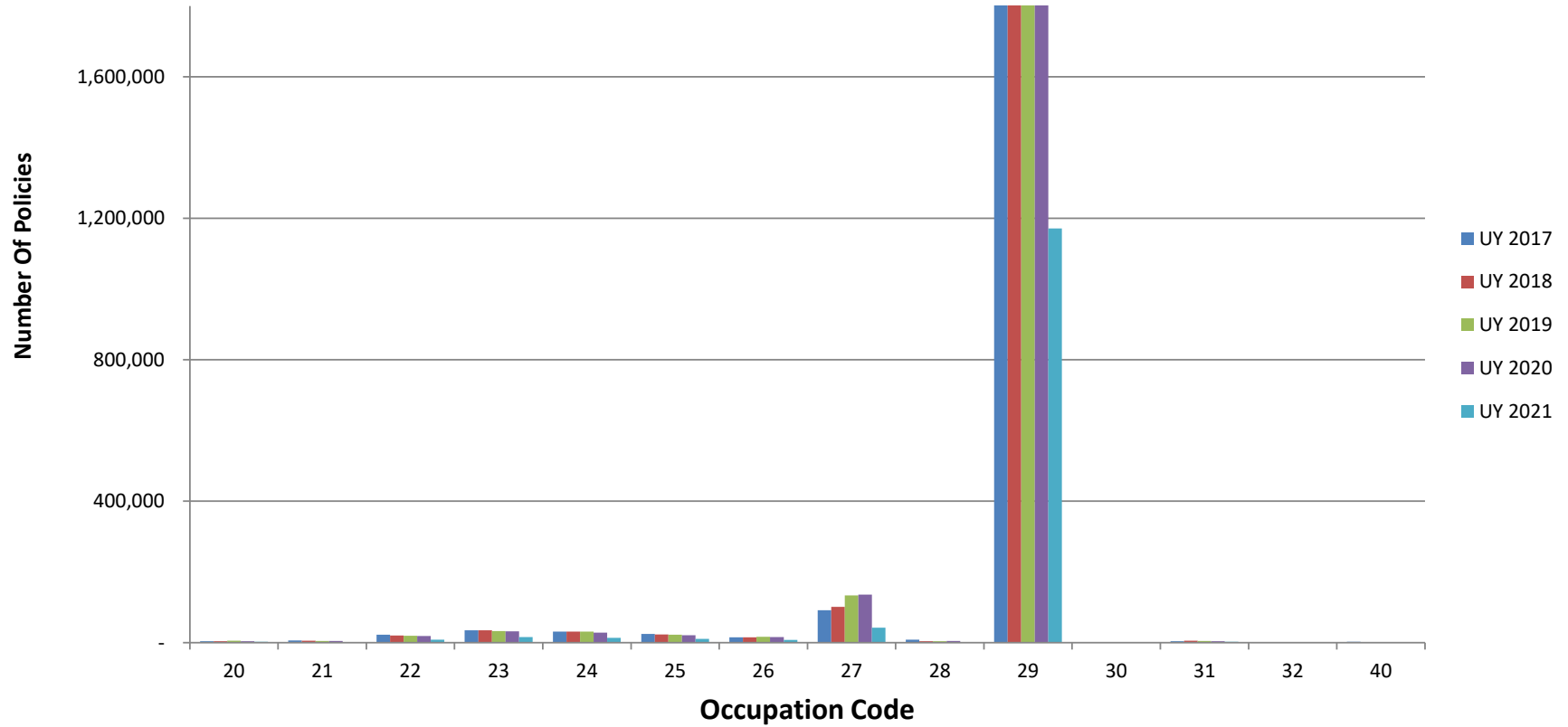
*Premium and Claim in million Rupiah*

OCCUPATION CODE	UY 2017					UY 2018					UY 2019					UY 2020					UY 2021				
	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO	Number of Policies	Premium	Number of Claims	Claim Incurred	% LOSS RATIO
20 - Mining, Drilling Installation, Salt Mines	3,861	16,595.78	188	6,210.99	37.43	4,415	17,107.93	175	13,041.82	76.23	5,196	17,547.46	129	6,306.78	35.94	4,183	15,065.07	31	857.47	5.69	2,471	12,678.03	2	0	-
21 - Stone, Earth, (Animal) Bones or Shells	6,574	16,889.76	289	7,744.56	45.85	5,625	22,166.04	202	29,059.48	131.10	5,116	18,925.84	152	3,581.34	18.92	5,135	10,802.96	39	1,919.91	17.77	1,986	9,902.96	3	0	-
22 - Metals	22,325	77,272.55	491	39,706.12	51.38	19,949	80,938.00	352	9,907.69	12.24	19,215	78,364.34	520	32,891.81	41.97	18,929	76,704.67	124	17,638.02	22.99	8,722	41,900.27	8	2,606.05	6.22
23 - Chemicals/Oil/Gas	35,218	214,492.46	1,058	174,330.08	81.28	34,813	225,500.82	634	69,062.42	30.63	32,534	233,998.10	1,079	134,858.26	57.63	32,176	198,115.77	281	26,367.00	13.31	15,744	121,014.43	7	17.01	0.01
24 - Textiles	31,051	121,423.95	837	68,523.56	56.43	31,326	124,770.95	1,006	80,106.12	64.20	31,117	125,890.76	875	56,328.36	44.74	28,534	112,372.03	295	15,721.31	13.99	13,592	58,128.23	16	239.49	0.41
25 - Paper, Leather, Rubber	24,553	119,208.74	665	26,663.56	22.37	23,099	125,774.89	652	94,208.49	74.90	22,402	116,246.47	610	73,770.14	63.46	20,858	97,567.69	201	14,438.63	14.80	10,745	66,331.00	15	25.82	0.04
26 - Wood, Bamboo and Rattan	14,820	100,811.34	605	99,117.89	98.32	15,151	107,407.32	650	65,951.77	61.40	16,648	106,512.74	534	53,505.79	50.23	15,753	97,743.98	186	18,731.12	19.16	7,546	51,746.00	2	19.69	0.04
27 - Nutritional, Drinks and Tobacco	91,621	149,317.15	2,384	56,534.65	37.86	101,184	163,167.58	2,474	60,970.90	37.37	133,331	132,269.81	2,253	54,266.02	41.03	136,168	189,352.34	707	15,469.00	8.17	42,264	85,684.76	50	1,042.92	1.22
28 - Power and Heating	8,220	39,083.55	370	20,492.97	52.43	4,350	24,477.42	250	15,274.88	62.40	4,143	21,817.35	110	4,887.39	22.40	4,879	22,417.62	18	1,048.95	4.68	2,034	8,719.56	1	0	-
29 - Transport and Traffic, Construction Firms, etc	2,137,790	2,191,887.13	18,588	871,264.32	39.75	2,167,467	2,316,586.24	19,319	980,311.17	42.32	2,244,770	2,658,673.75	25,086	791,554.59	29.77	2,249,026	2,620,364.50	8,211	214,370.64	8.18	1,171,310	1,260,136.23	317	10,470.31	0.83
30 - Estate Plantation Risk	2,123	7,251.58	45	1,148.15	15.83	1,069	4,052.64	7	334.68	8.26	1,087	4,821.06	42	2,717.23	56.36	862	4,886.05	2	60	1.23	637	3,046.34	0	0	-
31 - Estate Plantation Risk	4,006	12,874.84	124	2,531.95	19.67	5,757	17,180.48	142	2,092.42	12.18	5,025	14,782.13	164	9,016.40	61.00	4,141	14,038.82	11	355.65	2.53	2,326	9,663.49	0	0	-
32 - Recreation Place	23	72.14	0	0	-	12	1.41	0	0	-	1	4.79	0	0	-	1	4.79	0	0	-	1	4.79	0	0	-
40 - Non Estate Plantation	2,949	5,051.11	47	5,977.17	118.33	1,977	5,405.71	38	1,014.03	18.76	1,449	4,888.56	54	1,683.12	34.43	1,252	3,464.10	1	0.04	0.00	315	1,593.52	0	0	-
<b>TOTAL</b>	<b>2,385,134</b>	<b>3,072,232.08</b>	<b>25,691</b>	<b>1,380,245.97</b>	<b>44.93</b>	<b>2,416,194</b>	<b>3,234,537.43</b>	<b>25,901</b>	<b>1,421,335.87</b>	<b>43.94</b>	<b>2,522,034</b>	<b>3,534,743.16</b>	<b>31,608</b>	<b>1,225,367.23</b>	<b>34.67</b>	<b>2,521,897</b>	<b>3,462,900.39</b>	<b>10,107</b>	<b>326,977.74</b>	<b>9.44</b>	<b>1,279,693</b>	<b>1,730,549.61</b>	<b>421</b>	<b>14,421.29</b>	<b>0.83</b>

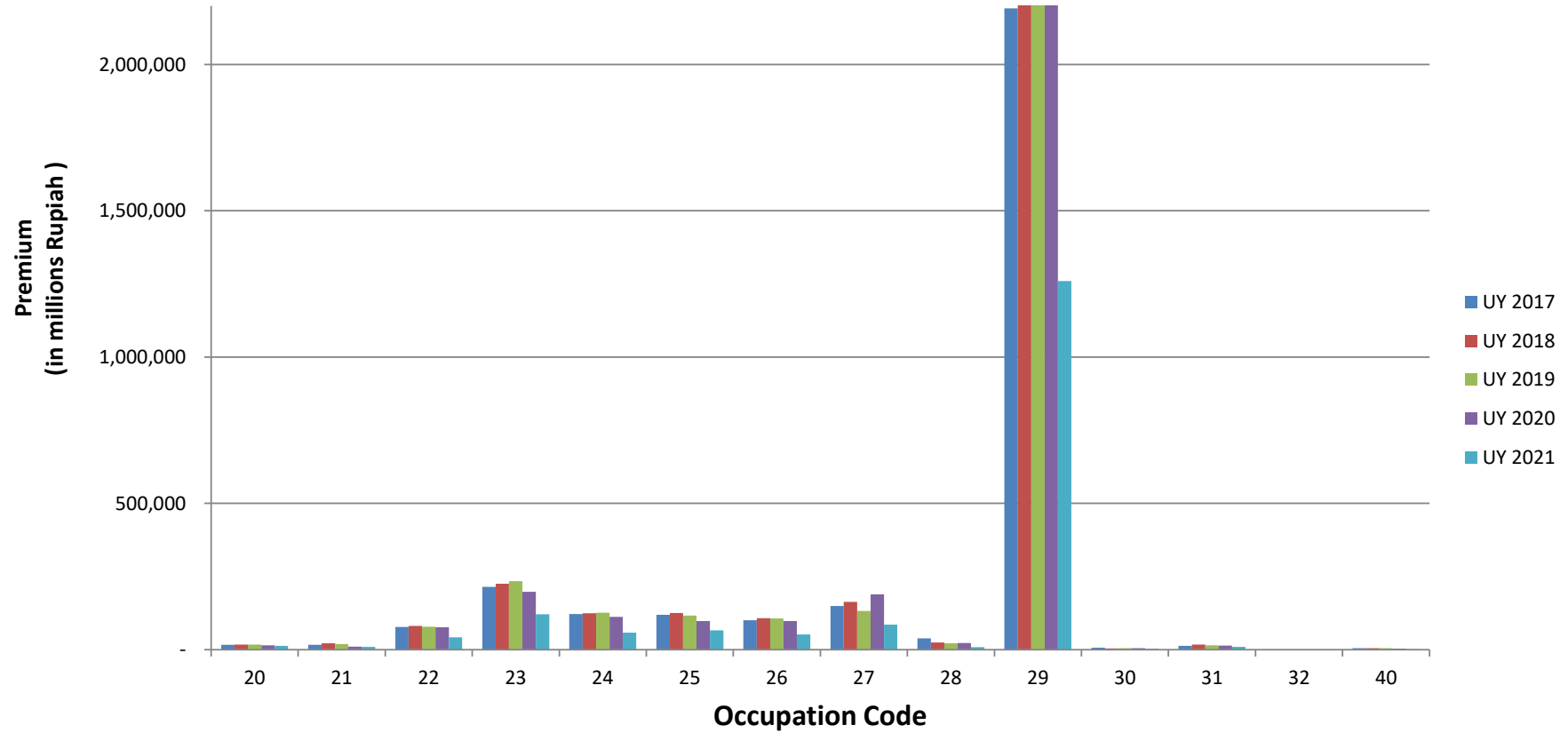


# GRAFIK - GRAPH

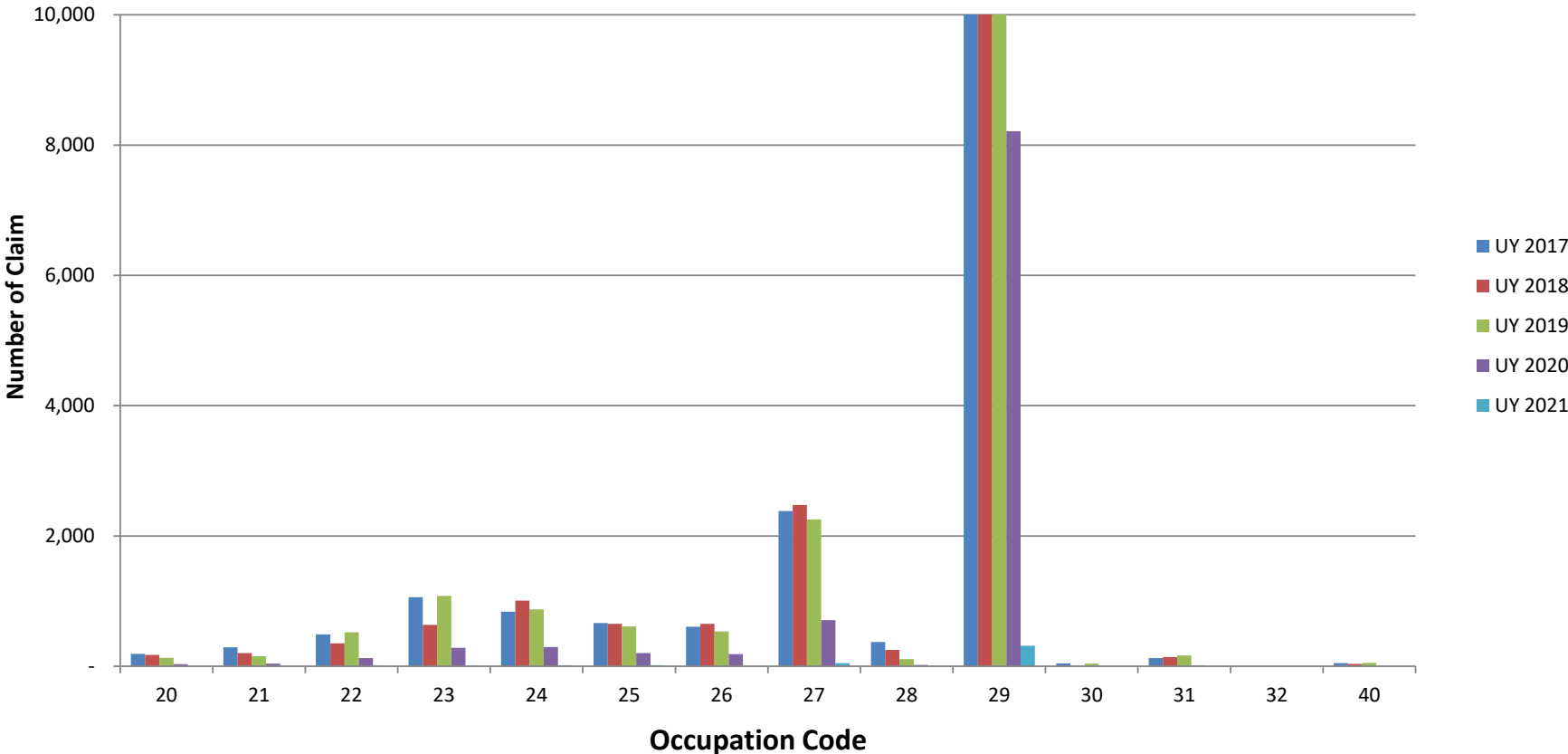
## COMPARATION GRAPH OF POLICIES NUMBER 2017 - 2021



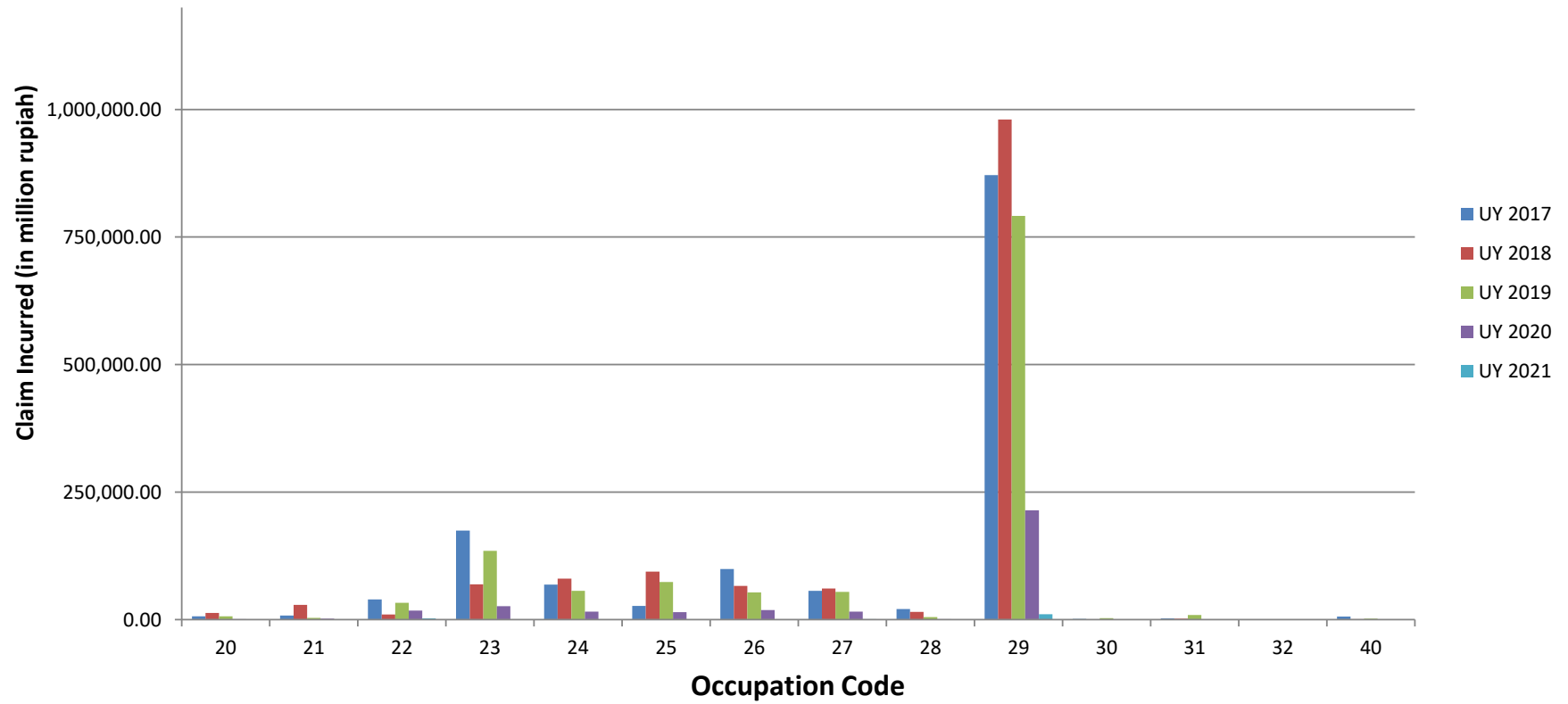
## COMPARATION GRAPH OF PREMIUM 2017 - 2021



# COMPARATION GRAPH OF CLAIM NUMBER 2017 - 2021

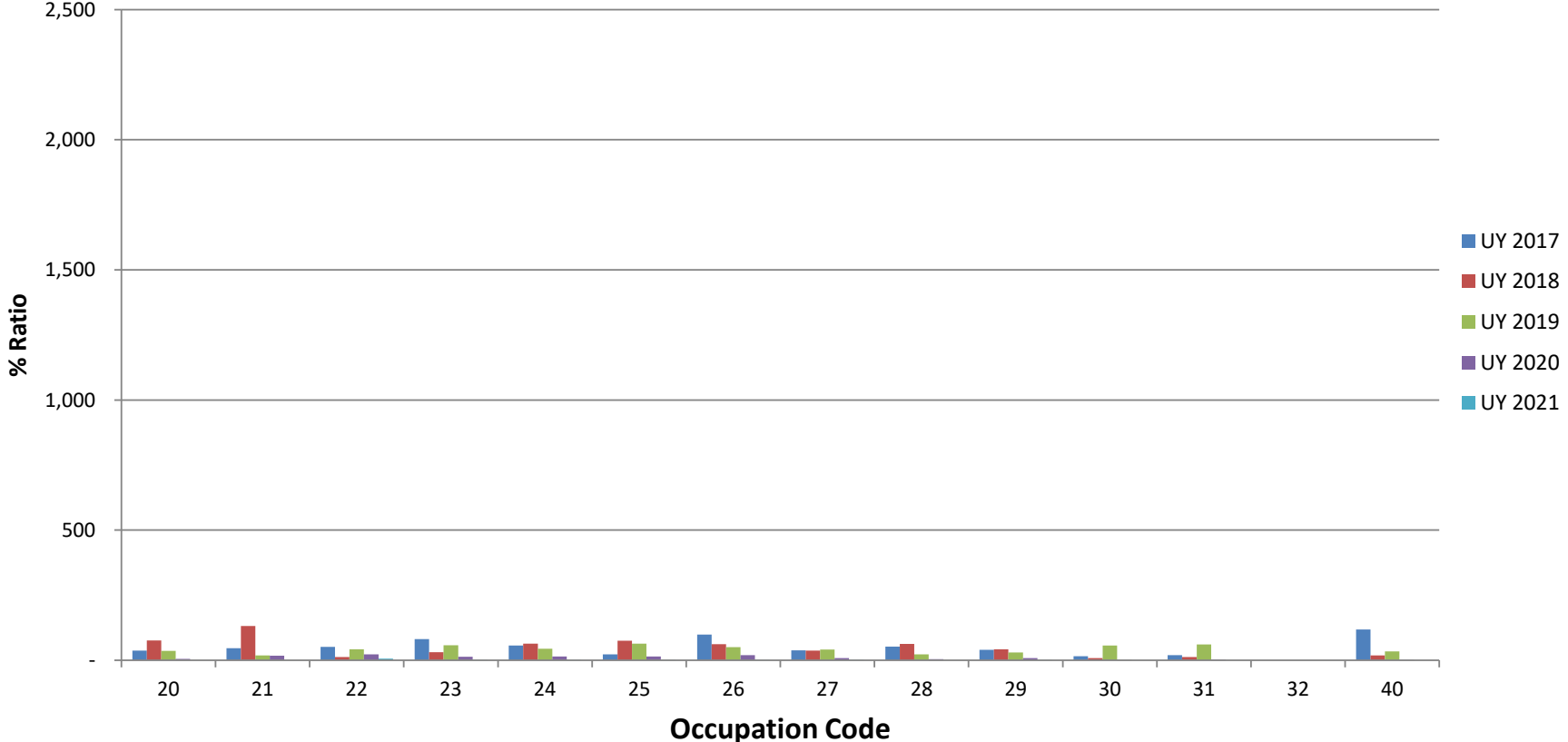


## COMPARATION GRAPH OF CLAIM 2017 - 2021

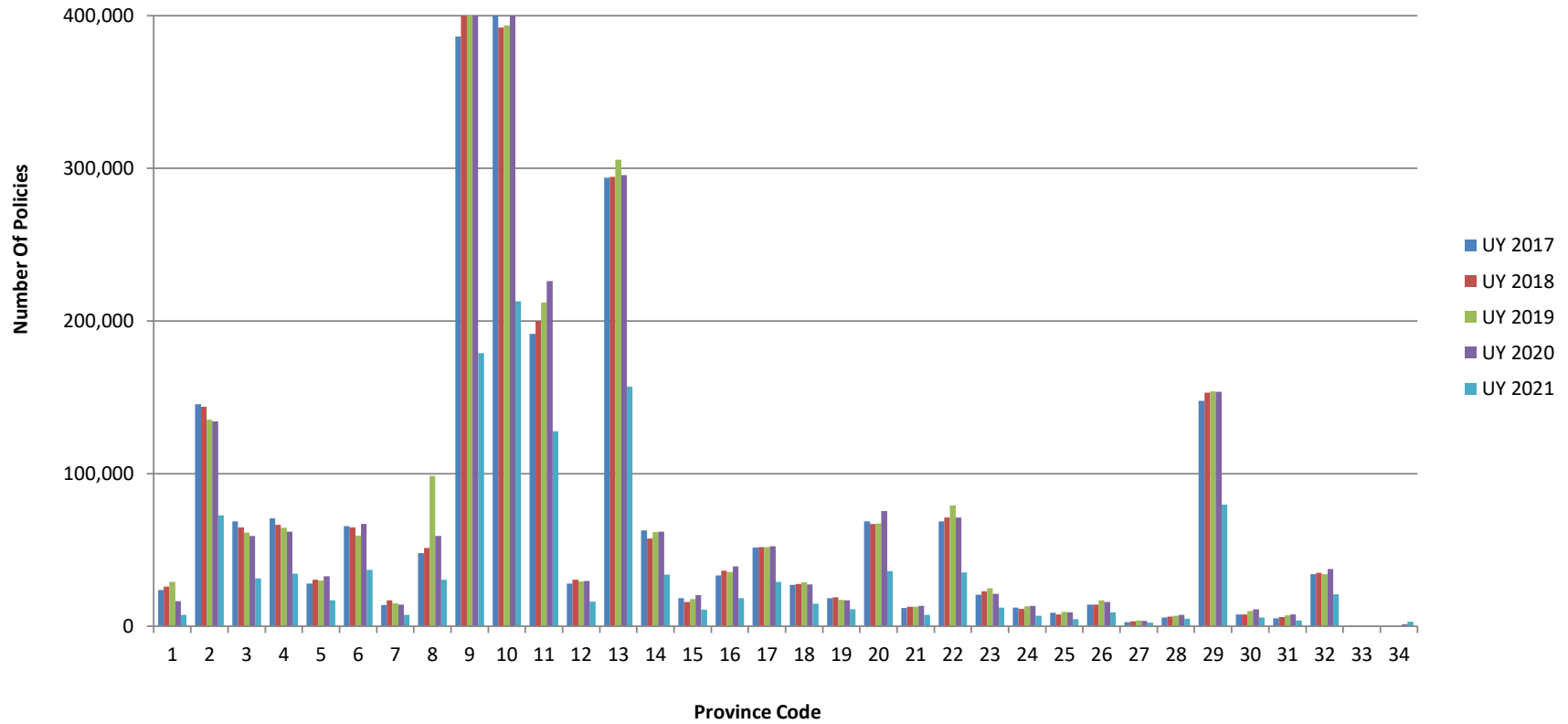




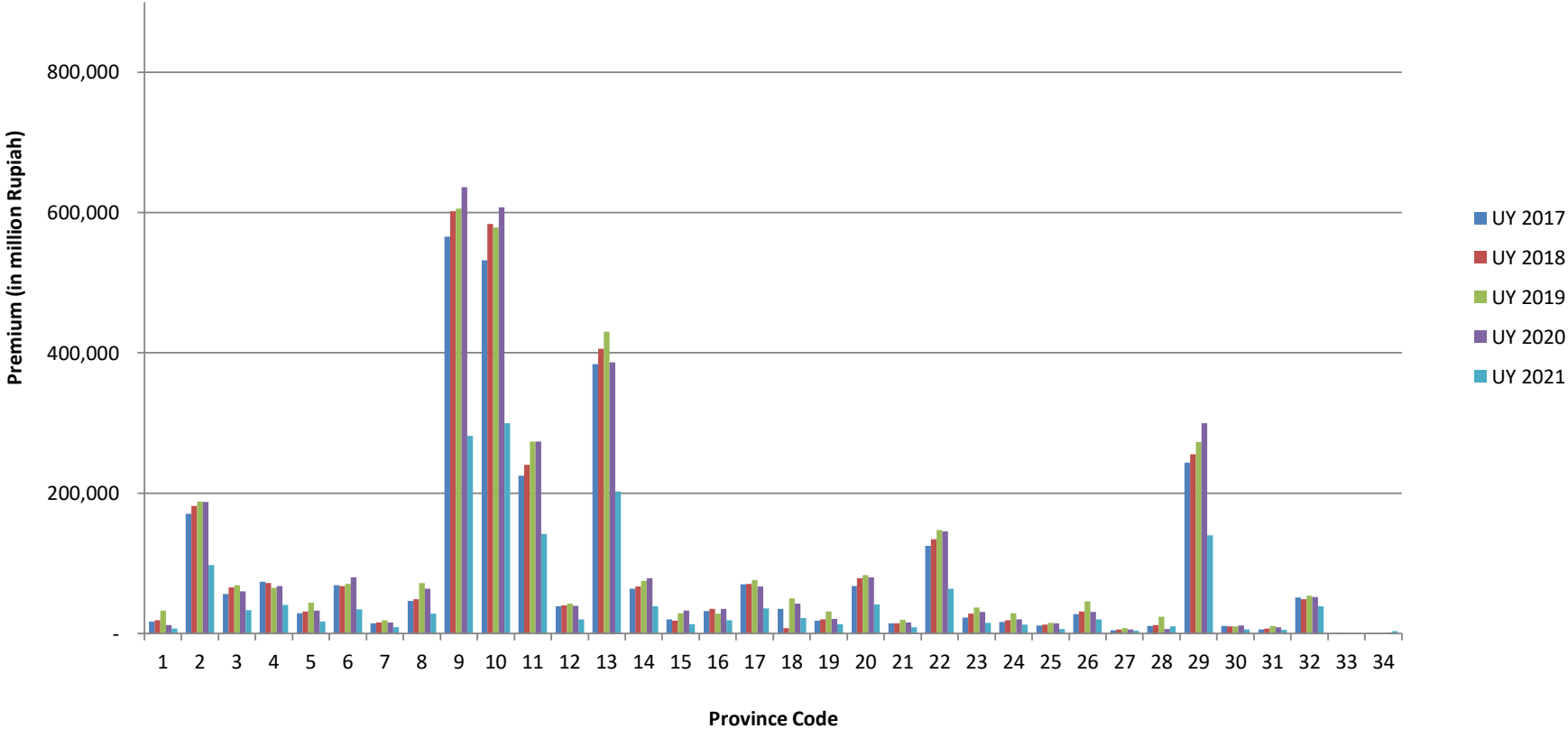
# Comparison Graph Of Loss Ratio 2017 - 2021



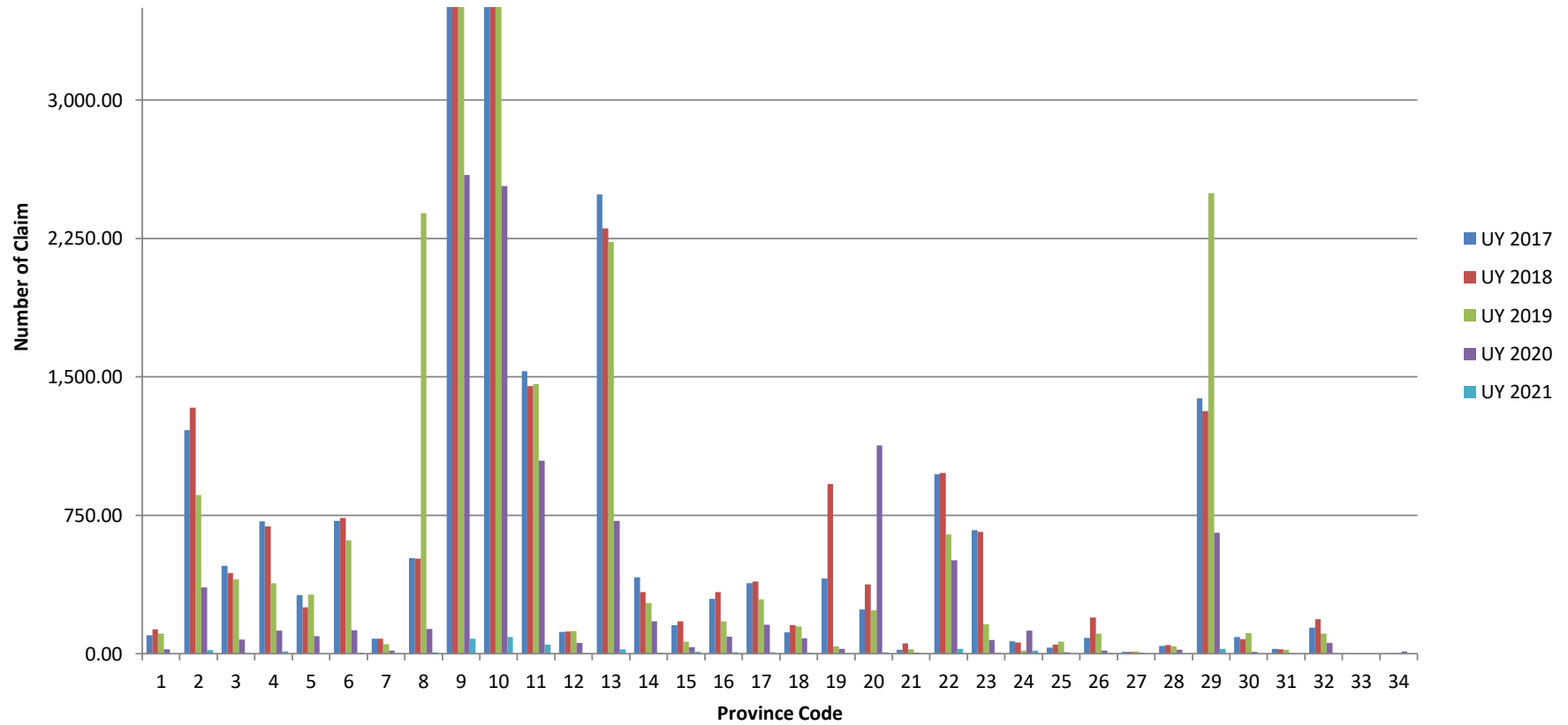
## COMPARATION GRAPH OF POLICIES NUMBER 2017 - 2021



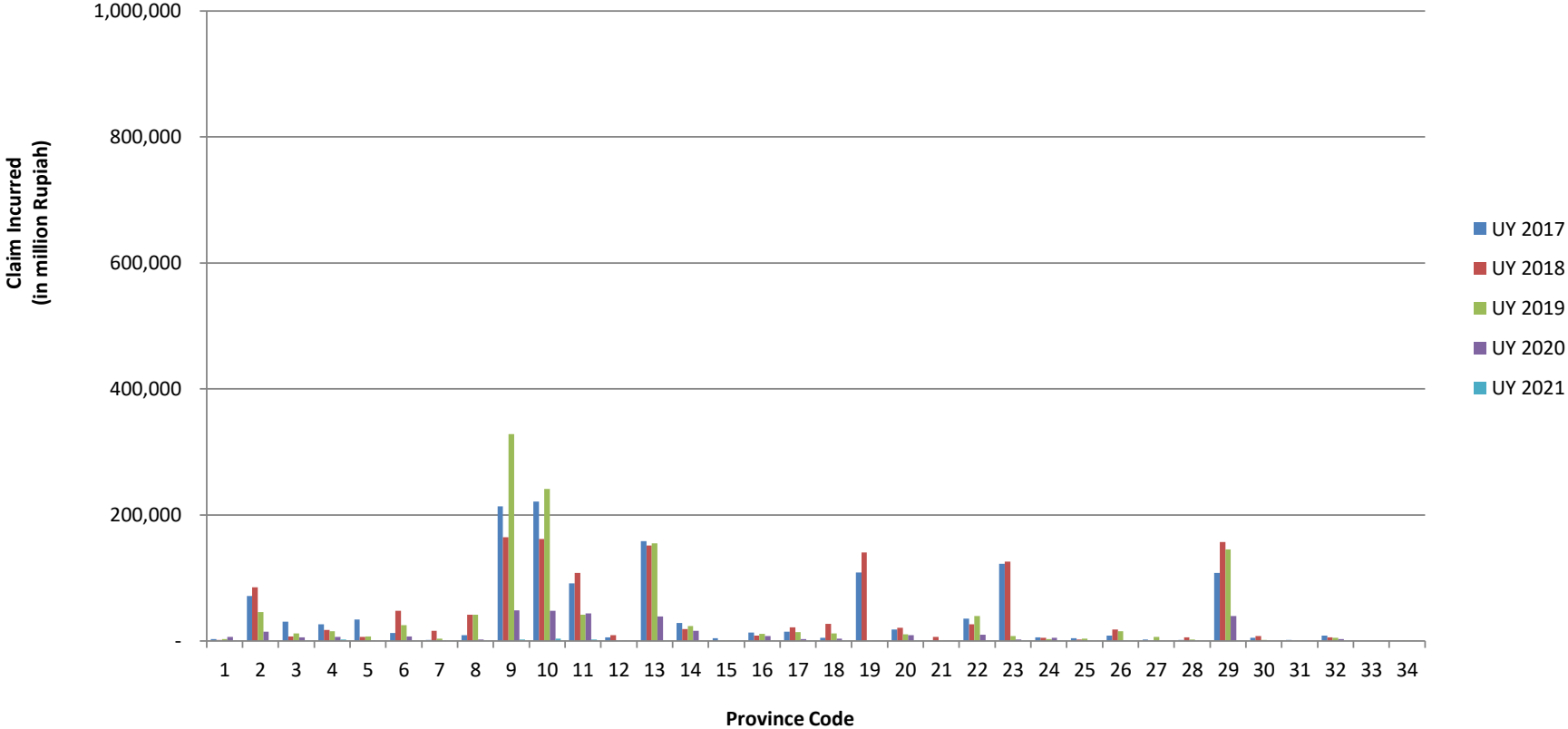
# COMPARATION GRAPH OF PREMIUM 2017 - 2021



## COMPARATION GRAPH OF CLAIM NUMBER 2017 - 2021



## COMPARATION GRAPH OF CLAIM 2017 - 2021



## COMPARATION GRAPH OF LOSS RATIO 2017 - 2021

